

Purnartha

EQUITY RESEARCH AND INVESTMENT ADVISORY

Uttthan

[RISE]

By bringing together ethics with profits, we grow.

By building wealth even without directly handling client funds, we enrich.

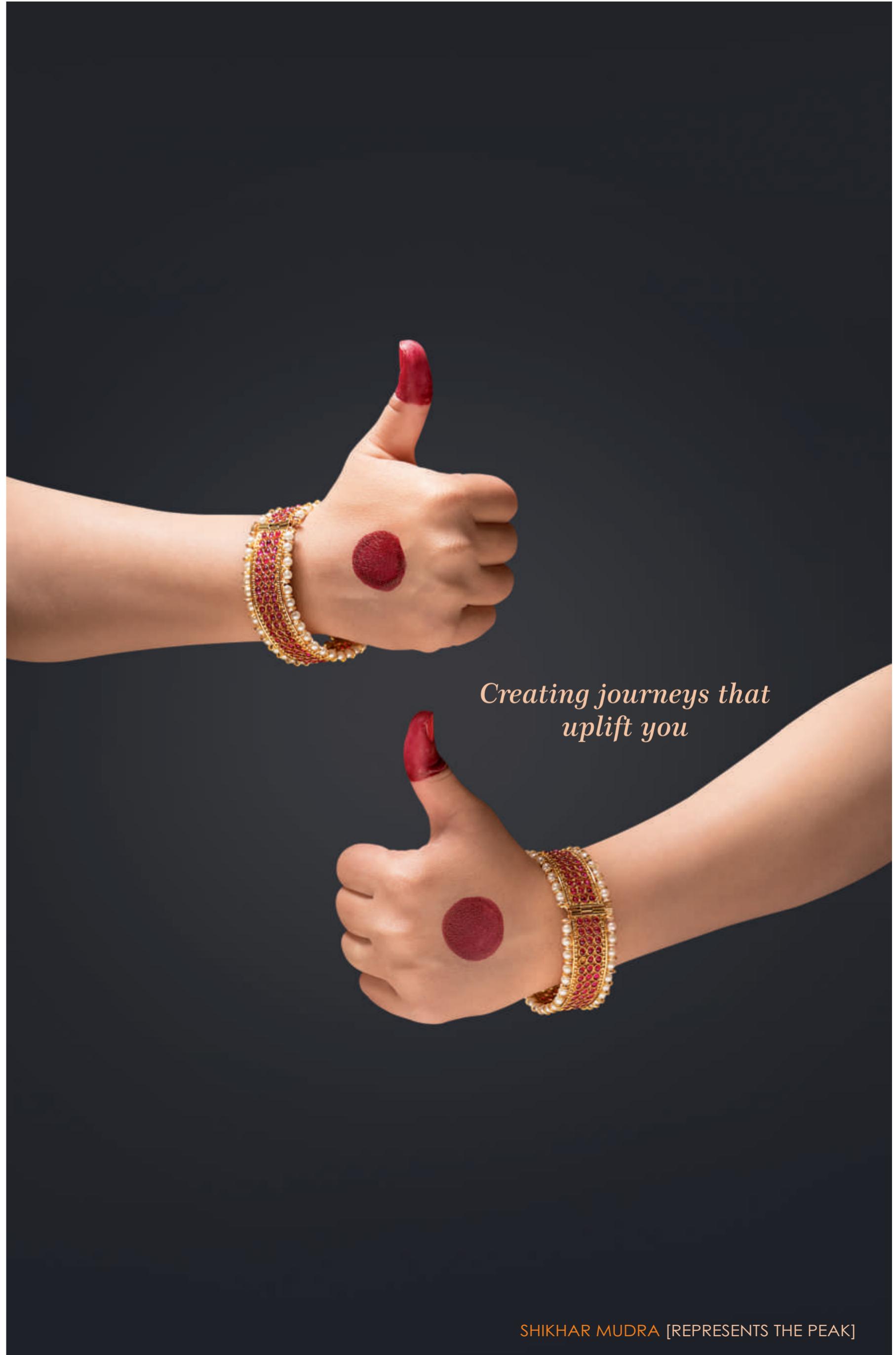
By matching opportunities with confidence, we lead the game.

By managing clients as family, we connect.

By merging childhood dreams with retirement plans, we elate.

By using intensive research to provide long-term gains, we create journeys that accomplish growth.

Creating journeys that uplift you



SHIKHAR MUDRA [REPRESENTS THE PEAK]

Yatra

[JOURNEY]

The essence of all human endeavour is the desire to forge milestones where no paths existed before. The journey of transcending the 'What if?' to achieve the 'What could be' has defined every formidable human achievement.

The journey that connected opportunities with confidence.

Today, we welcome you to Purnartha's journey. The journey of wealth creation.

*The journey with Purnartha
is a path of clear direction*



PATAAKA MUDRA [DEPICTS A DEFINED PATH]

Svagatam [THE FIRST STEP]

Born in 2009, Purnartha started out with the simple intention of bridging the gap between what was and what could be.

A simple goal that has created and nurtured a unique equity investment advisory ecosystem, backed by the timeless concepts of trust, transparency and quality relationships.

Today, the **what could be** is finally echoing the **what is**.

Over the years, Purnartha has consistently outperformed benchmarks such as NIFTY and helped several families grow and prosper together with our research-backed, clear & unbiased advice.

'Vasudhaiva Kutumbakam.'
'The world is one family.'

*With a greeting to the gods,
we welcome you to the Purnartha family*



PUSHPAPUTA MUDRA [DEPICTS A WELCOMING OFFERING TO THE GODS]

Companies that are likely to grow at 1.5x to 3x volume growth across all cycles (On a conservative side, India's real GDP to grow at 6%)

Companies with operating cash flow growth of 20% across cycles

Net Cash companies (zero net debt) i.e. growth funded by clients & internal accruals rather than debt

Companies with owners who have skin in the game

Companies with lower drawdowns and potential to recover quick

Chayan [INVESTMENT PHILOSOPHY]

We rigorously look for companies that satisfy all five of the above qualities. Our philosophy is based on choosing non-cyclical companies, ensuring that your investments are poised to reap long-term gains.

"In God we trust. All others must bring data."

