REZZ INVEST · CONFIDENTIAL

Market-Adaptive Savings

A proprietary signal overlay that added bonus return to a recurring equity plan in 94% of all rolling windows.

NIFTY 50

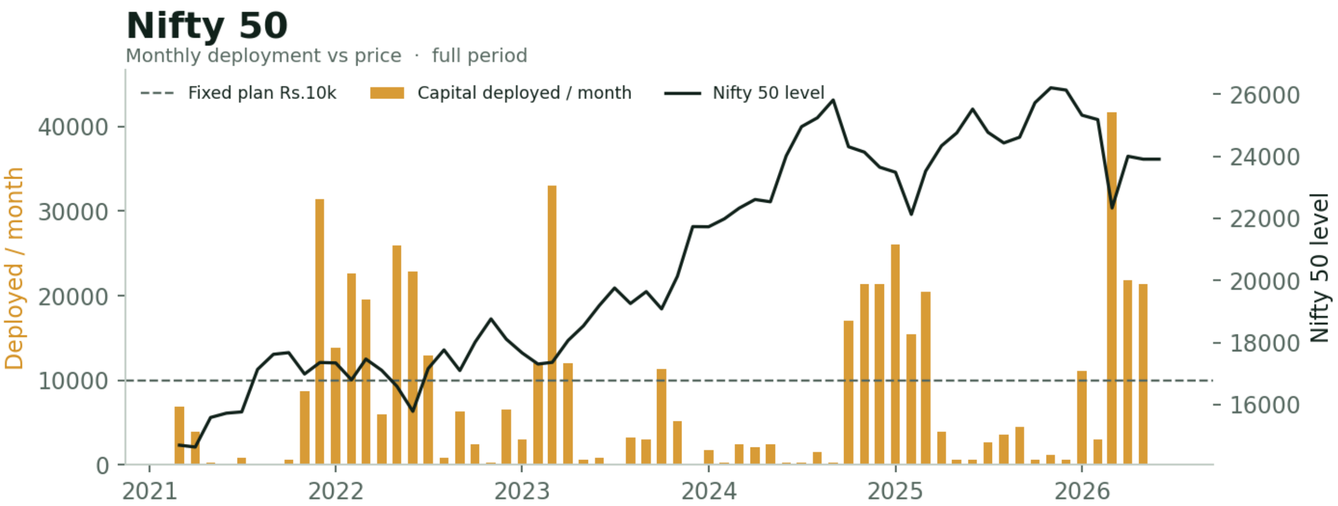

Figure 1 Capital deployed each month by the signal (orange bars) against the Nifty 50 level (line), over the full period.

