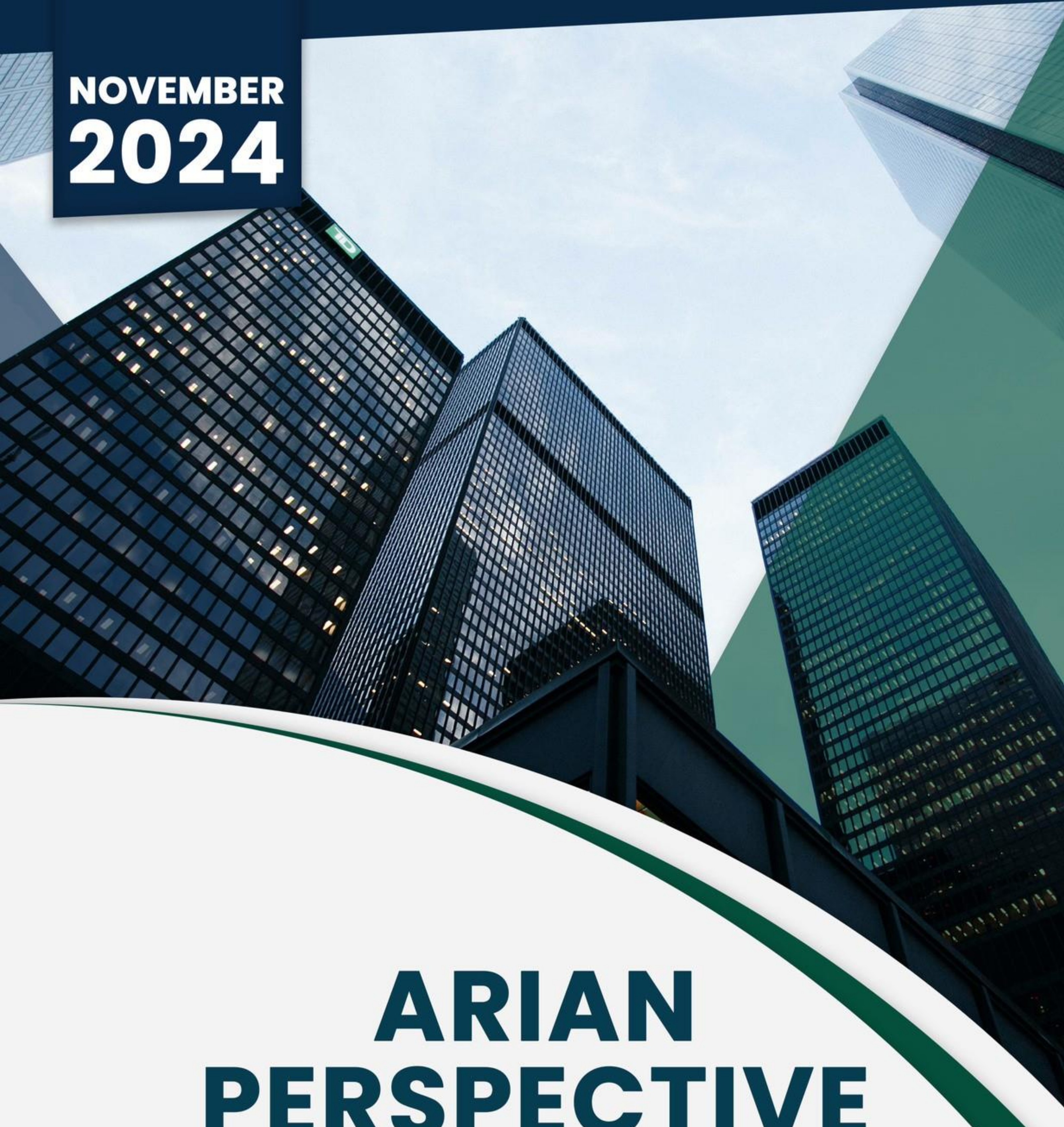
NOVEMBER 2024



ARIAN PERSPECTIVE

Monthly Newsletter by

ARIA
Association of Registered Investment Advisers

#ARIATRULYCARES

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CHAIRMAN’S NOTE

LOVAII NAVLAKHI

Dear Members:

In the work that we do, there any many times where we feel ever so alone in the decisions we take – or sometimes, intend to. That’s where the strength of the community gives us direction, gives us hope and of course a sense of belonging. Some of you are new to the RIA profession, some are old hats in the business. Each one of us has our set of unique problems – and don’t we wish, we had someone to reach out to, who understood us?

The organizing team of e-Inspire that’s round the corner has done just that – created two tracks: one, addressing issues that new RIA’s will appreciate and the other, where experienced RIA’s will find value. It is my earnest request for you to register and attend – and also ensure that you team members take out the time to. You will find an interesting blend of practical insights, trends and behavioral analysis during these sessions. It’s four hours of power packed content that you ought not to miss.

