



RUBIK WEALTH
GROW YOUR WEALTH WITH NEW AGE INVESTMENT

INSTITUTIONAL CAPABILITIES
2026

We don't sell financial products. We engineer intelligent portfolios.

A research-first, technology-powered, ethics-governed approach to wealth — for families, NRIs, founders and institutions who demand analytical rigour.

REGISTERED WITH

AMFI · PFRDA · BSE

FOUNDED & LED BY

Rahul Jawahar
Founder & CEO

DOCUMENT

Pitch Deck
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SECTION 01

Why Rubik Wealth exists

THE PROBLEM

Wealth management in India is product-led

An investor with ₹2 Cr typically holds 11 mutual funds across four banks, two ESOP positions, a life policy sold in 2019, and a conviction they bought small-cap at the peak.

No signed plan. No documented asset allocation. No framework for when to rebalance — only a tax-season realisation that the portfolio drifted.

THE RUBIK ANSWER

Framework-led portfolio engineering

- Every client begins with a signed Investment Policy Statement.
- Seven proprietary frameworks govern every analytical decision.
- Behavioural risk is measured, not assumed.
- Quarterly Investment Committee review, annual IPS re-sign.

SECTION 02

Rubik Wealth, at a glance

A research-first, boutique wealth firm built for families, NRIs and institutions who prefer portfolio engineering over product distribution. We operate across India, the Middle East NRI corridor, and select North American markets — with proprietary frameworks governing every analytical decision.

₹50 Cr+

ASSETS ENGINEERED

100+ families

SERVED GLOBALLY

20+ years

FOUNDER EXPERIENCE

4

OFFICES

WHO WE SERVE

Affluent · ₹25L–₹1 Cr

HNI · ₹1 Cr+

NRI · Middle East

NRI · North America

Family Offices

Corporates & Trusts

SECTION 03

Research leads · Technology supports · Ethics governs

We don't sell financial products — we engineer intelligent portfolios. Research is our backbone, technology our catalyst, and ethics our compass.

— RAHUL JAWAHAR · FOUNDER & CEO

CONVICTION 01

Markets reward process, not prediction

Returns compound through disciplined asset allocation and rebalancing — not through forecasting the next rally. Every Rubik portfolio begins with a signed Investment Policy Statement and is reviewed by a formal Investment Committee.

CONVICTION 02

Behaviour costs more than fees

Indian mutual fund investors have historically earned 3–5% less than the funds they own — a timing gap driven by fear, greed and recency bias. Our RBTGI™ framework measures this gap and builds pre-committed rules to neutralise it.

CONVICTION 03

Transparency is the only defensible fee model

We operate as an AMFI-registered Mutual Fund Distributor under commissions disclosed to every client, and as a PFRDA-registered Retirement Adviser on a fee-for-advice model. Commercial interest is named in writing before any engagement begins.

SECTION 04

The Rubik framework stack

Seven core frameworks govern every analytical decision at Rubik Wealth — plus specialist modules for concentrated-wealth situations.

FRAMEWORK	FULL NAME	GOVERNS
GBBI™	Goal-Based Behavioural Intelligence	12-layer client governance — IPS, IC protocol, wealth health score
RFI™	Rubik Fund Intelligence	Mutual fund scoring, AA gap, overlap filter, target construction
RHE™	Rubik Holistic Equity	Direct-stock multi-factor scoring — quality, momentum, portfolio health
RBTGI™	Rubik Behavioural Timing Gap Index	Allocation Compass — narrows the investor behaviour gap
Rubik Insights™	Event Impact Intelligence (EII™)	Probability-weighted macro scenarios translated to portfolio actions
AltEdge™	Rubik Alternative Edge	Crypto, SGBs, REITs, InvITs, international ETFs, PMS, AIF governance
FinEngine™	Rubik FinEngine	Research engine, execution platform and IC reporting layer

SPECIALIST MODULES

ESOP Edge™ 8-module ESOP advisory for founders & HNIs	RCSE™ Concentration & mobility de-risking	R-MoSDE™ Margin-of-safety deployment engine	Family Capital Architecture Multi-generational balance sheet
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SECTION 05

GBBI™ Goal-Based Behavioural Intelligence

The master architecture. A 12-layer governance stack that replaces ad-hoc financial planning with institutional-grade client governance.

L00	Compliance Gateway	Scope classification	L06	Execution & Tax Sequencing	Exit-load + LTCG logic
L01	Financial Intelligence (FII™)	Capacity to bear risk	L07	Goal Frameworks CECF™ RCF™	Education · Retirement
L02	Goal Discovery & Hierarchy	Protection → Aspiration	L08	Behavioural Governance	LAC · RBI · BRS
L03	Strategic Asset Allocation	Ideal AA by profile	L09	Risk & Factor Analytics	Quarterly drift
L04	Tactical & Regime Overlay	Capital Shield™ input	L10	Estate & Succession	Trusts · wills · CSR
L05	Investment Governance (IGE™)	IPS + IC minutes	L11	Wealth Health Score™	Single 0–100 metric

The behavioural innovation: LAC (Loss Aversion Coefficient, Kahneman-Tversky) and a written, client-signed Pre-Committed Drawdown Protocol that the advisor references during every market dislocation.

