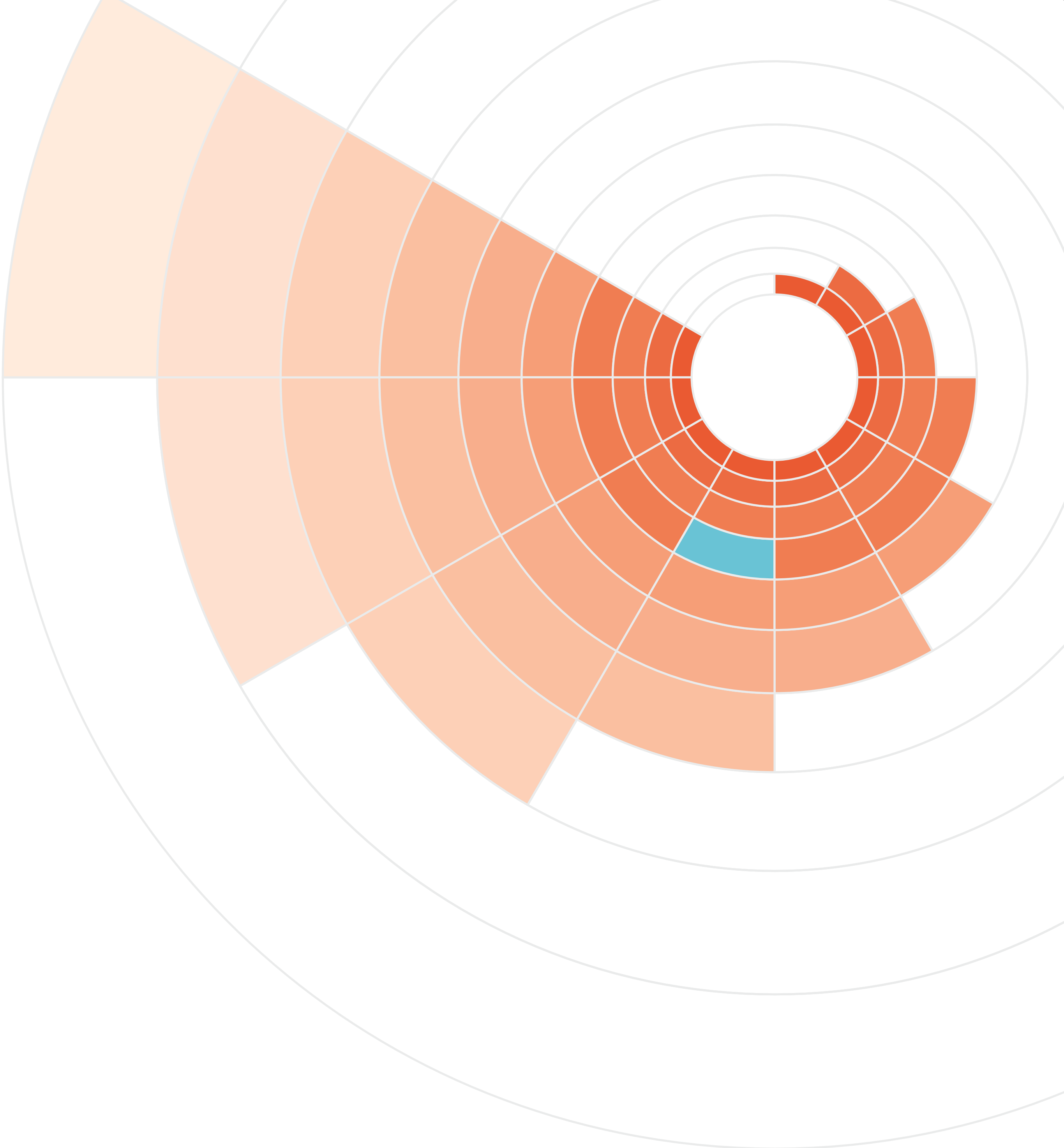

# TIME IS THE BIGGEST ASSET

Get financial advice
at the right stage!

## YOUR DREAMS. OUR STRATEGY. LET'S WALK TOGETHER AT EVERY STAGE

What is the right stage to invest? Well, there is no standard answer to this question. A wise person or an ambitious organization values the well-thought-out investment strategy at every stage of their life that ingeniously balances both rewards and risks.

Undoubtedly, investment is for everyone and can be done at any phase of life when one aspires to reap the fruits of compounding interest and gain financial independence.

We believe that in order to meet your goals outlined in your vision and maintain a competitive edge, you should move beyond the sphere of investments and look into the holistic perspective of right financial strategy implementation.

## OUR PROFESSIONAL EXPERTISE FOR YOUR FINANCIAL SUCCESS

Every step that you take, we make sure that you achieve your financial goals without any hindrance. We are not someone who believes in one-time guidance, instead, we constantly evaluate the performance of your financial instruments, keep an eye on your investments, and channelize them into lucrative products and solutions.

