

## **Statutory Disclosure of Ligna Wealth Advisors**

The particulars given in this Disclosure Document have been prepared in accordance with SEBI (Investment Advisers) Regulations, 2013.

The purpose of the Document is to provide essential information about the Investment Advisory Services in a manner to assist and enable the perspective client/client in making an informed decision for engaging Investment Advisor before investing.

For the purpose of this Disclosure Document, Investment Adviser is LIGNA WEALTH ADVISORS.

### **A. Descriptions about LIGNA WEALTH ADVISORS**

- **History, Present business and Background**

LIGNA WEALTH ADVISORS is a sole proprietorship firm managed by Mr. Madhur Gundecha established on 21<sup>st</sup> June 2024. LIGNA WEALTH ADVISORS is registered with SEBI as Investment Advisor with Registration No. INA000019248.

In the capacity as an investment advisers LIGNA WEALTH ADVISORS aligns its interests with those of the client and seeks to provide the best suited advice based on clients risk profile. LIGNA WEALTH ADVISORS first tries to understand the client's return expectations, risk taking ability & goals, which in turn helps to arrive at an asset allocation suitable for the client. LIGNA WEALTH ADVISORS conducts frequent portfolio reviews and suggests any corrective action/s if required.

- **Terms & conditions for advisory services**

LIGNA WEALTH ADVISORS will provide Advisory Services which shall be in the nature of investment advice, and may include buying and selling the securities for an for an agreed fee structure and which may be for a definite period of time and which may vary / change from time to time, entirely at the Client's risk. The detailed terms and conditions are as per the agreement executed between client and LIGNA WEALTH ADVISORS.

- **Disciplinary history:**

No action has been taken against us as an Investment Adviser by any regulator.

- **Affiliations with other intermediaries**

LIGNA WEALTH ADVISORS is a Sole Proprietorship firm. LIGNA WEALTH ADVISORS is not affiliated with any other intermediaries.

### **B. Disclosures with respect to receipt of any consideration by way of remuneration or compensation or in any other form whatsoever, received or receivable by LIGNA WEALTH ADVISORS or any of its associates or subsidiaries**

**for any distribution or execution services in respect of the products or securities for which the investment advice is provided to the client:**

LIGNA WEALTH ADVISORS does not receive any consideration by way of remuneration or compensation or in any other form, whatsoever, from any person other than the IA client being advised.

**C. Disclosure of consideration by way of remuneration or compensation or in any form whatsoever with respect to recommending the services of a stock broker or other intermediary to a client:**

LIGNA WEALTH ADVISORS does not have any commission sharing agreement with any intermediary for recommending the services either as a stock broker or as other intermediary.

**D. Disclosures with respect to LIGNA WEALTH ADVISORS's own holding position in financial products / securities:**

LIGNA WEALTH ADVISORS may have positions in various mutual funds/other financial products.

**E. Actual or potential conflicts of interest arising from any connection to or association with any issuer of products/ securities, including any material information or facts that might compromise its objectivity or independence in the carrying on of investment advisory services:**

LIGNA WEALTH ADVISORS provides Investment Advisory services independently hence there is no actual or potential conflicts of interest arises from any connection to or association with any issuer of products/ securities.

**F. Disclosure of all material facts relating to the key features of the products or securities, particularly, performance track record, warnings, disclaimers etc.**

Clients are requested to go through the detailed key features, performance track record of the product, or security including warnings, disclaimers etc. before investing as and when provided by the Investment Advisor. Such product materials may also be available to [www.sebi.gov.in](http://www.sebi.gov.in) or [www.nseindia.com](http://www.nseindia.com) or [www.bseindia.com](http://www.bseindia.com).

**G. Drawing client's attention to warnings, disclaimers in documents, advertising materials relating to investment products.**

LIGNA WEALTH ADVISORS and the Investment Advisers of LIGNA WEALTH ADVISORS who provide the investment advice to the clients, shall draw the client's attention to the warnings, disclaimers in documents, advertising materials relating to an investment product/s which he/she/they is/are recommending to the client/s.

