

**INTERNATIONAL MONEY MATTERS PVT LTD**  
**Relationship Summary – December 24, 2024**

International Money Matters Pvt Ltd is registered with the U.S. Securities and Exchange Commission (the “SEC”) as an investment adviser. The services and fees of investment advisers differ from those of broker-dealers, and it is important for you, as a retail investor, to understand those differences. Free and simple tools are available to research firms and financial professionals at the SEC’s investor education website, [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

**What investment services and advice can you provide me?**

We offer financial planning and advisory services to retail investors, including high net worth retail investors:

- **Portfolio Monitoring.** We conduct a quarterly assessment to ensure your portfolio aligns with your financial objective in current market conditions. Every year, we conduct a complete review of your financial plan to ensure that your broader financial strategy remains effective and relevant to your overall financial goals. Portfolio monitoring is part of our standard services.
- **Investment Authority.** We do not have discretionary investment authority over your portfolio, so we can only buy or sell investments in your portfolio after obtaining your consent. Although we may recommend investments to you, you make the decisions about whether to purchase or sell them.
- **Limited Investment Offerings.** We do not make available or offer advice only on proprietary products, nor do we offer a limited menu of products or types of investments.
- **Account Minimum and Other Requirements.** Our client’s have a minimum balance requirement of \$60,000. However, we reserve the right, in our sole discretion, to accept a lesser amount or waive the account minimum.

*Additional Information:* Please refer to Items 4, 7, and 13 of our Form ADV 2A brochure for more information about our services.

*Conversation Starters:* Ask your representative the following questions.

*Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education, and other qualifications? What do those qualifications mean?*

**What fees will I pay?**

You pay us a fee for financial planning and advisory services based on your account’s closing value at the end of the prior financial year. We receive no other form of compensation.

*Additional Information:* Please refer to Item 5 of our Form ADV Part 2A brochure for a complete fee schedule.

*Conversation Starter:* Ask your representative the following question.

*Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

**What are your legal obligations to me when acting as my investment adviser? How do your firm make money and what conflicts of interest do you have?**

**When we act as your investment adviser,** we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask

us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means.

The Insurance Regulatory and Development Authority of India (IRDAI) has issued us a Corporate Agency license authorizing us to provide advice and sell insurance. We earn a commission from insurance companies based on the insurance policies we sell. But we will only recommend insurance policies based on your financial plans and needs.

*Additional Information:* Please refer to Item 10 of our Form ADV Part 2A Brochure for more information about potential conflicts of interests and how we work to mitigate them.

*Conversation Starter:* Ask your representative the following question.

*How might your conflicts of interest affect me, and how will you address them?*

**How do your financial professional make money?**

Our financial professionals receive a fixed monthly salary. In addition, they are eligible for incentives based on the following criteria: (1) new client acquisitions, (2) net inflows from clients, and (3) achievement of annual revenue targets.

**Do you or your financial professionals have legal or disciplinary history?**

No. Please visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

*Conversation Starters:* Ask your representative the following questions.

*As a financial professional, do you have any disciplinary history? For what type of conduct?*

For additional information on IMMPL's financial planning and advisory services, please visit <https://www.immpl.com>. To request up-to-date information or a copy of the relationship summary, please call IMMPL at +91 8049904565 or email at [vikram.t@immpl.com](mailto:vikram.t@immpl.com).

*Conversation Starters:* Ask your representative the following questions.

*Who is my primary contact person? Is he or she a representative of an investment adviser? Who can I talk to if I have concerns about how this person is treating me?*