- W. Edwards Deming, Statistician

The five petals of our investment philosophy



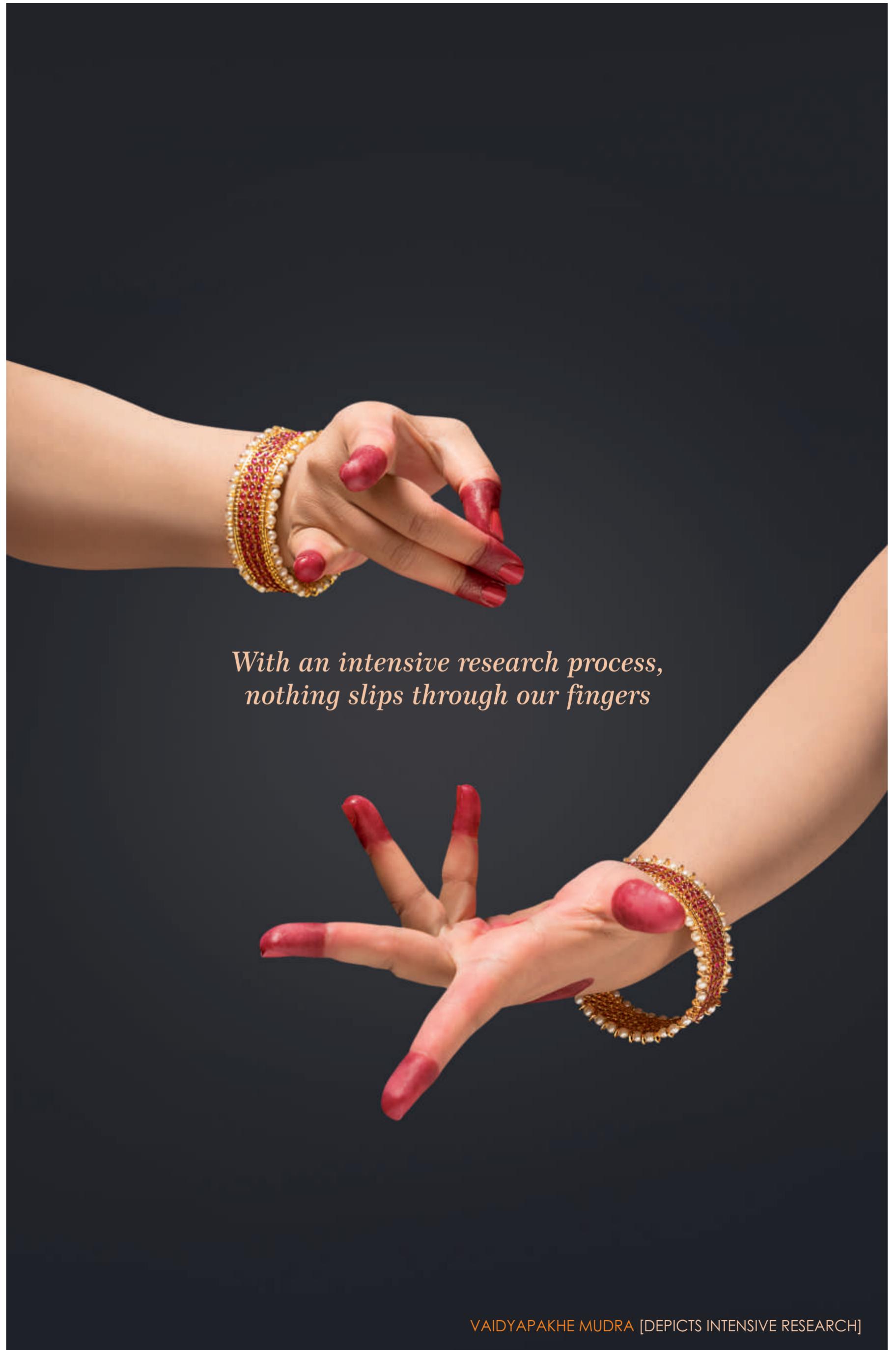
ALAPADMA MUDRA [A FULLY BLOOMED LOTUS]

Ghodh

[RESEARCH]

In a market that thrives on ambiguous investment tips and gut feelings, Purnartha uses research and data to provide you with reliable investment opportunities.

We don't just look at stock prices and stock performance, instead, our research process looks at the financial, social, economic, cultural and other dynamics of a company to recognise real potential and resilience. Our research process is detailed on the next page.



*With an intensive research process,
nothing slips through our fingers*

VAIDYAPAKHE MUDRA [DEPICTS INTENSIVE RESEARCH]

History

The first step of our research is to analyse the company's fundamental performance in the face of varying economic conditions. Our team researches the company's history over the last 11 years, an ideal cycle that allows us to determine how the GDP has affected the company's performance.

Business Model

Our research team narrows down on structural drivers, keeping only organic growth in mind, that are responsible for driving the organisation's volume. This simple idea has pointed us to the right parameter for measuring a company's growth.

Our Research team focuses on cash generated by the company. We believe the intrinsic value of the business grows every year based on the cash generated from business.

A company's growth if funded by clients and not debts, is a positive indication. A Net cash company possesses a brilliant competitive advantage in the market. A fairly unexplored avenue when it comes to deciding investments, debts are an important part of our consideration as they tell us a lot about company stability during rocky market conditions.

We also focus on promoter's interest in the business. Our channel checks are structured to obtain unique insights into the company's culture and values and identify passionate and professional promoters who have keen interest in creating value for minority shareholders.

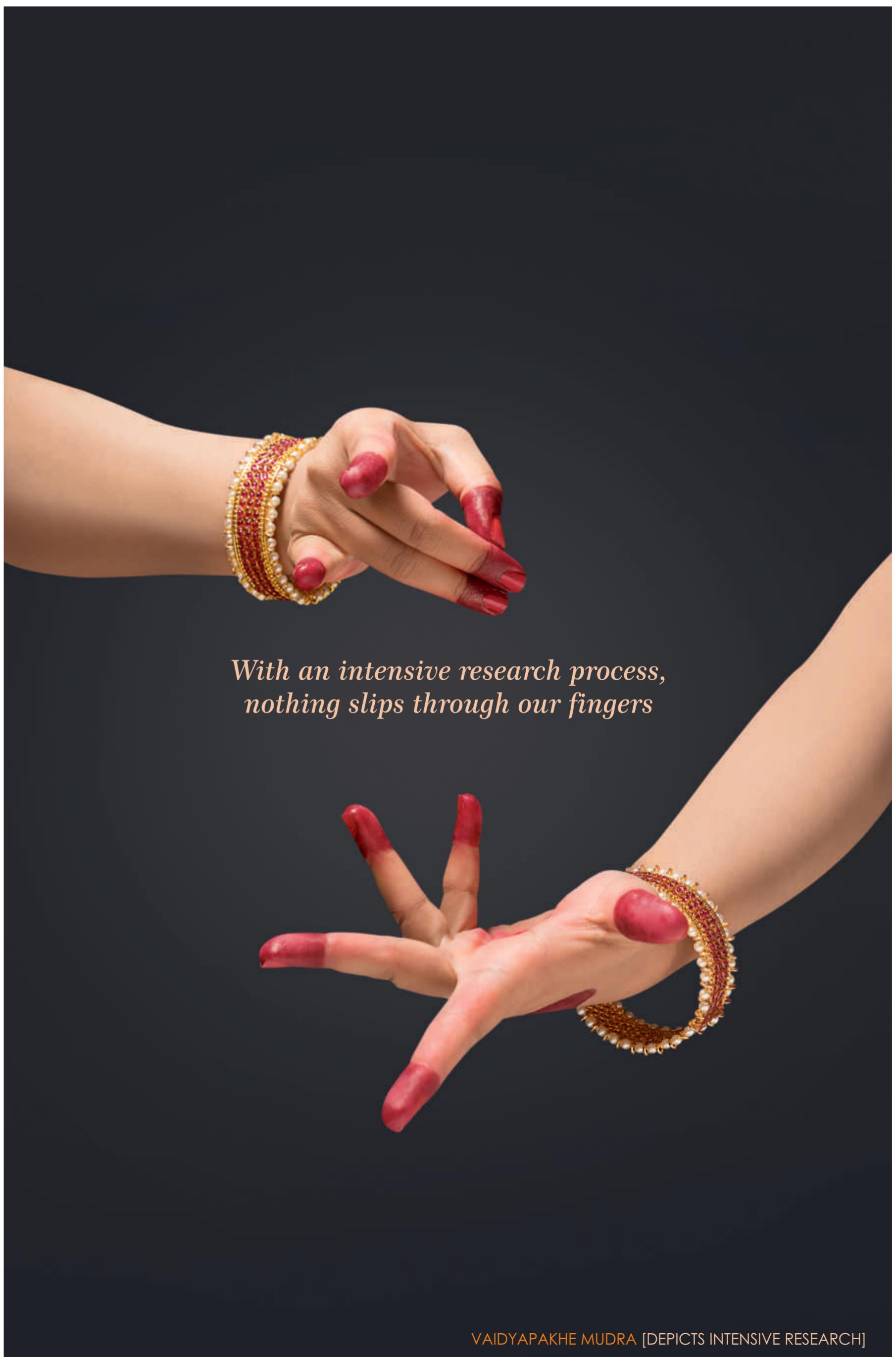
The resultant of philosophy is lower drawdown and faster recovery driven by strong fundamentals of the company.

