



How to Identify a Genuine Wealth Manager vs. a Product Pusher

A practical guide for investors

The right guidance can help you make informed decisions, protect your goals, and grow your wealth with confidence.

SIGNS OF A PRODUCT PUSHER



Recommends before understanding you
Starts with products, not your goals, needs, or financial situation.



Focus on "High Returns" & Trending Products
More excitement, less emphasis on suitability and long-term planning.



Frequent Switching / Churning
Unnecessary changes that may increase costs, taxes and risk.



Lack of Transparency
Risks, costs, lock-ins and tax implications are unclear or ignored.



Product First, Planning Later
Conversation is always about products, not goals, allocation or discipline.

WHAT YOU SHOULD EXPECT



Understands Your Financial Situation
Goals, income, expenses, assets, liabilities, risk tolerance and responsibilities.



Helps Build Financial Discipline
Focus on SIPs, asset allocation, goal-based investing and long-term consistency.



Explains Investments Clearly
Why the product, its risks, time horizon, liquidity, costs and tax implications.



Encourages Diversification
Balanced approach across equity, debt, liquidity, insurance, retirement and taxes.



Focus on Suitability, Not Popularity
The "right" investment is what suits you, not what is trending.

QUESTIONS EVERY INVESTOR SHOULD ASK



Why is this product suitable for me?



What risks should I be aware of?



What is the recommended investment horizon?



What are the costs, charges or lock-ins?



How does this fit into my overall goals?



What happens if markets decline?



Are there alternatives available?



How will this investment be reviewed over time?



Good professionals welcome informed questions.



After a conversation with a professional, you should have **more clarity, not more confusion.**

RED FLAGS INVESTORS SHOULD NOT IGNORE



Creates a sense of urgency
Pressure to invest immediately.



Promises assured high returns.
Promises of high returns in market-linked products.



One-product-fits-all approach



Recommendations without profiling



Lack of documentation



Excessive focus on commissions or returns only



Discouraging questions



Frequent portfolio changes without clear reasoning



Unavailable after sale
No further guidance.

A BETTER WAY TO APPROACH WEALTH CREATION



Clarity of Goals



Appropriate Asset Allocation



Patience & Discipline



Risk Awareness



Periodic Review



Long-term Thinking



Wealth is built not by chasing the next best product, but by making informed and consistent decisions over time.



IMPORTANT NOTE

Investment products are subject to market risks. Investors should read all scheme-related documents carefully and understand product features, risks, suitability, and taxation before investing.



The role of a financial products distributor is to facilitate access to suitable financial products, assist with execution and servicing, and help investors make informed decisions based on disclosed information and investor requirements.