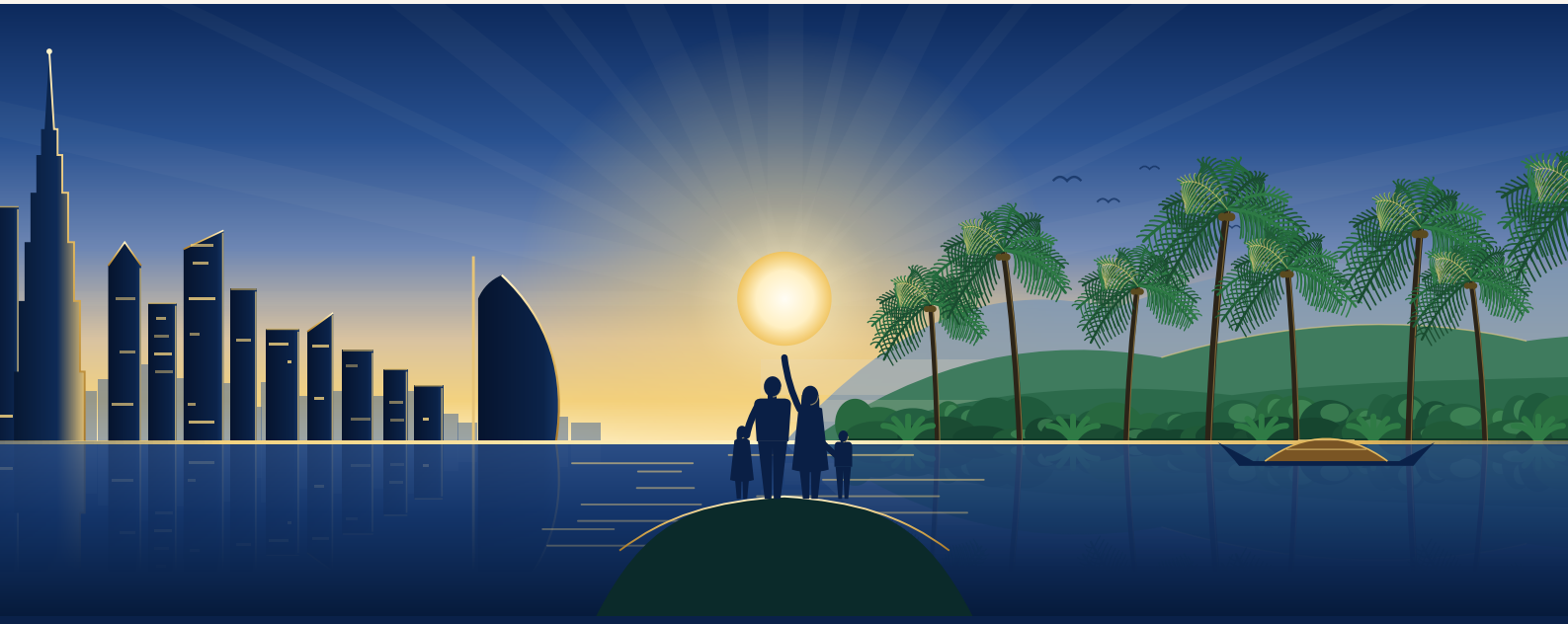
DREEMZ WEALTH

How we *work*

A clear, goal-based approach to mutual fund investing, for individuals and families in India and NRIs living abroad.



DREAM | PLAN | INVEST | GROW

Wilfred Thomson

Founder, Dreemz Wealth. 35+ years in the IT industry, 30+ of them in the UAE, and 35+ years of investing as a resident Indian and as an NRI. Meetings by appointment in Kerala and Dubai, and by video wherever you live.

AMFI-REGISTERED MUTUAL FUND DISTRIBUTOR · ARN-359001 · EUIN E685175



✦ HOW WE WORK

Requirements first, then the right mutual fund portfolio

Six clear steps. They start with your goals and continue for as long as you stay invested.

I Discovery conversation

An introductory meeting in person, by phone or on video. We talk about your family, your income, your existing investments and what you want your money to do for you.

II Risk profiling

A structured questionnaire to understand how much risk you are able and willing to take, and how much time you have for each goal.

III Goal mapping

Each goal is written down with a target amount, a date and a priority, adjusted for inflation so the plan reflects real future costs.

