1. **What is “Wise Advisor” (ROBO)?**

   Wise Advisor (ROBO) is a robust & friendly advisor which will assist you in building your MF investment portfolio as per your financial goals, risk appetite and time horizon - instantly, anytime, and anywhere.

2. **What are benefits of Wise Advisor?**

   Wise Advisor can help you to achieve your financial goals systematically. You can also deploy your idle funds and cut down your taxes by investing in tax saving Mutual Fund schemes through Wise Advisor.

3. **Why invest through Wise Advisor?**

   Wise Advisor combines the expertise of Mutual Funds Research with the power of technology.

4. **How "Wise Advisor will work for you?**

   a. **It gets to know you first:** Wise Advisor makes sure that it understands your investment needs before creating a portfolio as per your needs. It takes into account your age, investment time-frame and investment goals. It also gets to know your risk appetite through a set of simple questions before designing a portfolio tailor-made for you.

   b. **It’s powerful and consistent:** Wise Advisor runs on robust algorithms that ensure that it picks the right funds for your investment needs. It assigns your portfolio as per risk level based on your inputs, and accordingly divides your investments into various fund categories, picking the right funds under each category.

   c. **It’s flexible:** If you don’t like a particular SIP scheme which Wise Advisor has picked for your wealth building goal, Wise Advisor will be more than happy to allow you to change it. You can go through different schemes in a particular category to arrive at a scheme that’s more suitable to you. So, while the category allocation remains the same, the funds you invest in can be changed.

   d. **It stays with you till the end:** Wise Advisor keeps an eye on your goal-based investment portfolios throughout your investment journey. It automatically tracks and reviews their progress towards various goals. And if a portfolio veers off-track, Wise Advisor will suggest click-easy changes to make sure you get back on track to your target.

5. **What do I need to do if I want to invest through Wise Advisor?**

   If you are an existing AxisDirect customer, your trading account would be enabled for Wise Advisor by default. You would be able to place orders by following the path Trading > Mutual Fund > Wise Advisor

   If you are not an AxisDirect customer and wish to invest through Wise Advisor, you need to open an account with AxisDirect.

   You can click on the open an account button provided on our website www.axisdirect.in and leave us your contact details. Our representative will get in touch with you to complete the account opening formalities.

6. **Can I place Lumpsum and SIP orders through Wise Advisor?**

   Yes, you can make Lumpsum investments or set up a SIP based on your financial goal, risk appetite and time horizon.

7. **Can I start a new Wise Advisor Investment in an existing Mutual Fund Folio?**

   No, each Wise Advisor Investment will be always in New Mutual Fund Folio only.

8. **Can I set 'Nominee' and 'Joint Holder' for investments in Portfolios listed under Wise Advisor?**

   Currently, setting up a 'Nominee' and 'Joint Holders' facility, is not available under Wise Advisor.

9. **What is the minimum about of investment that I can start with?**

   You can invest with as low as Rs 5000 through Wise Advisor

10. **What are the charges for availing "Wise Advisor"?**

    As of now this is free of cost

11. **Can I modify existing Wise Advisor SIP Investment?**

    Yes, your SIP request for Wise Advisor can be modified till your first SIP installment is debited on the 'Start date' of your SIP. Post your first execution on 'SIP Start date'; you cannot modify the existing SIP request. However, you will be able to stop the future execution of SIP by cancelling the specific SIP order from SIP Order book available under Trading > Mutual Fund > SIP Book

12. **Can I change the 'Goal' of an existing Investment through Wise Advisor?**

No, currently you cannot change the 'Goal' of any of your investments through Wise Advisor.

13. **Can I discontinue or close any if my existing SIP Investment through Wise Advisor?**

Yes, you can close your existing SIP at any time by placing a Cancel SIP request from the page Trading > Mutual Fund > SIP Book. Here you need to select the specific SIP request and click on 'Cancel' to cancel the SIP request.

14. **I am an existing AxisDirect customer but my account is not enabled for trading in Mutual Fund Distribution (MFD) due to non-fulfillment of KRA KYC requirements. How can I enable my Mutual Fund Distribution (MFD) account?**

As you are not KRA KYC verified, you will have to download & submit CKYC form from the following path:

Support > Download Centre > Individual Account Opening Form and Downloads > CKYC Form.

Please contact us at 1800-210-0808 or write to us at helpdesk@axisdirect.in for any queries."

15. **What to do if investment ideas for a particular Scheme changes?**

Wise Advisor keeps an eye on your goal-based investment portfolios throughout your investment journey. It automatically tracks and reviews their progress towards various goals. And if a portfolio veers off-track, Wise Advisor will suggest click-easy changes to make sure you get back on track to your target.

16. **Can I redeem from an existing Wise Advisor Investments?**

Yes, redemption request can be placed for units of any scheme or for all schemes from an existing Unit Holding.

17. **Can I do a Switch or set up a Systematic Withdrawal Plan (SWP) from my existing portfolios through Wise Advisor?**

Yes, Switch and **Systematic Withdrawal Plan (SWP)** options are available in Wise Advisor Portfolio page and these requests can be placed for any scheme for which unit holdings are available.

18. **Can I see my Wise Advisor Investments in Unit Holdings and Portfolio?**

Yes, existing Wise Advisor Investments are also displayed in Unit Holdings & Portfolio as well.