Valuation

We value companies on Enterprise value to Operating cash flow metrics. Based on the quality of the companies and their growth potential, we believe that these companies are reasonably valued at the entry point.

Channel Checks

A defining feature of the Purnartha process, channel checks involve meeting the top distributors, suppliers, competitors and customers of the company. This kind of research gives us a unique insight into the business processes and consumer behaviour.



Mulya

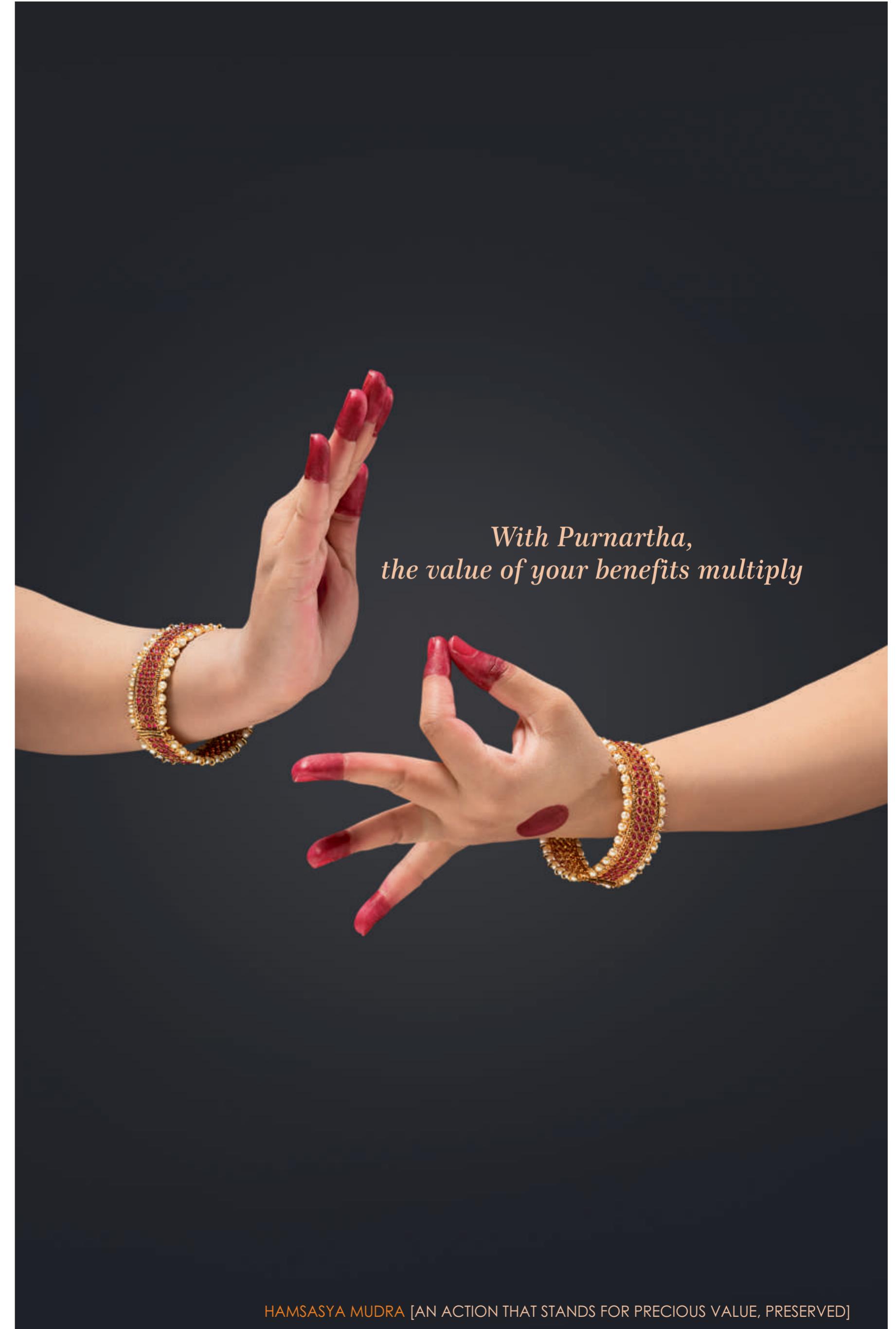
[VALUE]

Each step of the Purnartha journey is supported by integrated services that are unique to our client journey.

Right from keeping our clients updated about the latest market trends through a Portfolio Management analysis software to consistent long-term results, the key benefits of coming on board with Purnartha are endless. We help you derive the real value of your investments with services such as:

Focussed client servicing that includes a mobile app for tracking portfolios and quarterly updates by our investment counsellors.

The incomparable transparency and the unique model of **not directly handling client funds** has helped us maintain a high client retention ratio and work with HNI/UHNI, individuals, family offices, institutions and leaders of various multinational organisations.



HAMSASYA MUDRA [AN ACTION THAT STANDS FOR PRECIOUS VALUE, PRESERVED]

Gamuha

[THE PURNARTHA TEAM]

A. Fundamental researchers

The fundamental research team consists of highly qualified Chartered Accountants trained to study business models, key risks and threats to businesses. Our team also comprises of expert analysts in the field of financial modelling, fundamental analysis, forensic accounting, industry research and management interaction.

B. Investigative reporters

The team obtains unequivocal on-ground information through background checks and by interacting with the company suppliers, distributors and direct consumers. This helps us evaluate the company's trade ethics, business and consumer relationships.

C. Domain experts

The Purnartha process is refined by a team of experts from various industries such as technology, commercial finance, insurance, automobiles and trade who provide us with a 360° view of various industries, making our advice sharper, relevant and immediately effective.