SECTION 06

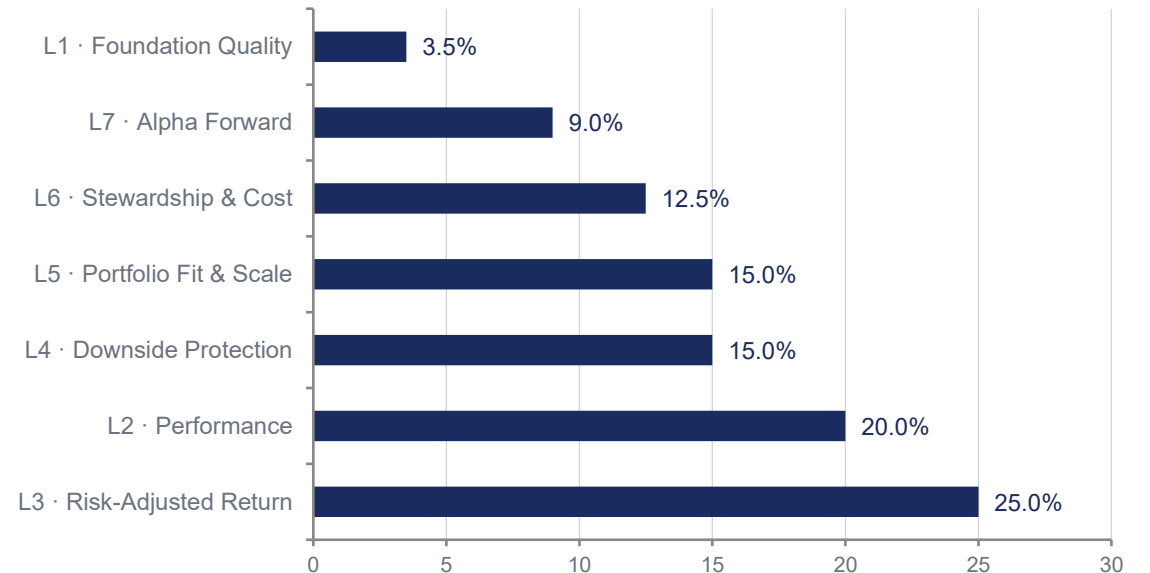
RFI™ Rubik Fund Intelligence

An institutional mutual fund evaluation engine. IPS-first workflow, look-through asset allocation, overlap elimination, and a 7-layer scoring model.

FIVE-STEP WORKFLOW

- 01 IPS & Risk Profile**
 Four profiles anchor every downstream decision
- 02 Asset Allocation Gap**
 Ideal vs actual, look-through (not SEBI labels)
- 03 Overlap & Correlation**
 Same-category dupes >0.85 correlation collapsed
- 04 7-Layer Scoring Engine**
 0–10 composite with HHI concentration penalty
- 05 Target Portfolio**
 Regular+Growth only, ₹ amounts, tax sequenced

7-LAYER SCORING WEIGHTS



SECTION 07

Where frameworks meet human reality

RBTGI™ BEHAVIOURAL TIMING GAP INDEX

Indian investors have historically earned 3–5% less annually than the funds they own — a timing gap created entirely by behaviour. RBTGI™ measures, reports and systematically narrows that gap.

LAC Loss Aversion Coefficient (Kahneman-Tversky, 1.0–3.0)

RBI Recency Bias Index (12-month trailing score)

BRS Behavioural Risk Score — composite, drives IPS Addendum

Rubik Insights™ EVENT IMPACT INTELLIGENCE (EII™)

The macro and event-driven research layer. Translates geopolitical, regulatory and market-cycle events into specific, probability-weighted portfolio actions — not general commentary.

01 **EVENT** · Macro / geopolitical trigger

02 **IMPACT CHANNELS** · Yield, currency, sentiment, sectors

03 **SCENARIO TREE** · Base / Bull / Bear probability-weighted

04 **PORTFOLIO ACTION** · Sized, timed, tax-sequenced moves

SECTION 08

ESOP Edge™ A separate-but-connected engine

A proprietary 8-module advisory engine for HNI clients holding Employee Stock Options — founders, senior executives at listed and pre-IPO companies, and employees facing exercise, exit or liquidity-event decisions.

<p>M1</p> <p>INPUTS</p> <p>Grant + tax + exit + loan parameters</p>	<p>M2</p> <p>TRUE WEALTH</p> <p>Gross-to-net ESOP value + liquidity gap</p>	<p>M3</p> <p>TIMING ENGINE</p> <p>Exercise-today vs defer-to-exit</p>	<p>M4</p> <p>TAX ENGINE</p> <p>Perquisite + CGT + advance tax schedule</p>
<p>M5</p> <p>LOAN ENGINE</p> <p>Sizing, EMI, break-even exit price</p>	<p>M6</p> <p>SCENARIOS</p> <p>Failure · Bear · Base · Bull EV</p>	<p>M7</p> <p>RISK SCORE</p> <p>5-factor composite · 0–100 scale</p>	<p>M8</p> <p>ADVISORY</p> <p>Narrative synthesis for client</p>

INTEGRATION Post-liquidity, ESOP Edge™ hands off to RCSE™ for phased de-risking, which returns the client to GBBI™-governed default allocation.