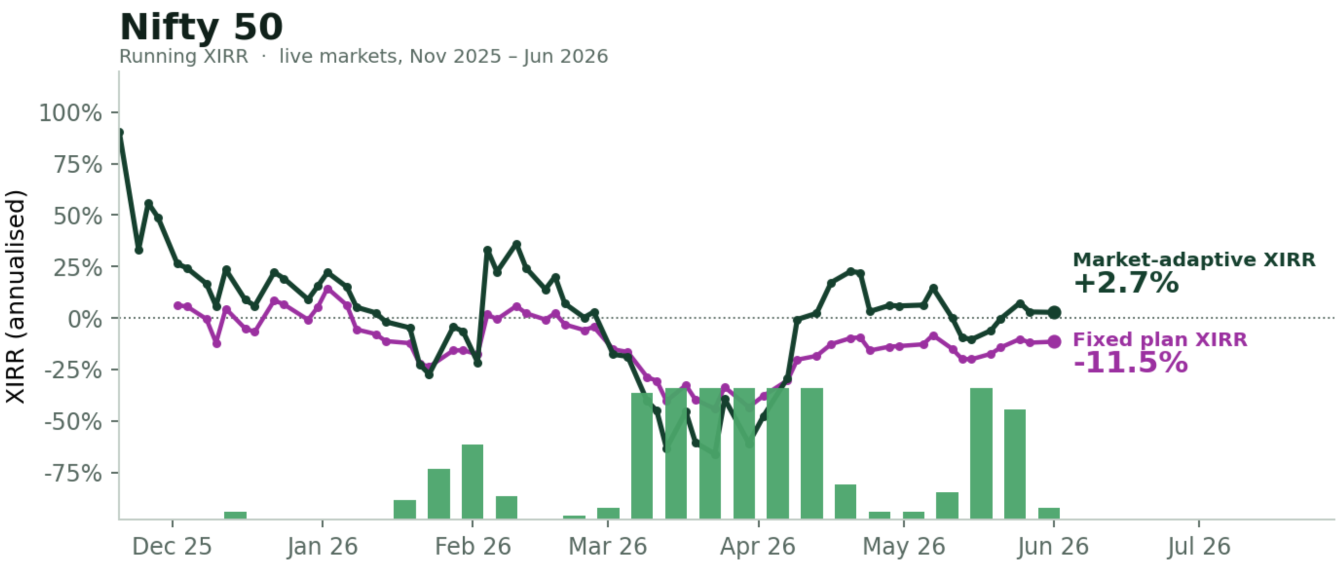

Figure 2 Running internal rate of return of the market-adaptive overlay (green) and a fixed monthly plan (purple); weekly deployments shown as green bars.

Deployed in live markets from November 2025 to June 2026 — this window showcases performance through real market volatility.

Tested across equity mutual fund schemes, index funds and index ETFs. The model portfolio spans the **Nifty 50, Nifty Next 50, Nifty Midcap 150** and **Nifty Smallcap 250**.

Rolling-window performance

HORIZON	WINDOWS	% ADDED VALUE	BONUS RETURN / YR	OVERLAY XIRR / PLAN
1y	52	85%	+4.84%	14.6% / 9.8%
2y	40	100%	+2.96%	14.4% / 11.4%
3y	28	96%	+1.89%	14.4% / 12.5%
4y	16	100%	+1.76%	11.7% / 10.0%

5y	4	100%	+1.40%	8.5% / 7.1%
ALL	140	94%	—	—

A research model built for robust implementation

The overlay is not a discretionary call or a market forecast. It is a rules-based deployment function driven by a proprietary value signal, validated the way an institution should expect — across **every** rolling start month in the sample rather than a chosen few, so the result reflects the full distribution of entry conditions an investor base would actually experience.