*A relationship with Purnartha
is a bond protected and safe*

SAMPUTA MUDRA [DEPICTS A DEEPLY PROTECTED RELATION]

Sahabtag

[BE A PART OF THE JOURNEY]

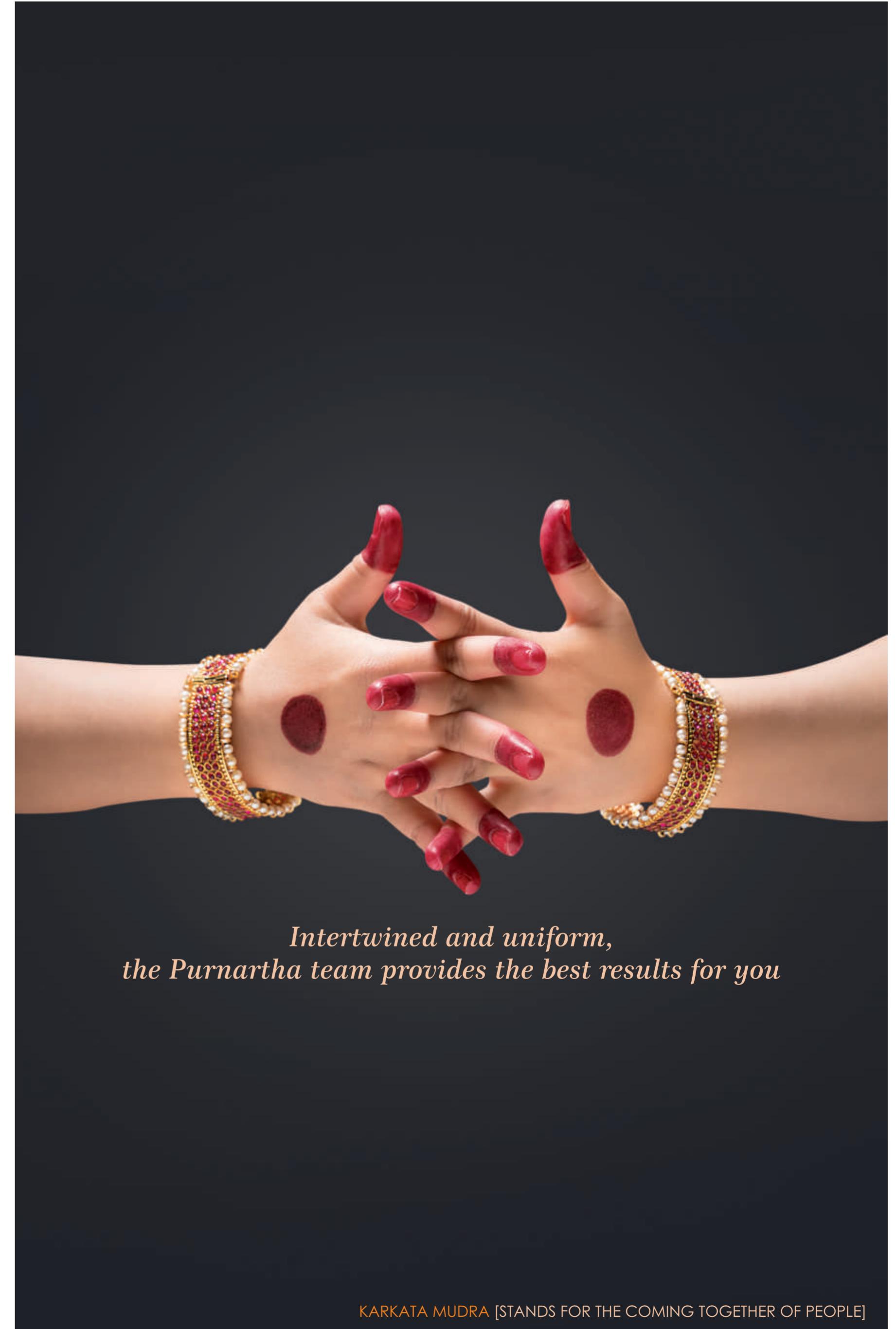
We design investment strategies that dig deeper, researching the ups and downs of the market. Our processes are focussed on transparency, building trust and providing long-term returns to clients.

Client service

Our relationship managers are available round the clock to address queries from our clients and maintain a tight ship by resolving all client inquiries in the shortest time possible.

Interactive relationship building

We conduct research sessions and industry talks for our clients on a multitude of topics. The Purnartha team regularly engages in interactive knowledge sharing to give our clients a transparent view of how we analyse companies and learn more about business models. Our chairman and investment counsellors conduct calls with all our clients about Purnartha portfolio quarterly performance and any other significant events.



7,500+

Unnati
[PROGRESS]

Since inception, the journey of 7,500+ families has been attached to ours.

Varna Patra

[TESTIMONIALS]

“ I have been using the services of Purnartha for a year and a half now. I think what I find impressive is the way they shake up the portfolio and pick stocks. I think the portfolio is built in such a way that it is neither too diversified nor too concentrated. The stocks and the portfolio are picked with deep fundamental research and the philosophy of holding on to stocks through market ups and downs, as long as the fundamentals of the stock don't change, is also something I find very impressive. Overall, my experience has been very good.

It has been a year since I started investing based on advice from Purnartha. I am so impressed with their clarity and approach that this time, I plan to double my investment. What I like the most is their single-minded focus on a company's unit value growth, their increase in product prices consistently, the presence of zero debt and sufficient cash surplus. The team is very professional and very objective in their work. I wish them the ability to scale up while meeting the same level of customer focus.

My experience with Purnartha has been excellent. Since the last two years, they have managed my portfolio with good results. I have now realised that investing in stocks is a safe and sound proposition provided you are guided by a reliable professional like Mr. Rahul Rathi, who heads the organisation.

As a client, I am very happy with the services of Purnartha and the returns are more than what were been promised. Despite me being here in Gurugram and my relationship manager being in Pune, the communication was quite good. However, I would love it if it were more frequent, let's say once in fifteen days or once in a month. Otherwise, in terms of returns, client management, relationship management, account, I would like to give Purnartha an 8 out of 10. I would love to increase my account size with Purnartha.

My outlook towards the stock market has changed completely and this is due to Rahul Rathi and his team. They conduct an in-depth study and research of the stocks that have been recommended to us for investing. Rahul has a long-term outlook towards the stocks which have been recommended and ever since I am with Purnartha, I have noticed that they have outperformed the NIFTY and the SENSEX. I wish them all the best for the future and hope to strengthen my association with them.