IV Portfolio recommendation

We propose an asset allocation and suitable mutual fund schemes for each goal, and explain in plain language why each was chosen, along with the risks.

V Onboarding and investment

We help you complete KYC (and FATCA declarations for NRIs), then set up your SIPs or lump-sum investments. Every transaction happens only with your consent.

VI Ongoing reviews

We review your portfolio periodically and whenever your life changes, rebalancing to keep each goal on track.

✦ CLIENT CARE

Transparency

We are paid by commission from fund houses on Regular Plans. We tell you this upfront, and it is also shown in your Consolidated Account Statement (CAS).

Suitability

Recommendations follow your risk profile and goals, never a product target.

No pressure

Take the time you need. Ask as many questions as you like.

✦ FOR NRIS

Investing in India from wherever you live

NRE and NRO routes

Invest in Indian mutual funds from abroad through NRE and NRO accounts, with KYC and FATCA compliance in order.

Working with your CA

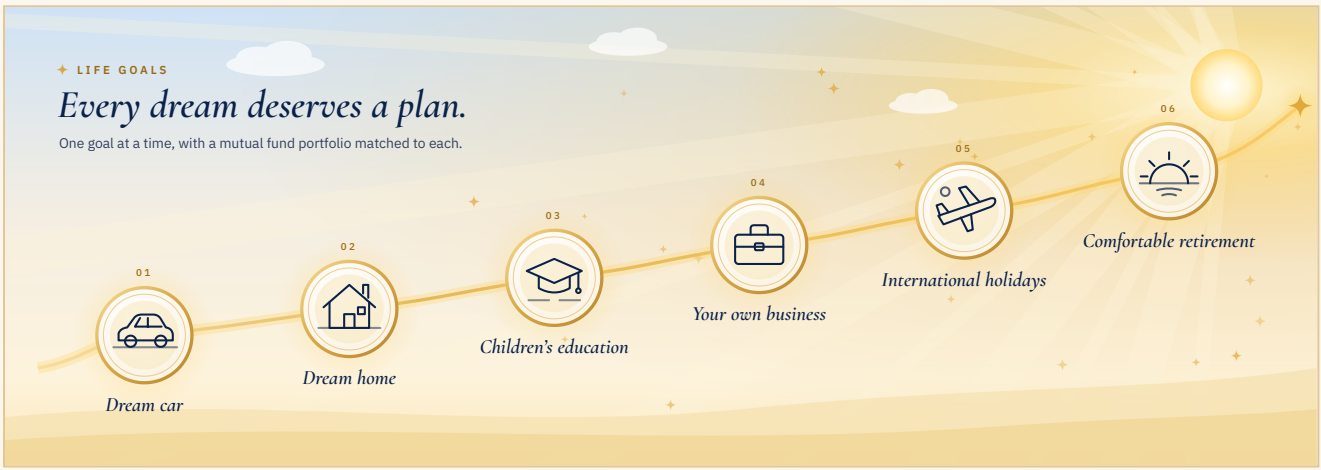
Investments are structured in line with current NRI tax rules and coordinated with your Chartered Accountant, who confirms the tax position.

Digital and remote

Transactions are processed through the Wealthy platform, using both web and mobile apps. Meetings and reviews can happen by video.

Returning to India

Moving back takes planning years ahead: transition your investments and update your residential status with fund houses.



Begin with a conversation

There is no need to decide anything first. Ask your question, and invest only when you are ready. Meetings by appointment.

INDIA

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Kochi and Kottayam, Kerala · phone / WhatsApp

UAE (FOR NRI CLIENTS)

+971 50 984 3813

Dubai · phone / WhatsApp

ONLINE

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✦ REGISTRATION

Wilfred Thomson Varavukalayil · AMFI-registered Mutual Fund Distributor

ARN **ARN-359001** EUIN **E685175** Valid **21 Apr 2026 – 16 Apr 2029** **NISM V-A · V-B**

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Dreemz Wealth is the business name of Wilfred Thomson Varavukalayil, an AMFI-registered Mutual Fund Distributor (ARN-359001, EUIN E685175). We distribute mutual fund schemes and receive commission from Asset Management Companies on investments made through us, in Regular Plans. Past performance may or may not be sustained in future and is not a guarantee of future returns. Tax-related matters should be confirmed with a qualified Chartered Accountant. Full disclosures, including the fund houses we work with: dreemzwealth.com/disclosures.html