SECTION 09

Three ways to engage us

ENTRY ENGAGEMENT

Rubik ProFix™

A focused diagnostic and rebalancing engagement for investors whose existing portfolio needs surgical repair.

BEST SUITED FOR

Affluent · ₹25L–₹1 Cr

PRIMARY FRAMEWORK

RFI™ — IPS, AA gap, overlap

REVIEW CADENCE

Semi-annual

REMUNERATION

Trail commission (AMFI disclosed)

CORE · FLAGSHIP

Rubik GrowthPro™

The full GBBI™ engagement — goal-based wealth governance across the entire balance sheet, with ongoing IC oversight.

BEST SUITED FOR

HNI · ₹1 Cr+ · NRI · Family Office

PRIMARY FRAMEWORK

GBBI™ — all 12 layers, signed IPS

REVIEW CADENCE

Quarterly IC + annual IPS

REMUNERATION

Trail + PFRDA RA fee (where applicable)

OPPORTUNISTIC

Rubik FlexiInvest™

Deployment of excess liquidity into specific opportunities — without committing to a full financial planning mandate.

BEST SUITED FOR

Episodic surpluses, liquidity events

PRIMARY FRAMEWORK

RFI™ + R-MoSDE™ deployment

REVIEW CADENCE

Quarterly until fully deployed

REMUNERATION

Trail commission (AMFI disclosed)

SECTION 10

From first conversation to signed IPS, and beyond

The Rubik onboarding sequence replicates what a mid-size family office does internally — compressed into a 6-week journey for a private client.

- Week 0**

● **Introductory conversation** Structured fact-find. KYC initiated. No products discussed.
- Week 1–2**

● **Financial Intelligence Index (FII™)** Capacity-to-bear-risk across income, balance sheet, insurance, liquidity.
- Week 2**

● **Behavioural profiling** LAC & RBI measurement. BRS computed. IPS tightened if elevated.
- Week 3**

● **Goal hierarchy & glide paths** Protection → Stability → Growth → Aspirational. Monte Carlo sufficiency.
- Week 4**

● **Strategic Asset Allocation** Ideal AA proposed. RFI™ target portfolio. AltEdge™ sized where relevant.
- Week 5**

● **Signed IPS + Behavioural Addendum** IPS reviewed and signed. Drawdown commitments pre-signed for future stress.
- Week 6**

● **Implementation begins** Execution sequenced. FinEngine™ dashboard activated. Dedicated RM assigned.
- Ongoing**

● **Quarterly IC · Annual IPS** Investment Committee reviews factor drift, regime and life events quarterly.

SECTION 11

Founder-led, dual-regime regulated



Rahul Jawahar

FOUNDER & CEO

MBA Finance & Marketing · PUMBA
QPFP · Network FP #8510
NISM V-A · NISM XXI-A · IRDA · PFRDA

CAREER HIGHLIGHTS

CURRENT **Rubik Wealth Pvt. Ltd.** Founder & CEO · 7 proprietary frameworks · 100+ families

PRIOR **Arthmate** Business Head · CXO-level fintech leadership

PRIOR **Faircent** Business Head · ₹4,000+ Cr P2P disbursed under leadership

BANKING **Standard Chartered · HDFC Bank · Edelweiss** Senior banking and wealth roles

REGULATORY STANDING

AMFI

ARN-308714

Mutual Fund Distributor

PFRDA

RAN00001584I

Retirement Adviser · NPS

BSE MFD

Code 62088

Certificate of Registration

QPFP

#8510

Network FP credential

SECTION 12

Recognition and industry standing

2025

10 Most Promising Investment Consultants from Maharashtra

— FINANCE OUTLOOK INDIA · 2025 EDITION

The feature profile covered Rubik Wealth's philosophy of replacing product distribution with portfolio engineering, its proprietary research ecosystem, and its AI-orchestrated vision for Indian wealth management.

PROFESSIONAL AFFILIATIONS

- AMFI — Mutual Fund Distributor · ARN-308714
- PFRDA — Retirement Adviser · RAN00001584I
- BSE StAR MF — MFD Code 62088
- Network FP — QPFP #8510
- NISM — Series V-A (MF Distributors), Series XXI-A (PMS)
- IRDA — Insurance distribution

INDUSTRY PRESENCE

Rahul Jawahar has spoken on fintech, credit innovation and retail investing at institutional programmes including VAMNICOM (Ministry of Agriculture), Symbiosis Institute of Business Management, industry conferences and podcast panels — including the Mann Ki Baat Raamdeoji ke Saath series.



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GROW YOUR WEALTH WITH NEW AGE INVESTMENT

Let's build something institutional.

Every serious wealth conversation begins with the same sentence: 'Tell me what you want your money to do.' We'd like to hear yours.

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