”

SUNIL.SACHANAND.PRASHANT.RAHUL.KEDAR.MATHEW.ADITYA.SUNAINA.VIKAS.DIPESH.SHASHI.SHEKHAR.SANJAY.CHETAN.NITIN.DEEPARK.SONIYA.PROJYAL.ABHIJIT.KUMAR.ROHEN.AROHI.TKUMAR.KUMAR.VIDYESH.VRUSHALI.SATISHABHIJIT.PRASAD.HARIDAS.MANGESH.MANDAR.GEETAL.HARSHADRAI.RABINDRA.PRAKASH.VINOD.VISWANATHAN.RANGANATH.PRAVIN.VISHWANATH.AJIT.PRIYANKA.UMA.SANJAY.MANOHAR.SUMALI.VASANTI.HARIS.AJIT.HARIDAS.RANU.ASHOK.ASHISH.MUGDHA.SWATI.KASHMIRA.RITA.VIVEK.RAJESH.KANCHAN.ADITYARAJ.PINNACLE.KETAN.MANDAR.POOGA.SUJATA.VISWANATHAN.KIRAN.UDAY.KUNAL.ROHINI.MURLIDHAR.MANJUSHA.VISHWANATH.SAPNA.SATISH.ZUZER.PALLAVI.MANDAR.NALINEE.SIDDHARTH.TUSHAR.NIRANJAN.AMIT.DILIP.SWAPNIL.GAURAV.AMALA.INDRAYANI.DIPTI.SEABIRD.NATALIA.LALIT.RAJIV.RAHUL.PRAHANT.JOHNSONHIA.NETSURF.ARCHANA.CHANDRAVIR.SHYAM.MAYURI.VISHAL.PRIYANKA.MEGHA.SOHNALAL.RANJITSINH.SANTOSH.VIVEK.LAXMIBAI.SHRIKANT.RAJENDRA.GEETANJALI.AMIT.ABHAY.DHRUBOJOTI.USHA.NILIMA.ULKA.GAURI.DILIP.ADIYARAJ.SUJATA.HARSHADRAI.KRUNALKUMAR.GANESH.SAMEER.SAMRIDDHI.MILIND.ANANT.NADIR.DIPTI.RAJEEV.KUNAL.KANIKA.KAUSHAL.MEGHNA.DEEPA.MAHENDRA.NANDLAL.MAYANK.SHALINI.HEMANT.HEMANSHU.SUSHEEL.ANURADHA.HIRALAL.ASHWIN.MAHESH.HARSHAD.KJMC.PALLAVI.AMIT.VARSHA.SAVITA.AMARENDRA.SWAPNA.DURO.ALKA.NATASHA.MAHESH.GIRISH.KONDATH.GIRISH.RAMESHKUMAR.TEJAS.ANURAAG.ANANT.SHANTANU.DILEEP.MUSTAFA.NARAYAN.AMRITPAL.MANOJ.RANJIT.PRAHANT.PRAHANT.SHEKHAR.SAMEER.USKA.VIDYA.PRANAV.SUHHAS.SURENDRA.AJIT.SAKINA.SHIRISH.VIMAL.JAYRAJ.NACHIKET.RANJIT.RAMESH.MAHESH.PRAMOD.DIPAK.RAVI.CHETAN.AJIT.PREETI.RAJAN.HEMANT.KSHITIJ.NAMRATA.ADITI.MANU.MOHAN.VILAS.SUPERNA.SIDDHARTH.GOYAL.RAMSEN.PRIYA.SHEKAR.VIJAY.HEMANT.KUNAL.RAMACHANDRA.DHEERAJ.SNEHA.ROHIT.PRATAP.SENGUPTA.AMOL.RAGINI.RIJUTA.SHAKA.SUBHASH.ALI.ASGAR.SAIF.JOY.PRABHU.SUSHIL.VARSHA.NAIDU.KHOLI.VISHAL.HEMA.ZEENAT.AMIT.SARKAR.BHASKAR.ASHA.ASIF.ZAINA.SHARAN.RAVI.BHAIRAVI.SANJIT.JYOTIDHEER.JEEVAN.GAGAN.ZUZER.PALLAVI.MANDAR.MATHEW.JACOB.ASIN.AKSHAY.AMEER.BOSE.KRISHNA.PRABHAT.LAKSHMI.NEEDHI.PRAICHAY.GOPAL.THOMAS.DHRUTI.NISHANT.RASHMI.NIRAV.ABHISHEK.RACHANA.VIJAYSHEKHA.R.EMANT.KARL.IMTIYAZ.DEBDEEP.NIKHIL.GEETIKA.VIJAY.SANGEETA.SHELLY.IYENGAR.NITIN.SHIPRA.TINA.PRAHANT.PRAHANT.SHEKHAR.SAMEER.USKA.VIDYA.PRANAV.SUHHAS.SURENDRA.AJIT.SAKINA.SHIRISH.VIMAL.JAYRAJ.NACHIKET.RANJIT.RAMESH.MAHESH.PRAMOD.DIPAK.RAVI.CHETAN.AJIT.PREETI.RAJAN.HEMANT.KSHITIJ.NAMRATA.ADITI.MANU.MOHAN.VILAS.SUPERNA.SIDDHARTH.GOYAL.RAMSEN.PRIYA.SHEKAR.VIJAY.HEMANT.KUNAL.RAMACHANDRA.DHEERAJ.SNEHA.ROHIT.PRATAP.SENGUPTA.AMOL.RAGINI.RIJUTA.SHAKA.SUBHASH.ALI.ASGAR.SAIF.JOY.PRABHU.SUSHIL.VARSHA.NAIDU.KHOLI.VISHAL.HEMA.ZEENAT.AMIT.SARKAR.BHASKAR.ASHA.ASIF.ZAINA.SHARAN.RAVI.BHAIRAVI.SANJIT.JYOTIDHEER.JEEVAN.GAGAN.ZUZER.PALLAVI.MANDAR.NALINEE.SIDDHARTH.TUSHAR.NIRANJAN.AMIT.DILIP.SWAPNIL.GAURAV.AMALA.INDRAYANI.DIPTI.SEABIRD.NATALIA.LALIT.RAJIV.RAHUL.PRAHANT.JOHNSONHIA.NETSURF.ARCHANA.CHANDRAVIR.SHYAM.MAYURI.VISHAL.PRIYANKA.MEGHA.SOHNALAL.RANJITSINH.SANTOSH.VIVEK.LAXMIBAI.SHRIKANT.RAJENDRA.GEETANJALI.AMIT.ABHAY.DHRUBOJOTI.USHA.NILIMA.ULKA.GAURI.DILIP.ADIYARAJ.SUJATA.HARSHADRAI.KRUNALKUMAR.GANESH.SAMEER.SAMRIDDHI.MILIND.ANANT.NADIR.DIPTI.RAJEEV.KUNAL.KANIKA.KAU

“

WHAT IS GOOD FOR MY FAMILY AND ME IS WHAT WE RECOMMEND TO OUR CLIENTS, TRUE TO THE PHILOSOPHY OF 'VASUDHAIVA KUTUMBAKAM.'

”

- RAHUL RATHI





[LEADERS]

Introducing the team that passionately roots out the best the market has to offer. Introducing, the people of Purnartha.

[RAHUL RATHI]

Chairman and Fund Manager

Our overall extraordinaire-in-chief, Rahul Rathi has 20 years of investment and risk management experience gained from working with global investment institutions. His professional and personal legacy of creating phenomenal wealth in the stock market has inspired Purnartha's fundamental investment philosophies. With a Master's degree in Administration from Carnegie Mellon University USA and a Polymer Engineering degree from the University of Pune, Rahul has previously worked in risk management for funds with an AUM of over \$2 billion.