As a member of the community, we seek your participation in one more area – that of social media. It is highly likely that you are present on at least one of the channels of LinkedIn, YouTube, Instagram, and X (formerly, Twitter). We would want each of you to follow the ARIA handles – you can search for the association name or reach out to Collyn or Shraddha to get the correct link to follow. There are some interesting posts being shared by the PR team and the Media team – it is our community, and we must help it grow. Thanks in advance.

Warm regards,
Lovaii

IDEA BOX

UPASANA MONDAL

Fee-only Financial Advisor and
Owner of DreamBluePrintz

Seasonal Planning

Traditional financial planning typically involves addressing various aspects of a client's financial situation in a more adhoc or reactive approach.

A seasonal planning model offers a more structured and proactive approach.

Regular planning often involves updating the entire financial plan for each client one at a time, which can lead to oversight of important details. It might also result in sporadic client engagement, as planning activities are spread out unevenly throughout the year.

In contrast, seasonal planning involves structuring financial planning activities around specific times of the year, allowing advisors to focus on relevant topics and deliver timely, impactful advice. By dividing the year into dedicated seasons for different aspects of financial planning—such as tax preparation, investment reviews, insurance assessment, and estate planning—advisors can streamline their workflow, enhance client engagement, and ultimately achieve better outcomes for their clients.

Some key aspects of a seasonal approach:

1. **Seasons:** Divide the year into different seasons, each focusing on specific financial planning topics.
2. **Client Meetings:** Schedule client meetings based on these seasons.
3. **Efficiency and Consistency:** A seasonal approach helps streamline your workflow and ensures that no aspect of a client's financial plan is overlooked.
4. **Client Engagement:** This approach can also enhance client engagement by providing them with timely and relevant advice.
5. **Work-Life Balance:** Implementing a seasonal planning model can help you manage your workload better and maintain a healthier work-life balance.
6. **Communication:** Clearly communicate the seasonal planning approach to your clients.

(contd.)

IDEA BOX

UPASANA MONDAL

Fee-only Financial advisor and
Owner of DreamBluePrintz

Financial advisors can take a similar approach when it comes to monitoring and updating their clients' financial plans, batching portions of the process across all of the firm's clients

NOTE FROM ADVOCACY COMMITTEE

1. XC Exams:

X C exams have been floated by NISM. The gazetting of new regulations have not happened as yet and hence SEBI has extended the validity of X A and B to 31st December or day of gazetting of new regulations.

XC is less complicated and will be non disruptive for RIA practice. Advocacy team has been an active participant in the whole process.

2. ARIA submitted its response to consultation paper on recognition of specified digital platform.

3. ARIA continues to represent IAs in Industry Standard Forum and various meetings with BSE and SEBI. The half yearly reporting format continues to improve.

4. BSE / SEBI inspections are in full swing. You may notice an 'inspection tab' on your BSE portal soon to upload the required data.

NOTE FROM MEMBERS AND PARTNERS ENGAGEMENT

In November, ARIA hosted two insightful sessions that provided members with valuable perspectives on emerging markets, governance, and impactful advisory practices. Here's a quick recap:

Session 1: Insights on Emerging Markets and China
On Thursday, 7th November, Chetan Sehgal, CFA, Senior Managing Director, Portfolio Management, Franklin Templeton Emerging Markets Equity (joining from Singapore), delivered an in-depth analysis of the evolving landscape of emerging markets. Moderated by Jayanth Nanjappa, Director, 90-10 Financial Planners Pvt Ltd, the session explored key factors influencing global economic growth, market trends, and the implications of China's economic developments.

Session 2: Be Good. Do Good. The Quantum Way
On Friday, 21st November, Ajit Dayal, Founder of Quantum Advisors, shared his expertise on building a strong foundation of governance and ethical practices for achieving advisory success. Moderated by Jay Thacker, Principal Advisor, Wealth Nation, the session emphasized the importance of impactful and sustainable advisory practices in today's evolving landscape.

We thank all members who attended these sessions and contributed to the enriching discussions. Stay tuned for more engaging events and initiatives as we move into the new year!

SESSIONS CONDUCTED IN THE MONTH OF NOVEMBER 2024

ARIA MEMBERSHIP DETAILS

MEMBERS AS OF 30TH NOVEMBER 2024

	Membership Category	Members as on Oct 31, 2024	Members as on Nov 30, 2024
1	INDIVIDUALS - ANNUAL MEMBERS	137	138
2	Individual - LIFE MEMBERS	21	21
	Total Individual	**158**	**159**
3	Non- individual - ANNUAL MEMBERS	96	97
4	Non- individual - LIFE MEMBERS	28	28
	Total Non-Individual	**124**	**125**
5	Associate-Annual	26	26
6	Total Membership - ANNUAL	259	261
7	Total Membership - LIFE	49	49
	GRAND TOTAL	**308**	**310**

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Vice Chairperson

AMIT KUKREJA
Treasurer

KAVITHA MENON
Treasurer

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KNOW YOUR COMMITTEES

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Ratnasri Karra

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SENIOR EXECUTIVE ASSISTANT

Collyn Mascarenhas

PROJECT COORDINATOR

Shraddha Mhamunkar

THANK YOU

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