

# The Think Finserv Team Oath

- The Principles That Guide Every Decision We Make -

We, the counsellors of Think Finserv, solemnly commit ourselves to the philosophy that has guided us for over two decades. We promise:

## Uncompromising Integrity

We will always do what is right, regardless of cost or incentive. Our intent will always be clear and beyond compromise.

## Client First – Always

We are counsellor-owned and client-driven. We are not product pushers nor driven by commissions or sales targets.

Every decision begins with “Why are you investing?” and ends with “Does this serve your goals and your life?”

## Behavioural Edge over Market Edge

Volatility is normal; panic is optional.

A client’s only sustainable advantage lies in their own disciplined behaviour - and it is our duty to strengthen it.

We coach clients through cycles of fear and greed. We help them stay the course when markets test their resolve.

## Discipline in Execution

We treat asset allocation as the core engine of every portfolio. We review and rebalance methodically; never reactively. We prioritise tax-efficiency, minimise complexity and costs and act only when it truly adds value. We say “No” to fleeting trends, hidden risks and anything we would not choose for our own families. We remain patient in low tides and act with courage when fear creates genuine opportunity.

## Beyond Returns

We measure success not by returns alone but by clarity in decisions, confidence in direction and control over outcomes that our clients feel. We act as fiduciaries even when no regulation watches. We treat every family’s money as if it were our own parents’ life savings.

## Multi-Generational Stewardship

We solemnly commit to multi-generational stewardship. We will guard the wealth and future of families not for one lifetime alone, but across generations. We promise to bridge the gap between generations, ensuring that your heirs inherit not just your wealth but the wisdom and the values that created it.

## Our Promise to Each Other and to Every Client

We do not predict markets. We do not chase performance. We do not sell products. We deliver process.

**We are not building portfolios. We are building peace of mind.  
Because Peace of Mind is the Real Return.**

This is not a slogan.  
This is our practice.  
This is who we are.

Because behind every portfolio is a life,  
a family and a legacy that can span generations,  
a future we are entrusted to protect.

**Mandar Joshi I Saurabh Ballal I Yogesh Parate  
CA Amit Dani I CA Parag Paranjpe I CA Ranjit Dani**

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