

Where Growth Meets Strategy: The PareShah Partners Investing Philosophy

Our objective is to help our clients save, defer and eliminate income, estate, and capital gains taxes. This focus on tax efficiency drives everything we do, and our strategies are tailored to achieve optimal outcomes for you.



Why PareShah Partners?



Empower Entrepreneurs, Executives and Professionals

Provide comprehensive financial planning and wealth management services by developing personalized financial strategies.



Optimize Tax Savings and Mitigate Risk

Help minimize taxes, protect wealth and attain goals in a risk-managed framework.



Facilitate Business Succession and Legacy Planning

Strategize for smooth transitions and lasting legacies for families and enterprises.

Our vision is to be a trusted partner in your financial journey, offering education and guidance to help you make informed decisions and achieve financial goals with confidence.

Putting Your Investments to Work—Our Philosophy

At Merkkuri Wealth Advisors and PareShah Partners LLC, success begins with a clear, tax-efficient plan tailored to your financial vision. Our three-model framework helps every decision become rooted in strategy and purpose to align with your unique goals.

Your custom allocation is based on YOUR:

1. Risk tolerance
2. Income needs
3. Tax considerations

The Three Models

PSP Core

PSP Thematic

PSP Fixed Income

PSP Core

The foundation for growth-oriented investing



Low-Cost ETFs

Uses affordable, tax-efficient ETFs and broad market investments.



Asset Location Strategies

Income investments are held in tax-advantaged accounts. Tax-efficient growth is prioritized for taxable accounts.



Sustainable Growth Focus

Supports resilient, long-term financial growth.



Tax Efficiency

Aims to maximize long-term growth while minimizing taxes.



Diversification and Cost-Effectiveness

Maintains a balanced, stable and efficient portfolio.



Capital Gains Reduction

Designed to minimize exposure to capital gains taxes.

PSP Thematic

Sector-specific growth opportunities



Sector Growth Opportunities

Focuses on industries with strong growth potential.



High-Potential Industries

Invests in sectors aligned with market trends.



Proactive Management

Adjusts sector allocations based on market shifts.



Tax Efficiency

Implements strategies to minimize tax impact.



Tax-Loss Harvesting

Offsets gains through strategic loss harvesting.



Emerging Market Opportunities

Captures growth in developing trends without high tax costs.

PSP Fixed Income

Helps protected investments maintain value over time



Steady, Reliable Income

Offers investments for consistent returns.



Tax Efficiency

Uses municipal bonds and treasury securities to manage taxes.



Low Volatility

Provides stable returns with minimal market swings.



After-Tax Income Optimization

Chooses fixed-income investments ideal for taxable accounts.



Portfolio Balance

Diversifies and stabilizes investments.



Ideal for High-Income Earners

Manage taxes while helping stabilize returns.

Note: Quarterly reassessments helps all models remain optimized and aligned with your financial evolution.

By integrating risk-based customization with a tax-conscious, model-driven strategy, we deliver a sophisticated and adaptable investment framework that helps you achieve your financial goals with confidence and efficiency.

How We Choose Your Investments

Our investment selection process combines the precision of institutional-level research with the care and customization of a boutique firm.

We work with top research providers to:

- Analyze market trends
- Evaluate and respond to economic shifts
- Develop strategic, time-tested investment approaches
- Build portfolios to adjust to changing markets
- Help you stay aligned with your financial goals

Emphasis on Cost-Efficiency

Cost efficiency is a cornerstone of our investment philosophy. We are committed to selecting lower-cost ETFs and funds that align with your financial goals, helping protect your returns from unnecessary fees. Every fund or ETF we include in our models undergoes rigorous due diligence, where we evaluate key data points such as expense ratios, volatility, Sharpe ratios, fund size and historical performance relative to benchmarks. This disciplined approach allows us to build portfolios that help maximize value for you while maintaining standards of quality.

Exclusions

Certain asset classes may be excluded from our models if they do not align with our philosophy of balancing risk, return, and cost efficiency. For example, we avoid high-cost investment products or asset classes with limited transparency and liquidity.

This helps every component of your portfolio reflect our commitment to prudent, client-focused decision-making.

Keeping Your Investments on Track



Conducting Quarterly Reviews

Meeting with our institutional research partners to evaluate market trends and model performance.



Staying Up to Date

Attending industry conferences and seminars to stay ahead of emerging opportunities.



Disciplined Approach

Avoiding short-term trends, focusing instead on steady, data-driven adjustments to protect and grow your portfolio.



Personalized Attention

Tailored portfolio updates and adjustments to meet your unique needs.



Transparency

Regular review meetings to keep you informed and confident in your financial plan.

With our comprehensive monitoring process, we help you reach your long-term objectives.

Measuring Performance

Benchmarks play a key role in evaluating the performance of our portfolio models. While we don't strictly follow these benchmarks, they provide valuable context and guidance for our investment decisions.

- PSP Fixed Income Model: Benchmarked to the Bloomberg US Aggregate Bond Index.
- PSP Core Model: Benchmarked to the MSCI All Country World Index (ACWI) for international exposure.
- PSP Thematic Model: Benchmarked to the S&P 500 for its focused, U.S.-centric approach.

Using carefully selected benchmarks helps ensure our strategies align with your financial goals. Every decision we make is guided by a disciplined framework designed to deliver consistent, long-term success.

A Plan as Unique as You Are

We prioritize crafting personalized allocations to match each client's unique needs and risk tolerance. For instance, risk-averse clients, such as retirees, may require higher fixed-income allocations for steady income, while younger clients might benefit from a more growth-focused approach. Additionally, we offer access to real estate (REITs), private credit, private equity and hedge funds.

We understand that financial planning is about more than just returns; it's about securing a legacy of stability, success and impact for your loved ones.

With Merkkuri Wealth Advisors and PareShah Partners LLC, you gain an ally to guide you every step of the way.



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Disclosures

Diversification and asset allocation do not guarantee a profit or protect against loss.

Exchange Traded Funds (ETF's) are sold by prospectus. Please consider the investment objectives, risks, charges, and expenses carefully before investing. The prospectus, which contains this and other information about the investment company, can be obtained from the Fund Company or your financial professional. Be sure to read the prospectus carefully before deciding whether to invest.

Investments in emerging markets may be more volatile and less liquid than investing in developed markets and may involve exposure to economic structures that are generally less diverse and mature and to political systems which have less stability than those of more developed countries.

Municipal bonds generate tax-free income, pay lower interest rates than taxable bonds, and therefore, may not be suitable for all investors.

Government issues have zero default risk since they're guaranteed by the U.S. government, however, they may contain liquidity and interest rate risk.

The Bloomberg Barclays US Aggregate Bond Index, or the Agg, is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States. Investors frequently use the index as a stand-in for measuring the performance of the US bond market.

The MSCI All Country World Index ex USA Investable Market Index (IMI) captures large, mid and small cap representation across 22 of 23 Developed Markets (DM) countries (excluding the United States) and 23 Emerging Markets (EM) countries*. With 6,062 constituents, the index covers approximately 99% of the global equity opportunity set outside the US.

The Standard & Poor's 500 (S&P 500) is an unmanaged group of securities considered to be representative of the stock market in general. It is a market value weighted index with each stock's weight in the index proportionate to its market value. Clients cannot invest directly in an index.