

Date: 27 Sep 2025

To

Maxie Jose (Sole Proprietor)
Affluenz Wealth Advisors
SEBI RIA INA200001231
BASL No 1351
Level1, MIG 386
Panampilly Nagar
Kochi – 682036

**Compliance Audit - Under SEBI Investment Advisor Regulation 2013, Regulation 19 (3)
Amendment Regulation 03 July 2020, Second Amendment Regulation 16 March 2021**

This is to inform you that we have completed audit of your records maintained under abovementioned regulation for Maxie Jose (Sole Proprietor), Affluenz Wealth Advisors - SEBI RIA Registration number INA200001231 and BASL No 1351.

We have verified the following records and other relevant documents.

1. Client Master List.
2. Bank and Income statements, invoices, fee working and GST Records of the Investment Advisor.
3. Bank and income statements of family members.
4. Client records - including agreements, risk profiles, Investment Policy Statement, KYC/CKYC documents, investment reports and advice records.
5. Investment Advisor details, Qualification, Certifications and experience.
6. Aadhar and PAN for verification including age of RIA.
7. SEBI Certificate of Registration.
8. BASL Membership Certificate
9. Scores and Complaint records.
10. Net worth status.
11. Form 'A' and other documents as requested.
12. Employee certificates, qualifications and experience.
13. RIA Website and BSE Portal.
14. Cyber Security Awareness Certificate.
15. Online Dispute Resolutions.
16. SaaS Certificates.
17. Investment Recommendations, Rationality and suitability records.
18. Fixed Deposit Receipt copy and communication with SEBI.
19. Display of information as required by compliance – MITC, Investor Charter, Complaints, Certifications etc.



We would opine that the above records give us sufficient grounds to believe that the Investment Advisor (Individual) is compliant with Annual Compliance requirements and Client level Segregation requirements as specified in the **IA Regulations and amendments**.

Format as per BASL notice no. 20250702-38 dated July 02, 2025 with regards to Submission of Annual Compliance Audit Report by Investment Advisers is placed at Annexure.

For Ranjit Karthikeyan Associates LLP

Chartered Accountants

Firm Registration No. 006705S / S000104



CA Nithin Lal, ACA

Partner

Membership No. 271824



Ernakulam

27th September 2025

UDIN: 25271824BMNVCN2117

Date: 27 Sep 2025

To

Maxie Jose (Sole Proprietor)
Affluenz Wealth Advisors
SEBI RIA INA200001231
BASL No 1351
MIG 386
Panampilly Nagar
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**Client Segregation Certificate under SEBI Investment Advisor Regulation 2013
Regulation 22 (5) of amended IA Regulations**

This is to inform you that we have completed audit of your records maintained under the above-mentioned regulation for Maxie Jose (Sole Proprietor), Affluenz Wealth Advisors - SEBI RIA Registration number INA200001231 and BASL No 1351.

We have verified the following records.

1. Client Master List.
2. Bank and Income statements, invoices and GST Records of the Investment Advisor.
3. Bank and income statements of family members.
4. Client records, reports and advice records, engagement letters, risk profile, management fee calculation.

We would opine that the above records give us sufficient grounds to believe that the Investment Advisor is compliant with the Client level Segregation requirements as specified in **Regulation 22 of amended IA Regulations**.

We confirm that clients are investing only in Direct Investments under the RIA Code of the Investment Advisor. There are very small percentage of historical assets held in Regular options at client's discretion and such assets are not held with the family of the Investment Advisor. Further, no fees are charged by the advisor on those assets.



No brokerage is earned by the Investment Advisor from Equity, Mutual Fund, PMS/AIF or any other asset class. Also, we opine that the Investment Advisor does not earn any revenue for referring the client to any other professional service provider.

For Ranjit Karthikeyan Associates LLP
Chartered Accountants
Firm Registration No. 006705S / S000104



CA Nithin Lal, ACA
Partner
Membership No. 271824

Ernakulam
27th September 2025

UDIN: 25271824BMNVCO6032

