PlantRich Consultancy LLP
ARN 60149 · Distributor of Financial Products

MUMBAI · EST. 2007

Your Complete Financial Architecture.

Built on trust. Guided by expertise.
Designed entirely around your life — not around products.

"Rewriting your Money Story"

Built on one belief: that every family deserves genuinely thoughtful, holistic financial guidance — not product-pushing. A real relationship with someone who understands your life and takes responsibility for your financial future alongside you.

One relationship — for your complete financial life

One complete view — across every asset and liability

One team accountable to you — always

19+	400+	35+	12
YEARS	FAMILIES	AWARDS	EXPERTS

AMFI · ARN 60149 **APMI Registered** **IRDAI Licensed** **NPS Authorised** **NISM Certified**

Khyati Mashru Vasani

Chief Financial Coach & Founder, PlantRich Consultancy LLP
CWM (USA) · George Kinder Certified Life Planner · Known as the *Money Monk*

Khyati began her career at CNBC Awaaz — and what she witnessed there changed everything. Real guidance was almost nowhere. She founded PlantRich on 15th November 2007 to change that. Today, with a team of 12 and 400+ families guided globally across 19+ years, one belief remains: every person is capable of real wealth. They just need the right guide.

RECOGNITION & EXPERTISE

- Young Innovator in Finance — International Women Leaders Forum (3 consecutive years)
- 35+ awards · Zee Business · NDTV · Midday Gujarati · Gujarat Guardian · The Goan · Chitralekha
- Specialist in NRI Financial Guidance
- Corporate Financial Wellness Boot Camps for organisations & their teams

OUR POSITIONING

We are not just another distributor.

We are your Family CFO.

There is a difference between someone who distributes products and someone who takes responsibility for your entire financial life. A Family CFO knows your goals, your fears, your life stage — and calls you before you make a mistake, not after.

- One relationship — for your complete financial life
- One complete view — across every asset and liability
- One team accountable to you — always

YOUR FINANCIAL DNA

Before we structure anything — we need to truly understand you. Rooted in the George Kinder methodology and the Seven Stages of Money Maturity.

> *"What does financial security genuinely feel like to you — not the number, the feeling?"*

> *"What is the one financial mistake you are most afraid of making in your lifetime?"*

> *"If you couldn't work for two years — what would happen to those who depend on you?"*

Only when we truly understand the answers — do we begin building.

THE PLANTRICH THREE-STAGE JOURNEY

Every client is assessed and placed at the right stage.

01 Foundation — Before you build, build right.

Financial DNA discovery · Emergency fund & liquidity · Right insurance coverage · Debt structure & clearance · KYC, nominations & documentation · Right investment vehicles for your goals

02 Accumulation — Grow with purpose. Every rupee with a reason.

Goal-mapped portfolio construction · SIP discipline · Lumpsum deployment · Mutual Funds, PMS & AIF · Diversification across asset classes & geographies

03 Compounding — Let time do its most powerful work.

Stay invested through market cycles · Rebalancing without disruption · Tax-efficient withdrawal planning · Succession & estate planning · Generational wealth conversations

Asset Allocation — the heart of everything we do.

Before fund selection. Before products. Before anything else — we determine the right mix of equity, debt, gold, and cash for your life stage, income, risk appetite, and goals. Because 90% of portfolio returns are determined by allocation, not fund selection. And because no two clients are ever the same.

WHAT WE HEAR — AND WHY CLIENTS CHOOSE US

> *"I don't want one bad decision to undo everything I have built."*

> *"Nobody has ever looked at my complete financial picture together."*

> *"I've built a good corpus. I need someone to protect it, grow it, and pass it on."*

If any of this resonates — you have found your guide.

Your Complete Financial Architecture

We offer what you need — not just what we have. We look at everything. Because everything is connected.