**H. Standard Risk Factors as perceived by Investment Adviser:**

1. Investments in equities, derivatives and mutual funds are subject to market risks and there is no assurance or guarantee that the objective of the investment / products will be achieved.
2. The past performance does not indicate its future performance. There is no assurance that past performances will be repeated. Investors are not being offered any guaranteed or indicative returns.
3. As with any investment in securities, the NAV of the portfolio can go up or down depending upon the factors and forces affecting the capital market.
4. The performance of the investments/products may be affected by changes in Government policies, general levels of interest rates and risks associated with trading volumes, liquidity and settlement systems in equity and debt markets.
5. Investments in the products which the Clients have opted are subject to wide range of risks which inter alia also include but not limited to economic slow down, volatility & illiquidity of the stocks, poor corporate performance, economic policies, changes of Government and its policies, acts of God, acts of war, civil disturbance, sovereign action and /or such other acts/ circumstance beyond the control of LIGNA WEALTH ADVISORS or any of its fellow subsidiaries.
6. The names of the products/nature of investments do not in any manner indicate their prospects or returns. The performance in the equity products may be adversely affected by the performance of individual companies, changes in the market place and industry specific and macro-economic factors.
7. Investments in debt instruments and other fixed income securities are subject to default risk, liquidity risk and interest rate risk. Interest rate risk results from changes in demand and supply for money and other macroeconomic factors and creates price changes in the value of the debt instruments. Consequently, the NAV of the portfolio may be subject to the fluctuation.
8. The product may use derivatives instruments like index futures, stock futures and options contracts, warrants, convertible securities, swap agreements or any other derivative instruments. Usage of derivatives will expose portfolio to certain risk inherent to such derivatives.
9. The use of derivative requires a high degree of skill, diligence and expertise. Thus, derivatives are highly leveraged instruments. Small price movement in the underlying security could have a large impact on their value. Other risks in using derivatives include the risk of mis-pricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
10. The NAV may be affected by changes in settlement periods and transfer procedures.
11. Registration granted by SEBI, membership of BSE and certification from NISM in no way guarantee performance of the intermediary or provide any assurance of returns to investors.
12. We cannot promise or guarantee of assured risk-free return to the investors. We cannot imply any assured returns or minimum returns or target return or percentage accuracy or service provision till achievement of target returns or any other nomenclature that gives the impression to the client that the investment advice/recommendation of research report is risk-free and/or not susceptible to market risks and/or that it can generate returns with any level of assurance.

## **General Risks:**

We trust that, before executing on the advice of the Investment Adviser, our Relationship Manager at LIGNA WEALTH ADVISORS has provided you with all the information about the products, risk factors etc. and you have gone through all the relevant information about the product being advised and have sought requisite clarification about the same.

LIGNA WEALTH ADVISORS shall maintain complete confidentiality of all information provided by the client/s and shall not disclose any such information, without your prior consent except if such disclosure is required to be made in compliance with any applicable law or regulatory direction. LIGNA WEALTH ADVISORS will obtain information pertaining to your orders/transactions/portfolio/funds availability/securities availability etc. from the individual Investment Adviser to enable us to provide you with informed and appropriate advice.

## **Investment Adviser Details and Disclosures**

**Complete name of Investment adviser as registered with SEBI:** Ligna Wealth Advisors

**Type of Registration:** Individual

**Registration number and validity:** Registration Number INA000019248 dated June 21, 2024, till perpetual.

**BSE Enlistment Number:** 2171

### **Contact Information**

**Registered office:** Apna Office, X-3118, Akshar Business Park, Plot No.3, Sector 25, Vashi, Navi Mumbai – 400703

**Telephone:** +91 9820765887

### **Principal Officer Details**

**Name:** Madhur Gundecha

**Email:** madhur.gundecha@lignawealth.com

**Phone:** 9820765887

### **Corresponding SEBI regional/local office address**

SEBI Bhavan Bandra Kurla Complex Bandra East Mumbai 400051

### **Investors Services:**

The detail of investor relation officer who shall attend to the investor queries and complaints is mentioned below:

Name of the person: Madhur Gundecha

Designation: Founder

Address: 3rd Floor, X-3118, Akshar Business Park,  
Plot No.3, Sector 25, Vashi,  
Janta Market Rd, Near APMC Market,  
Navi Mumbai – 400703

Telephone: 9820765887

Email: [madhur.gundecha@lignawealth.com](mailto:madhur.gundecha@lignawealth.com)

In case of any grievances the investors may email to  
[madhur.gundecha@lignawealth.com](mailto:madhur.gundecha@lignawealth.com)