



PivotalFlow<sup>®</sup> Financial

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# FINANCIAL WELLNESS

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# Who We Are

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**PivotalFlow Financial** is a new generation Investment Management company started by Mr. Nikhil Khatiwala and Mr. Abhedya Khatiwala with a focus on extensive market research and technology. We bring utmost sincerity to the table and make sure every client's portfolio is designed according to their needs.

Based in **Pune**, we represent more than 1500 clients across the globe. Our firm specializes in all Financial and Investment matters. Our team actively manages **Rs 300 Crores / \$30Million** across all Financial Instruments. We bring extensive experience and professionalism to every case and customize our support to your individual needs and concerns. We provide expert-curated long-term portfolios to maximize your wealth!

# Our Team

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## Nikhil Khatiwala

A respected name in the finance industry, Nikhil is a **CERTIFIED FINANCIAL PLANNER (CFP)** and has more than 20 years of experience in the field of finance. His area of expertise lies in PMS, Mutual Funds, and works as the Director at PivotalFlow Financial. Nikhil brings a cumulative experience of more than 30 years wherein he has handled elite clientele like Tata, Bharti Airtel, Marico, Wipro, and Hindustan Unilever.

## Abhedya Khatiwala

Abhedya is a **NISM Certified Research Analyst**, with expertise across mutual funds, equities, SIF, PMS, and long-term wealth creation, he combines analytical insight with a client-first approach to deliver personalized financial guidance. Driven by innovation and a deep understanding of markets, Abhedya believes in creating sustainable financial growth while building lasting relationships based on trust and transparency.

**Passion. Experience. Diligence.**

# Products and Services We Offer

Mutual Funds, SIF

Portfolio Management Services (PMS)

RBI Bonds / Fixed Deposits

Special Investment Plans For Retirees

Life and Health Insurance

Wills and Estate Planning

Risk Adjusted Portfolios

Asset Allocation Strategies

Diversification Strategies

Annuities

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# Why Clients Choose Us?

## Building Generational Wealth

Clients build the confidence and trust that comes from collaborating with an experienced team that puts their interests first.

Clients receive clear and concise guidance as well as portfolios tailored to their individual needs.

Clients feel they've been empowered to make better and more informed decisions for their financial future.

PivotalFlow Financial

"Our job is to offer you, as a client, a service of the highest possible standard delivered by high caliber people with passion, experience and diligence."

- Nikhil Khatiwala ( Certified Financial Planner<sup>CM</sup> )

# Our Process

## Personalised Client Meetings

1-2 Hours Wealth Meeting

Client Education & Investor Awareness

Personalized Plans according to Client's Risk Profile

## Ongoing Communication

Timely Market Summary

Monthly Statements

Half Yearly Reviews

Completely online onboarding with iOS/Android/Web Apps for Portfolio Monitoring

# Welcome to PivotalFlow Financial!

Join us as we unlock investment strategies only known to the wealthy exclusively for you!

We want to help you in achieving your financial goals the right way, with expertise and integrity.



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*Thank you!*



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FINANCIAL WELLNESS AND ALLIED SERVICES

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AMFI Registered Mutual Fund Distributor

Mutual fund investments are subject to market risk.  
Please read the offer document carefully before investing.

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