[RAGHU SUNDARAM]

Director

An IIM graduate with a PhD from Cornell University, Raghu Sundaram is the Dean, New York University's Stern School of Business. He has worked with major Wall Street firms and possesses an incomparable background in derivatives and credit research, providing finesse to the equity research at Purnartha.

[DILIP APTE]

Director

With 26 years of hands-on experience at HDFC Ltd. in handling retail operations, channels, deposit mobilization and corporate relations, Dilip Apte can spot potential risks and liabilities from a mile away. He was also instrumental in setting up the first mortgage finance company in the Egyptian private sector. As a Chartered Accountant, Dilip was a regional council member of the Institute of Chartered Accountants of India.



[HEMANT VISPUTE]

Managing Director

As our Managing director, Hemant Vispute brings over 15 years of experience in consulting, strategic planning and operations. The brain and heart of Purnartha, he has been an integral part of the journey from the very beginning. His leadership, vision and discipline has infused our teams with strategic guidance, helping conceptualize blueprints related to business development and expansion aspects.

[TAUSIF AHMED]

Head of Sales

A student of Economics, Tausif Ahmed has a postgraduate in Advanced Economic Theory from the University of Calcutta and an MBA in Finance. Previously, he headed the business for Kotak in the Maharashtra region for 11 years. Tausif joined Purnartha as head of Sales and has been instrumental in development and expansion of the business by building a dedicated and passionate sales team with an orientation towards client satisfaction.

[DEVENDRA PHADKE]

Portfolio Manager

A Chartered Accountant and a commerce graduate from Pune University, Devendra Phadke has over 18 years of experience in Equity Research. He is a proficient analyst with more than a decade of experience in buy-side equity research spanning emerging and developed markets such as India, China, Brazil, US and Europe. Previously, he has worked with Morgan Stanley, Thomas Weisel International and Multi-Act Asset Management.



[ADESH GOKHALE]

Executive Director

After an illustrious career as the Executive Director at IBM India operations, Adesh is now the Executive Director of Purnartha. With over 30 years of experience in finance, technology and telecommunications, he holds patents in the technology and process areas. He is a part of Startups mentorship program and has worked extensively on SmartCity programs. He is closely associated as advisory, member - board of studies, Executive Counsel and guest lecturer with several educational institutes.

[DEEPAK SOMAN]

Director – Capability Development and Client Experience

Deepak Soman holds a post-graduate degree in Management Studies and has over 29 years of experience working in India and overseas, primarily with HSBC Bank and Vodafone. He has efficiently managed various roles in the customer experience development, call centre management, branch operations and project delivery areas. Deepak has been a corporate trainer in the customer service and service marketing areas and a visiting faculty at various business management institutes in Pune.

[ANAND DOSHI]

Director – Investments and Fund Manager

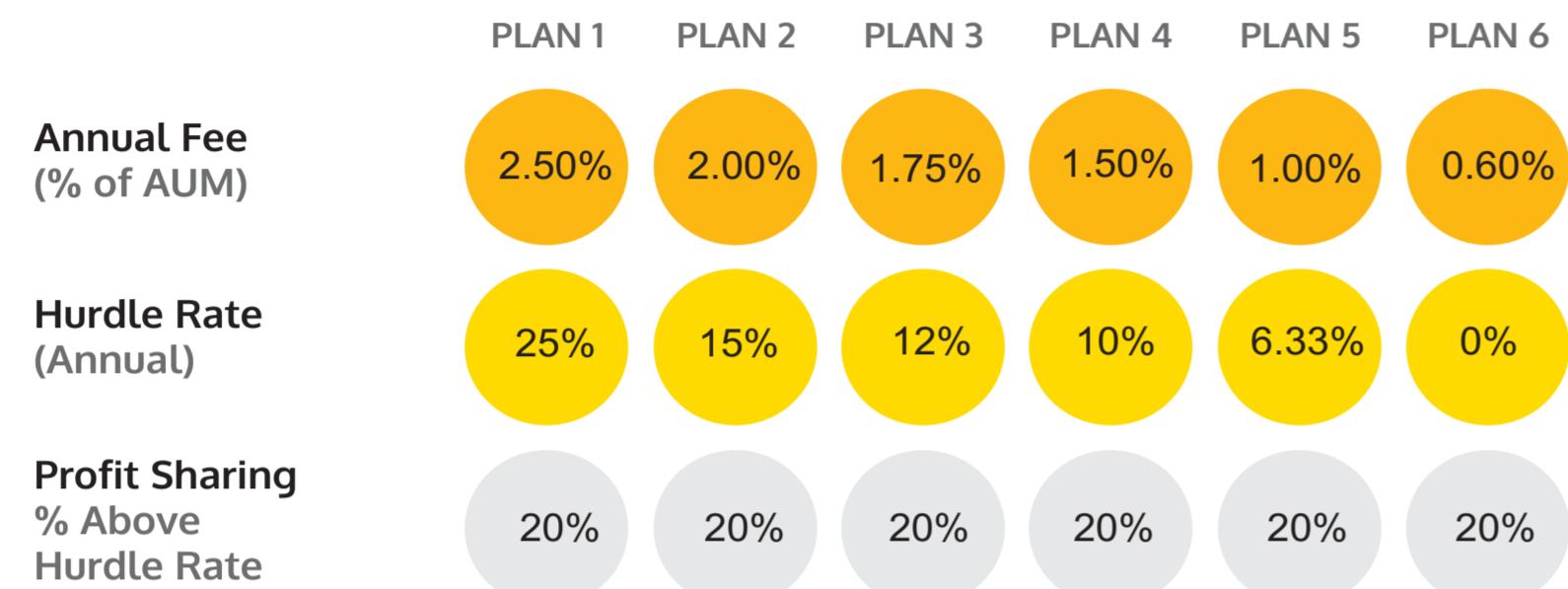
A Chartered Accountant by profession and a CFA charter-holder, Anand has over 13 years of experience in equity and credit research, deal-making and investment management. He has led the Fundamental Research team at Credit Capital, a New Jersey-based long-short hedge fund. Subsequently, he joined Capital Metrics and Risk Solutions, where he led the buy-side equity efforts and also oversaw the fixed income portfolio of the family office. Further, during his stint of six years at Brand Capital, the strategic arm of The Times of India, he executed several private equity, venture capital and angel investment deals.

As Purnartha's Investment Director and Fund Manager, he helps structure and monitor the portfolio backed by in-depth research and investment insights. Anand also helps ensure the organization stays relevant and well-informed.



