

A close-up photograph of a pair of hands, likely belonging to a woman, holding a small, woven nest made of dry twigs. Inside the nest are two golden eggs. The hands are positioned with fingers slightly curled, supporting the nest from below. The background is dark and out of focus.

Seperately Managed Account



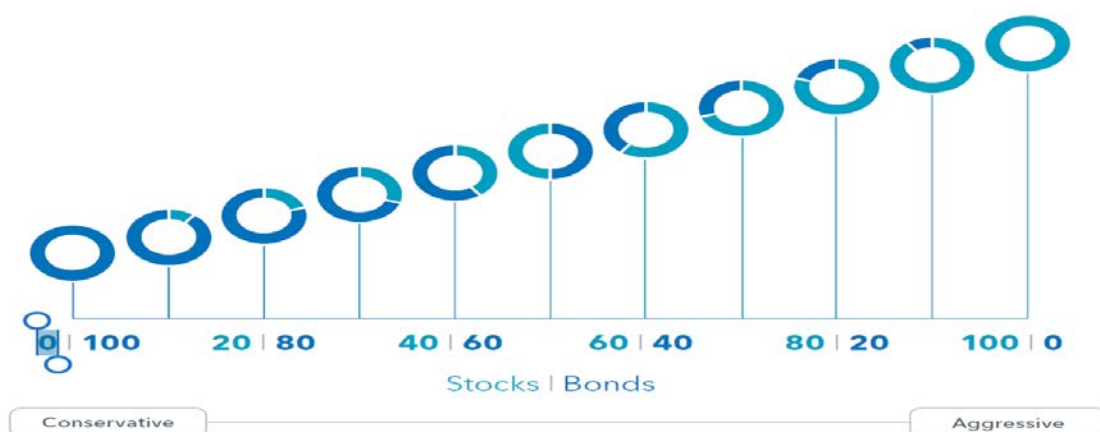
The Digital Generation

Separately managed accounts (SMAs) provide investors the opportunity to build a multi assets portfolios through a personal and flexible approach together with Advisors at DIGITIAN Capital.

Separately managed accounts (SMAs) are the investment vehicle of choice among high net worth individuals seeking sophisticated investment solutions and direct ownership of securities in their accounts.

Establishing an SMA is a consultative process. SMA investors typically work with their Financial Professionals to establish personal objectives and investment plans. SMA owners also may have access to our portfolio manager, a service usually reserved for institutional clients. A higher level of service than other retail investment solutions, and may include periodic reports summarizing account activity and performance, as well as in-person meetings, conference calls and written commentaries.

Thus SMA can be referred as a **Three level process** - Alignment of the risk with Individual Goal, Selection of the various investment class, and finally selecting particular stock and bond under various investment class on the basis of capital market intelligence and dossier provided by the portfolio manager.



Source : BlackRock



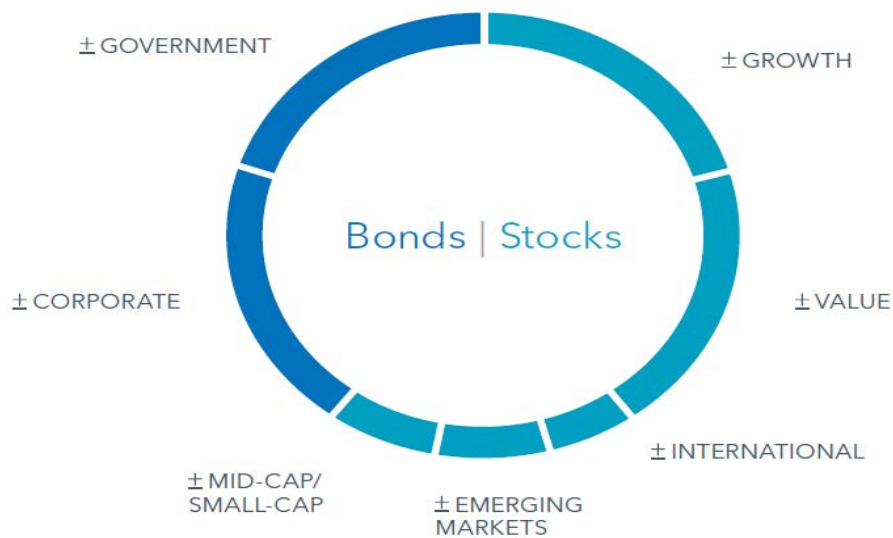
Alignment of the risk with Individual Investment Goal,

Investors is empowered to take a decision on their risk appetite as per their investment goal in determining the right mix between stock and Bond. They can guide the Portfolio Manager for creating a right portfolio balance for themselves from the options available shown in the chart above.



Selection of the various investment class

Investors do also have the option for preparing an 'ala carte' menu from Various investment classes under Bond and stock. Thus with the help of portfolio Manager, Investors in SMA can build a balanced portfolio under various subgroups.



Source : BlackRock



Selecting particular Stock and Bond : Building Portfolio

On the basis of the selected Risk appetite and the selected investment classes, the portfolio manager will create a complete dossier of stock. Investors in consultation with PM will be able to finally shortlist the particular stock and bond for investment.

Thus the **main advantage** is :

Unlike mutual funds, and other pooled vehicles, **SMA investors** can:

- Impose reasonable investment restrictions on the management of their accounts
- Impose reasonable limits on the amount of gains or losses recognized in their accounts

Thus, investors can get a full benefit of his own Judgement of risk while getting the required expertise from the professional portfolio manager.

For **Investment in a SMA Fund** Contact :

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