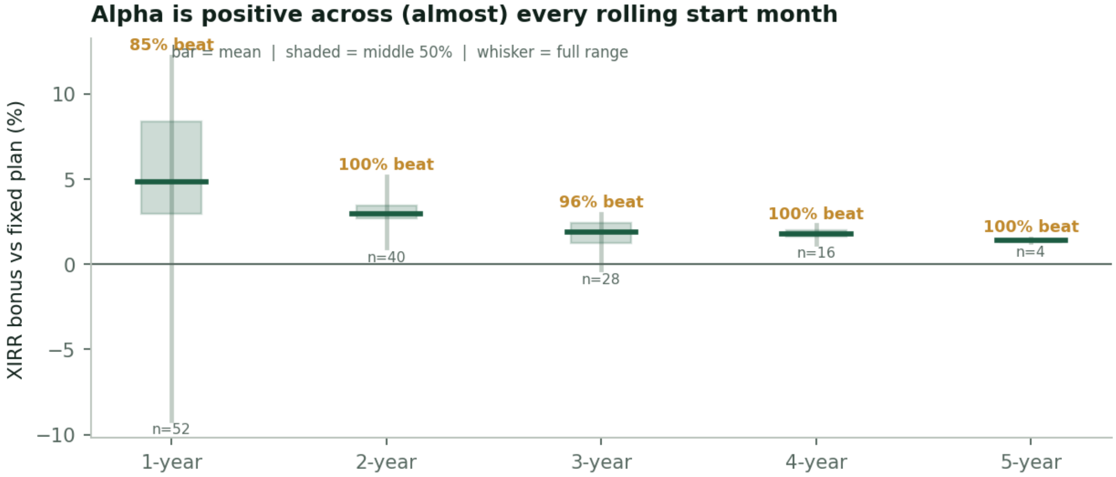

Figure 3 Distribution of the bonus return over a fixed plan across all start months, by horizon. Bar = mean; shaded = middle 50%; whisker = full range.

Capital turns productive sooner

The annual bonus narrows over five-year windows as the market's long-run drift dominates the entry advantage — but on the horizons most saving actually targets, the same capital reaches a productive return far sooner:

CAPITAL ACCESSIBILITY	MARKET-ADAPTIVE OVERLAY	PLAIN CALENDAR DEPLOYMENT
Time to a 12-15%/yr return	~8 weeks	~14 weeks
Mean realised XIRR (1-3 yr)	~14.5%	~11.4%

How it drops into your stack

Market-adaptive savings runs alongside an investor's existing recurring savings as an **additional, signal-driven allocation** on rails you already operate — it does not replace anything.

STEP	WHAT HAPPENS
01 · Runs on your existing rails	The investor commits an additional recurring budget on your current mandate and payment rails — nothing new to onboard.
02 · The signal sizes each deployment	Rezz Invest provides the weekly instruction: how much of the budget to deploy, from zero up to the cap, on the proprietary signal.
03 · Into the chosen fund or index	Capital is deployed into the selected fund or model index basket — the same instruments you already distribute.
04 · You report a higher XIRR	The investor sees a higher internal rate of return and a calmer path; you retain a more satisfied, longer-tenure client.

The economics, illustrated

DRIVER	PLAIN PLAN	WITH OVERLAY	EFFECT ON YOUR BOOK
Investor XIRR (1-3 yr)	market return	+1.9% to +4.8%/yr	stronger outcome to retain on
Reliability	—	value added in 94% of windows	de-risked, evidence-led adoption
Persistency	redemption-prone	calmer path, fewer panic exits	more trail per client, for longer

Integration	—	the same portfolio, on a bank mandate	nothing new to onboard

What it means for investor behaviour

INVESTOR TENDENCY	HOW THE OVERLAY COUNTERS IT
Freezing in selloffs / not buying weakness	The signal deploys more into weakness, automatically
Chasing rallies / over-committing at highs	The signal scales deployment down when the market is dear
Abandoning a plan after a poor stretch	A reliable bonus return reinforces staying the course
Acting on emotion rather than evidence	A quantitative, engineered signal removes discretion

Appendix · Robustness and Testing

ROBUSTNESS AND RELATIVE RISK

ROBUSTNESS / RISK	RESULT	READING
Windows the overlay added value	94% of 140	high reliability of a positive outcome
Holds of 2 years or more	positive in 100% (worst +0.96%)	never lagged over a 2-year+ hold
Tracking edge vs the plan	3.3% / yr	bonus earned with low relative risk
Same asset, no manager risk	passive Nifty 50	no selection or capacity constraint

TESTING

TESTING DIMENSION	DETAIL
Total historical data	2009–2026 (17 years)
Market regimes covered	5+ — post-GFC recovery, 2013 taper tantrum, 2018 mid/small-cap drawdown, 2020 COVID crash & recovery, 2022 rate-shock correction
Schemes & indices validated	1000+ equity-focused schemes, index funds and index ETFs
Out-of-sample / live	2021–2026 out-of-sample, plus live markets Nov 2025–Jun 2026
Results presented on	Nifty 50 — the most liquid, stable large-cap benchmark
Outcome	Higher XIRR; value added in 94% of windows; positive over every 2-year+ hold

