

## RELATIONSHIP

# Letter of *engagement*.

Dated: 28 May 2026

Dear Mr. / Ms. [Client Name],

We appreciate the opportunity to meet in person and discuss your comprehensive financial needs — encompassing the investments you have accumulated as well as the new inflows and outflows you have proposed, each with its own timeline.

This engagement letter outlines the specific terms of the relationship between **Kinntegra Wealth Private Limited** (the Distributor), **Ms. [Client Engagement Partner]** (Client Engagement Partner of Kinntegra Wealth Private Limited) and **Mr. / Ms. [Client Name]** (the Client).

If the scope or terms of the engagement change, they will be documented in writing and mutually agreed upon by all parties.

## Scope of services

All information shared during this engagement is held in strict confidence. When consultation with a third-party professional becomes necessary, we will obtain explicit permission before disclosing any personal information.

This engagement may include all services required to develop a financial strategy, including:

- › Reviewing and prioritising your goals and objectives
- › Reviewing your current investment portfolio and developing a strategy
- › Assessing net worth and liquidity
- › Developing an action plan to implement the agreed-upon recommendations

## Ongoing relationship

This is an ongoing professional relationship. At a minimum we will meet once a year to ensure that the plan remains appropriate for you. Either party may terminate this agreement by providing one month's written notice to the other.

## Income disclosure

Our distribution services entitle us to earn up to **1.5%** (scheme-specific) of the total expense ratio of up to **2.1%** charged by the Fund House, adjusted with the daily NAV.

Pursuant to Regulation 4(d) of the Securities and Exchange Board of India (Investment Advisers) Regulations, 2013, we are currently exempted from obtaining a separate Investment Adviser registration. The applicable extract reads:

*(d) Any distributor of mutual funds, who is a member of a self-regulatory organisation recognised by the Board or is registered with an association of asset management companies of mutual funds, providing any investment advice to its clients incidental to its primary activity.*

If, in future, regulations require us to register as an Investment Adviser, any advisory fees (in lieu of mutual-fund distribution commissions) would be computed on the average of daily AUM and payable quarterly. Direct plans would then be offered. Official communication will be issued to you well before any such change takes effect.

## Client disclosure

To ensure that the investment strategy contains sound and appropriate recommendations, it is your responsibility to share complete and accurate information about your personal and financial situation — objectives, needs, values, investment statements, tax returns, copies of wills, powers of attorney, insurance policies, employment benefits, retirement benefits, and any other documents we may reasonably request. This list is not exhaustive. Any material change to these circumstances must be communicated promptly, as it could impact the recommendations.

## Conflicts of interest

We have no known conflicts of interest in accepting this engagement. We commit to disclosing, in writing, any conflict of interest that may arise during the relationship, and we adhere to the standards established by AMFI and SEBI.

## Contact details

For any query or information, please contact your Client Engagement Partner directly. Alternatively, you can reach our helpdesk on **+91 91360 51689** or email **info@kinntegra.co.in** — please quote your client code in every communication.

We look forward to working with you on your financial strategy.

Regards,

**Kinntegra Wealth Private Limited**

AMFI Registered Mutual Funds Distributor | ARN-145633