PlantRich Consultancy LLP

Mutual Funds
Curated, scored, monitored — never set and forgotten

PMS
High-conviction equity for sophisticated investors

AIF
Sophisticated exposure beyond traditional markets

Debt & Fixed Income
Capital preservation with intelligent yield

ETFs
Index-linked equity, debt & global markets

Commodities
Gold & silver — beyond financial assets

Structured Products
Defined outcomes with calibrated risk

Govt Schemes
SGBs, SCSS, PPF — nothing ignored

Insurance
Life, health & income — reviewed honestly

NPS
Retirement-focused, tax-efficient accumulation

NRI Services
Specialist in NRI Financial Guidance — NRE, NRO & repatriation

Liability Restructuring
Loans & EMIs — optimised for your life

NRI Specialist in NRI Financial Guidance

Managing India investments while living abroad is complex. At PlantRich, NRI guidance is a dedicated practice — not an afterthought. We help NRI families with NRE & NRO account investment strategy, repatriation of funds, FATCA compliance, and portfolio structuring built for the unique position of living in one country and investing in another.

NRE & NRO Strategy | **Repatriation of Funds** | **FATCA Compliance** | **Portfolio Structuring**

Beyond products — behavioural & life coaching

- Holding you invested when markets fall — we engage before you panic
- Life planning via George Kinder's Seven Stages of Money Maturity
- Succession, estate thinking & conversations families delay
- Stepping up investments as income grows — the conversation most avoid
- Family financial empowerment — every adult aware, not just the earner
- Corporate Financial Wellness Boot Camps for organisations

In a world full of noise — here is what we will never be.

✗ Give stock tips or market calls	✓ Build long-term, goal-mapped portfolios
✗ Chase last year's top performer	✓ Select on research, consistency & fit
✗ Distribute for a higher commission	✓ Distribute only what genuinely serves you
✗ Speculate on short-term market moves	✓ Invest with conviction across full cycles
✗ Churn your portfolio to show activity	✓ Protect compounding — move only with reason
✗ Disappear after onboarding	✓ Stay — monthly, quarterly, annually, always
✗ Promise returns	✓ Promise process, discipline & accountability
✗ Panic with you during a market fall	✓ Calm you with data, perspective & a plan
✗ Push IPOs, tips or crypto speculation	✓ Focus on regulated, research-backed wealth
✗ Treat all clients the same	✓ Treat every family as entirely unique

> *"We are not the loudest voice in the room. We are the most consistent one."*

Here is exactly how we work together.

Every step designed to give you clarity, confidence, and a plan that is entirely yours.

01
Introduction Call
15–20 minutes

A relaxed, no-obligation call to understand your situation and match you with the right Financial Coach. We assess whether and how we can help — before anything else begins.

No paperwork. No commitment.

02
Discovery Meeting
60–75 minutes

We discover your Financial DNA — goals, fears, life stage, assets, liabilities. We ask the questions most people have never been asked about their money. This meeting changes everything.

This meeting changes everything.

03
Data Submission
Within 3 days

A simple checklist — income, investments, insurance, loans, EPF, existing policies. Submit at your own pace. No jargon. No overwhelm. We guide you through every step.

Easy. Guided. No overwhelm.

04
Your Financial Blueprint
7 days after data

Your personalised Complete Financial Architecture — where you are today, where you need to be, and the exact plan to get there. Explained simply. Built entirely around your goals.

Your money story — rewritten.

05
Execution & Welcome
On approval

We execute together — investments, insurance, NPS, debt restructuring. Every decision is explained before it is made. Nothing is done without your full understanding.

Never sign what you don't understand.

06
Internal Monitoring
Monthly — internal

Our team reviews your portfolio every month — performance, flags, fund-level changes. This is our work behind the scenes. Quiet vigilance. Constant care. Before you need to ask.

We watch. So you don't have to.

07
Quarterly Wealth Alignment
Every quarter

Every quarter we call you — reviewing your portfolio against your goals. Are you on track? Has life changed? Do we need to adjust the plan? We call you. You never chase us.

Progress over performance. Always.

08
Annual Review
Every year

Everything re-examined — goals, life stage, corpus, plan — all realigned. Because life doesn't stay still, and neither should your financial architecture. The relationship deepens.

The relationship deepens every year.

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Khyati Mashru Vasani PlantRich

Every great building starts with the right architect.

Let's begin building yours.

Book your Discovery Meeting today