

Q.1 What is the nature of the service?

At RC Capital Management, we follow a value oriented, long term investment philosophy which involves buying stocks at a discount to their fair or intrinsic value and holding these stocks for the long term.

The service is a paid subscription to our website. It will consist of the following features

- a) A model portfolio consisting of stocks with percentage allocation and cash. The cash component will depend on the availability of attractive ideas in the stock market at any given time.
- b) Detailed analysis of each stock in the Model Portfolio along with commentary on quarterly / half yearly results on an ongoing basis.
- c) Regular communication for each transaction in the Model Portfolio – Buy or Sell, both for new and existing positions. This will be accompanied by reasons wherever applicable.
- d) An update of Fair / Intrinsic Value of any stocks in the Model Portfolio as required
- e) A note on portfolio creation to help a new subscriber initiate their portfolio.

Q.2 What is not provided as part of the service?

RC Capital Management wants to set clear expectations on what would not be a part of the service. This should help you make an informed decision.

- a) This is **not a Portfolio Management Service**. We will not be executing any buy or sell decisions for you and will have no monetary association with you, other than the subscription fees paid to access the website.
- b) We do not provide any guarantee of performance as part of the service. The model portfolio is for reference purpose only. Your returns could differ from the model portfolio due to several factors such as timing of transactions in your portfolio, percentage allocation of each stock in your portfolio etc.

You need to analyze your own risk tolerance, personal financial situation and make your own decision to buy or sell the stocks included as part of the model portfolio.
- c) We will not be providing any personal consultation as part of the service. We would not be available via phone or email to discuss any of the stocks which may or may not be part of the portfolio.
- d) We will not be communicating with your stock broker or financial advisor as part of the service to help you buy or sell stocks included in the model portfolio.
- e) The service is not a stock tip service with weekly or daily stock tips.

Q.3 What are the charges for the service and how do I pay for the service?

For current Annual charge as well as payment instructions, please write to enquiry@rccapitalmanagement.com

Q.4 What are the kind of portfolio returns you have made in the past?

Our objective is to beat the BSE index by 3-5% over a rolling 3-year period. This is however an objective and not a performance guarantee.

Q.5 What are the risks and is the service right for me?

We believe that the risk in this service is not the subscription charges. The bigger risk is that the model portfolio will not outperform or worse underperform the market and consequently your investments, if they are based on the model portfolio will perform accordingly.

Q.6 What about administrative issues?

The email for all administrative issues is admin@rccapitalmanagement.com.

Declaration :

- We are not employed in the securities industry – that is we have never worked with another fund manager, broker or anyone associated with the stock market. We are self-taught investor and have been investing for friends and family for the last ten years
- We have no financial association with a broker, fund manager or anyone else for this service. There is no conflict of interest in our recommendations