FLEXIBLE PLANS TO SUIT YOUR GOALS

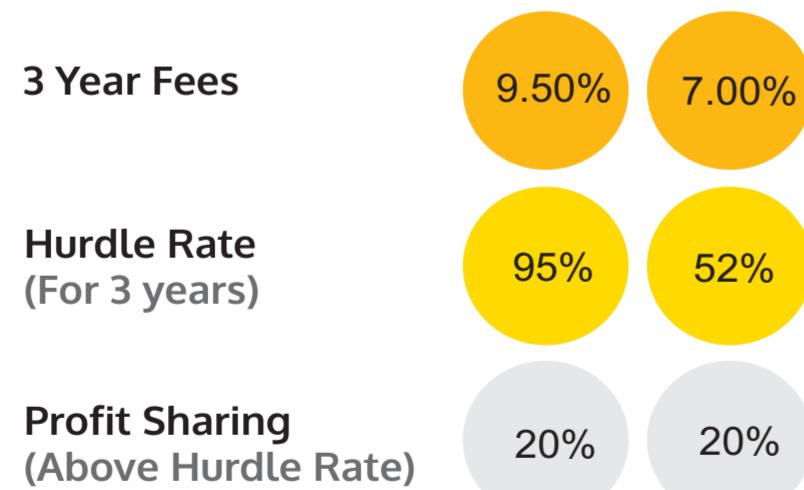
ANNUAL PLANS



Flexible plans with a trade-off between annual fee & profit sharing above hurdle rate

- All plans subject to a minimum subscription fee
- Taxes as applicable
- We follow the High Water Mark principle

3 YEAR PLANS



- All plans subject to a minimum subscription fee
- Taxes as applicable
- We follow the High Water Mark principle





Purnartha

PERFORMANCE SHEET

| FY | Q1 | Q2 | Q3 | Q4 | ANNUAL |
|---------|--------|--------|--------|--------|--------|
| 2009-10 | 51.38 | 10.82 | 6.92 | 34.88 | 141.94 |
| 2010-11 | 2.57 | 24.73 | -5.37 | -6.21 | 13.54 |
| 2011-12 | 7.28 | -1.44 | -2.98 | 8.05 | 10.84 |
| 2012-13 | 7.97 | 22.33 | 16.81 | -2.76 | 50.03 |
| 2013-14 | 6.10 | 6.71 | 33.84 | 38.06 | 109.20 |
| 2014-15 | 22.00 | 23.33 | 7.39 | 20.03 | 93.95 |
| 2015-16 | -11.17 | 2.49 | 2.58 | -2.34 | -8.79 |
| 2016-17 | 20.80 | 8.66 | -12.92 | 32.95 | 51.96 |
| 2017-18 | 6.25 | 15.95 | 11.12 | -3.85 | 31.63 |
| 2018-19 | 4.15 | -12.08 | 8.46 | 11.40 | 10.64 |
| 2019-20 | 2.52 | 8.97 | 3.90 | -28.82 | -17.37 |

NIFTY

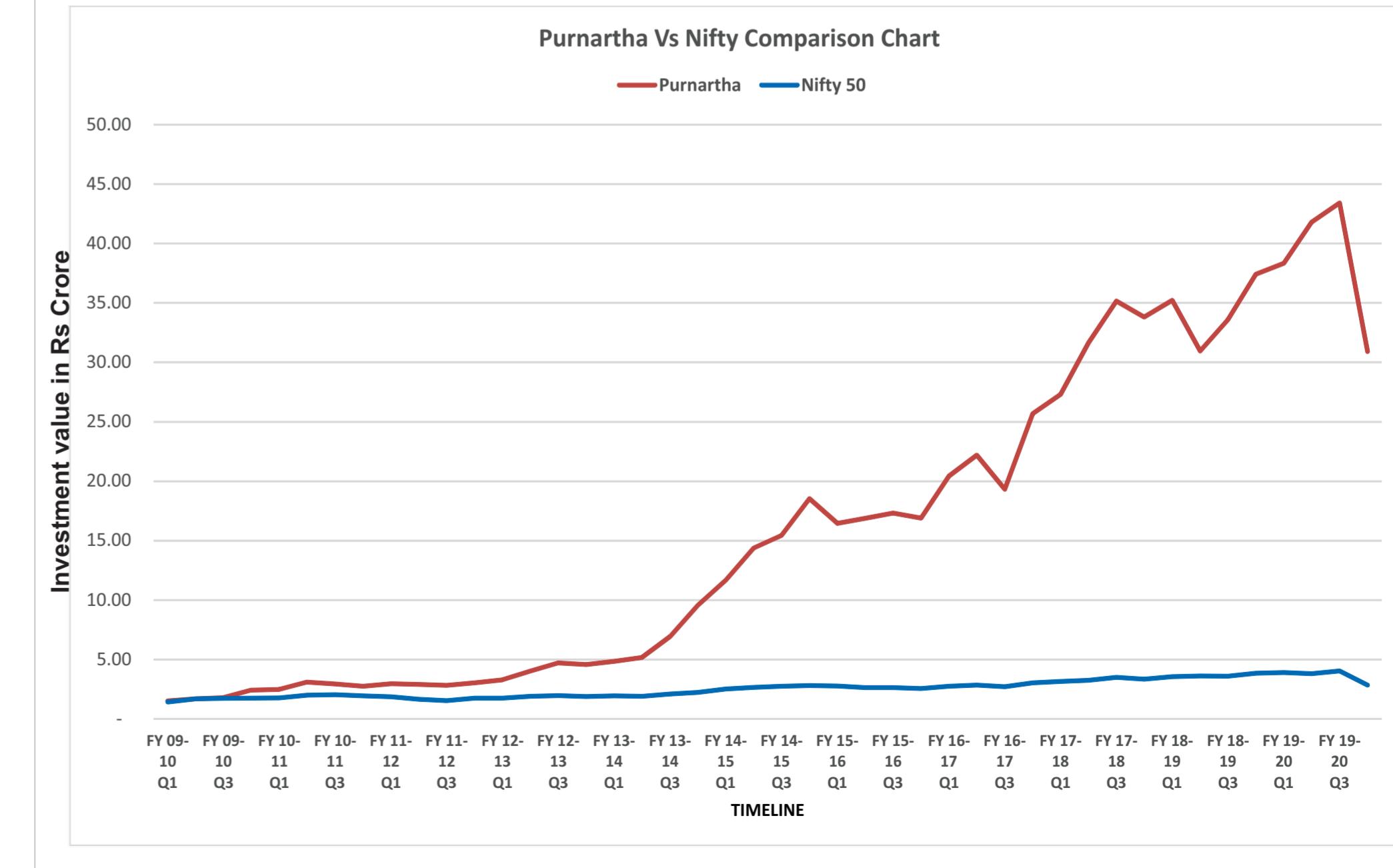
| FY | Q1 | Q2 | Q3 | Q4 | ANNUAL |
|---------|-------|--------|-------|--------|--------|
| 2009-10 | 42.04 | 18.48 | 2.30 | 0.92 | 73.76 |
| 2010-11 | 1.21 | 13.50 | 1.73 | -4.90 | 11.14 |
| 2011-12 | -3.19 | -12.47 | -6.45 | 14.52 | -9.23 |
| 2012-13 | -0.31 | 8.04 | 3.54 | -3.77 | 7.31 |
| 2013-14 | 2.81 | -1.83 | 9.92 | 6.35 | 17.98 |
| 2014-15 | 13.53 | 4.64 | 3.99 | 2.51 | 26.65 |
| 2015-16 | -1.44 | -5.01 | -0.03 | -2.62 | -8.86 |
| 2016-17 | 7.10 | 3.90 | -4.94 | 12.07 | 18.55 |
| 2017-18 | 3.78 | 2.81 | 7.58 | -3.96 | 10.25 |
| 2018-19 | 5.94 | 2.02 | -0.62 | 7.01 | 14.93 |
| 2019-20 | 1.42 | -2.67 | 6.05 | -29.34 | -26.03 |