- RESEARCH & TECHNICAL EXCELLENCE
- TAILORED SERVICES
- CONFIDENTIALITY
- FOCUS ON STABILITY
- CONSISTENT RETURNS

## IT IS TIME TO UNITE FOR PROFITABLE PARTNERSHIP

# OUR PERSONALISED SERVICES FOR YOUR **WEALTH CREATION**

## WEALTH MANAGEMENT

Through the holistic lens approach, we offer an investment advisory service by properly understanding your personal and family's wealth management needs and priorities. After taking into consideration your financial goals, we craft bespoke solutions to sustain and grow long-term wealth.
The wealth management process is itself is fundamentally a business activity, and we help in implementation of wealth creation strategies, putting accountability systems and performance metrics in place. Simple solutions, higher degree of certainty, easier implementation and greater flexibility in the face of changing circumstances are keys to success for wealth creation & preservation.

## TREASURY MANAGEMENT

For any business, the fund is their lifeline. Our expert treasury management professionals after comprehending your business's future objectives, provide customized solutions that help you manage your funds smartly.

By efficiently managing working capital of your business, we advise you on how to make the best use of your fund. We help you mitigate the financial risk by providing accurate information about how and when your business will require surplus cash while investing excess funds to earn a return. We provide treasury management services to SME's and corporates, trusts, cooperative banks, PF offices, etc.

## FINANCIAL ADVISORY

For businesses to excel, we conduct a deep study of their industry, its economy, and the company's performance in the market. To make sure that finance management is aligned with the company's growth, our service offerings includes finance restructuring, valuation & financial modelling, transaction services, etc.

On an individual level, we study their current savings and investments, and thereafter, by properly channelizing their wealth in different financial products, we provide services such as portfolio review, retirement planning, estate planning, etc.

# OUR FINANCIAL INSTRUMENTS TO EMPOWER YOU

## MUTUAL FUNDS

Choosing the right kind of mutual fund is crucial to your financial success. It is a type of investment consisting of a portfolio of stocks, bonds, and other securities. Our analysis includes fund-specific factors, including consistency and risk management. We also ensure rigorous periodic monitoring to revalidate the constituents of our selection.

## FIXED INCOME

If someone aspires to grow as well as preserve wealth through a secured financial instrument, then fixed-income security is the ideal approach. It guarantees a return in the form of fixed periodic interest payments and the eventual return of principal at maturity. We monitor the market for tactical opportunities and for changing interest-rate, credit-curve and duration factors. The fixed income basket includes various range of options like Non-Convertible Debentures, Corporate and Bank Bonds, Tax Free Bonds, Government Securities, Treasury Bills, State Development Loans, etc.

## EQUITIES

Our equity strategies and recommendations are structured to deliver long term and sustainable growth and also offer short term trading opportunity. We focus on companies with predictable growth profiles, strong competitive positioning, and good quality management, complemented with solid balance sheets, ROEs, and cash flows.

## ALTERNATE INVESTMENTS

We offer alternate investments for those who wish to diversify their portfolio other than just investing in conventional investment instruments like stocks, bond, cash, etc. We are a part of an alternative investment ecosystem and are constantly evaluating opportunities within this asset class across a full range of options like Private Equity, Hedge Funds, Real Estate Investment Trust, etc.

## STRUCTURED PRODUCTS

Structured Products are hybrid investment instruments, which are used to improve the return on a fixed income or an equity instrument while reducing the risk on the product using a derivative instrument as an insurance on the downside. It gives the flexibility needed to blend with the portfolio and enhance its risk to return performance while matching an investor's objectives.

# YOUR FINANCIAL COMPANION, AT EVERY STAGE

What is life without dreams? Starting your own business, travelling to your dream destination, realizing your business goals, etc. are dreams that keep you alive. But, to pursue your dreams, being passionate about them isn't just enough. One needs wealth too!

Nothing can multiply your money magically like the compounding returns of well-planned investments. As soon as you decide to invest, questions like how much to invest, what kind of financial instruments will yield high returns, present debt situation and future cash requirements, etc. will start puzzling you.

It doesn't matter, how much financially wise you are, you need an expert to manage, plan, and diversify your portfolio so that you can focus on the other vital aspects of your career and business.

At White Ocean, with a 360-degree bird's eye view, we assess your financial situation, look into the current market trends and predict future patterns in order to craft an achievable financial strategy.

To help you gain the maximum reward, we provide personalized advice rather than commission-based structure. Beyond your passion, investments are crucial for economic growth, and they benefit the countries and planet at large. We aim to make you socially responsible investors that benefits both you and your society.

# OUR VISION

To provide best-in-class financial and investment services and reflect the best of financial values in everything we do.

# OUR MISSION

- To help people channelize their investments smartly that leads to wealth creation.
- To make our clients financially independent by helping them to reap the maximum rewards through their investments.
- To adhere to the highest level of ethics, professional excellence and perseverance in everything that we do.

WHITEOCEAN

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