Vera Money
SEBI Registered Investment Adviser
203, South West Block, Alwar, Rajasthan - 301001
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SEBI RIA: INA000023269 | BASL Membership No: 2578

Mandatory Disclosures and Disclaimers

Effective Date: 20th October, 2026

1. About the Investment Adviser & Business Activity

Ayush Khandelwal (Proprietor: Vera Money) is a SEBI-registered Individual Investment Adviser (SEBI Registration No.: INA000023269; BSE IAASB Enlistment No.: 2578) with registered office at 203, South West Block, Alwar, Rajasthan - 301001. It is engaged in providing fee-only investment advisory and financial planning services in accordance with the SEBI (Investment Advisers) Regulations, 2013. Neither the Investment Adviser nor any family member of the Investment Adviser provides distribution services in securities or investment products to any advisory client.

2. Disciplinary History

There are no pending material litigations, regulatory actions, penalties, or disciplinary orders passed by SEBI or any other financial sector regulator against **Ayush Khandelwal (Proprietor: Vera Money)**.

3. Affiliations with Other Intermediaries

Ayush Khandelwal (Proprietor: Vera Money) has no affiliations or commission/referral arrangements with any stock broker, mutual fund distributor, asset management company, or product issuer in the securities market.

4. Terms and Conditions of Advisory Services & MITC

Investment advisory services are rendered strictly after completing client KYC, risk profiling, suitability assessment, and execution of the written Investment Advisory Agreement incorporating the mandatory terms in **Annexure A** and the **Most Important Terms and Conditions (MITC)** specified by SEBI in **Annexure B** of the Master Circular for Investment Advisers (here)

5. Disclosure of Own Holdings / Positions

The Investment Adviser may, in his personal capacity, hold investments or positions in mutual fund schemes, equities, or other securities that are also

recommended to clients. In accordance with Regulation 15(7) of the IA Regulations, the Investment Adviser shall not enter into any transaction on his own account which is contrary to the advice given to clients for a period of 15 days from the day of such advice (except as permitted under the proviso to Regulation 15(7) after giving a revised assessment to the client at least 24 hours in advance). Specific personal holdings in individual securities recommended to a client, if any, shall be disclosed at the time of rendering advice.

6. Disclosure of Conflicts of Interest

The Investment Adviser has no connection to or association with any issuer of securities or investment products that could compromise his objectivity or independence. The Investment Adviser acts in a fiduciary capacity towards clients at all times, advises only direct plans (non-commission-based) of products wherever available, and receives remuneration solely by way of advisory fees directly from the client. Any potential conflict of interest arising in the future shall be promptly disclosed to the client.

7. Key Product Features, Risks & Warnings

While providing investment advice, the Investment Adviser communicates the key features, asset class risks, liquidity profile, and historical track record of the recommended products. Clients are advised to read all scheme information documents, offer documents, warnings, and disclaimers carefully before investing.

The content and data available in the material prepared by Vera Money on the website – including but not limited to return numbers, illustrations, calculators, and rationales – are for information and illustration purposes only. Charts and performance numbers do not include the impact of transaction fees and other related costs. Past performance does not guarantee future returns, and performance of any portfolio is subject to market risk.

8. Disclosure on Non-SEBI Regulated Products/Services

Investment advice only related to securities falls under the regulatory purview of SEBI. Where comprehensive financial planning includes advice on products or services not under the purview of SEBI (such as bank deposits, insurance, NPS, or real estate), such products/services and the services of the IA in respect thereof do not come under the regulatory purview of SEBI, and no recourse is

available to the client with SEBI for grievances related to such non-SEBI products/services.

9. Disclosure on Extent of Use of Artificial Intelligence (AI) Tools

The Investment Adviser uses artificial intelligence (AI) tools for internal day-to-day operations and efficiency improvement. The Investment Adviser may use assistive AI tools strictly for general research summarization, data analysis, or drafting support. All client risk profiling, asset allocation, and security-specific recommendations are independently evaluated and finalized by the Investment Adviser, who remains solely responsible for client data confidentiality and the suitability of the advice rendered.