- FY is Financial Year i.e. April to March.
- The performance shown is before charging any fees.
- Audited report available on request.

| KEY STATISTICS | |
|-----------------------|------------|
| 1-Apr-09 To 31-Mar-20 | |
| Macro Index | 328 / 2726 |
| End NAV | 3091.4 |
| CAGR | 37.3% |
| Annualized Vol. | 21.7% |
| Sharpe Ratio | 1.5 |
| Beta | 0.6 |
| Max. Drawdown | 44.0% |
| Recovery(Days) | NR |

**MANAGED BY INDUSTRY EXPERTS,
THE PURNARTHA PORTFOLIO HAS
DELIVERED 37.3% CAGR VERSUS 10.1%
OF NIFTY FROM APRIL-2009
TILL MARCH-2020.**

**Rs. 1cr INVESTED WITH PURNARTHA
IN 2009 BECAME Rs. 30.91cr v/s 2.84cr
WITH NIFTY.**



WE PROVIDE LONG-TERM EQUITY INVESTMENT ADVISORY

Purnartha Investment Advisers Pvt. Ltd.

SEBI Registered Investment Advisory
(Registration No. INA000000672)

Pune:

32/33, Rachna,
Dr. Ketkar Road, Off Karve Road,
Erandwane, Pune - 411 004.

Mumbai:

Office No. 301, C Wing 3rd Floor,
Marathon Futurex, N.M. Joshi Marg,
Lower Parel, Mumbai - 400 013.

Hyderabad:

"White House" Block II, Office No. 212,
Premises No. 6-3-1192/1/1,
Kundanbagh, Begumpet,
Hyderabad - 500 016.

New Delhi:

Plot No. 3E/ 10, Ground Floor,
Jhandewalan Extension,
New Delhi - 110 055.

Bengaluru:

Office No. 001/002, Palms Square Building,
Opposite Brigade Towers,
Brigade Road, Bengaluru - 560 025.

Kolkata:

A-9, 4th Floor,
Chatterjee International Centre 33A,
Jawaharlal Nehru Road, Kolkata - 700 071.

Chennai:

Sri Arcade, #106/14, 2nd Floor,
D Block, 1st Avenue, Anna Nagar East,
Chennai - 600 102.

Ahmedabad :

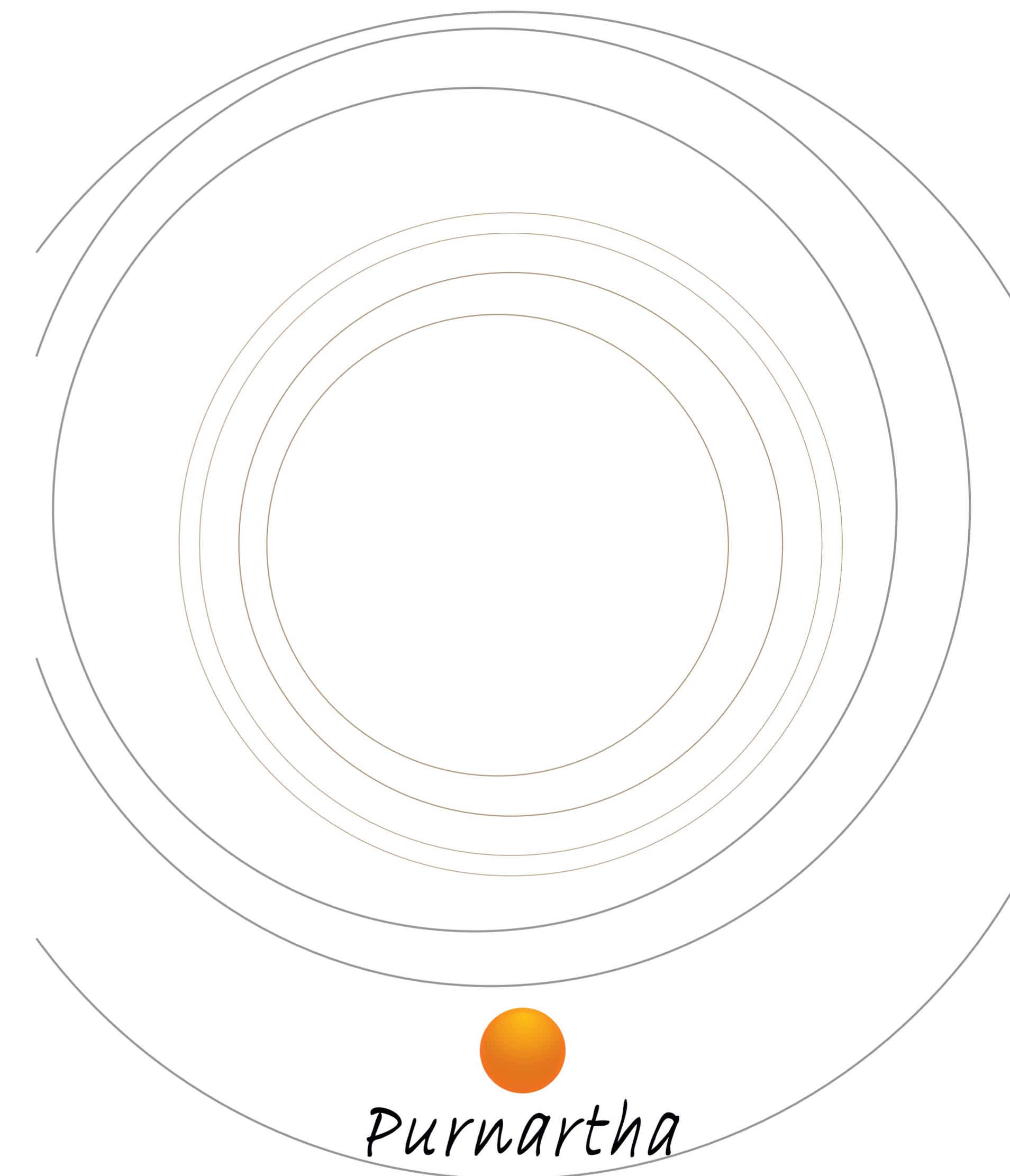
A705, Mondeal Heights,
Near Iscon Cross Road,
SG Highway, Ahmedabad - 380 015.



Visit Our Website

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- [t www.twitter.com/PurnarthaWealth](https://twitter.com/PurnarthaWealth)
- [B Finance blog: http://www.purnarthawealth.com/](http://www.purnarthawealth.com/)

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Email: servicedesk@purnartha.com
www.purnartha.com
CIN No.: U 72200 PN 2011 PTC 138994



Purnartha

EQUITY RESEARCH AND INVESTMENT ADVISORY