Execution via the app

Research and the model come from Rezz Invest (SEBI-registered Research Analyst); execution runs on a partner portal — **IntelliQubes**, on the NSE Invest platform — so the investor authorises every debit. The app carries them end to end:

STEP	IN THE APP
Onboarding & KYC	The investor signs up and completes KYC.
Fund & limit selection	They choose a fund or model index basket and set a weekly investing limit — capped (shown here at Rs.10,000/week).
Mandate creation	An auto-debit mandate is set up for that weekly maximum, so the debit is always capped.
Live performance	The investor sees their own running XIRR and the additional investments the signal has made — in the same form as the Nifty 50 charts above.

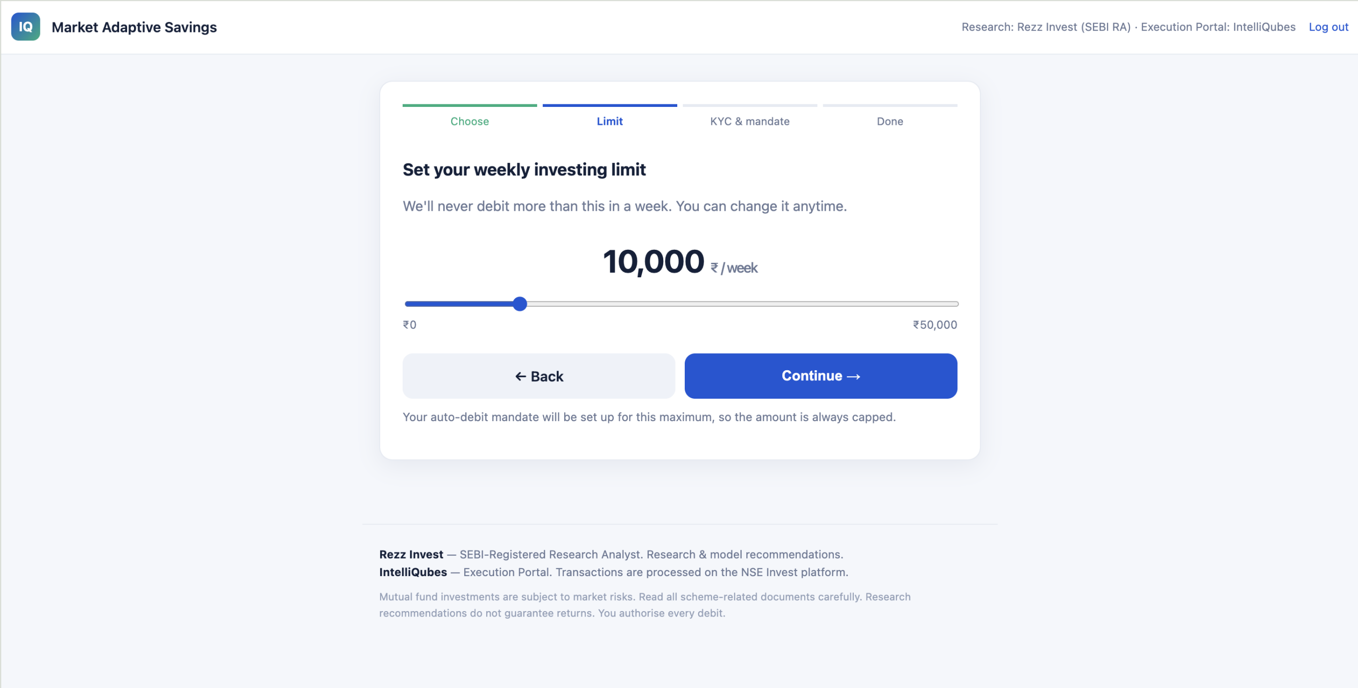

Figure 4 The execution app (IntelliQubes) — the weekly-limit step. Onboarding, fund and limit selection, KYC and mandate creation, and an in-app performance view are all handled here.