VB ABUNDANCE IS NOW VB ABUNDANCE LLP

CERTIFIED ISO 9001:2015 COMPANY

READY RECKONER & NEWSLETTER

June 2026

VIVEKANANDDAN AS

CFP, Independent Director | Chartered Family Office Consultant

vivek@vbabundance.com

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https://calendly.com/vb-abundance/vb-abundance-appointment?month=2026-01

VB ABUNDANCE LLP

Our Leadership & Team

- Vivekananddan brings over 24+ years of Extensive Experience in the Financial Services Industry, having held diverse Leadership and Advisory Roles across reputed Multinational Organizations. He is a Gold Standard CFP® Professional, Certified by the Financial Planning Standards Board (FPSB). He is the Founder of VB Abundance, a specialized Wealth Management and Financial Planning Firm. Additionally, he holds a valid Independent Director Certification from the Indian Institute of Corporate Affairs (IICA), making him well-qualified to participate in Boardroom Discussions and Advisory roles within listed Companies.

R. Balan

Real Estate

V. Malar Selvi

Capital Markets

P.Kousalya

Customer Relationship Manager

Insurance

Harshini.K

Junior Financial Planner

S.Gokul

Relationship Manager

Investments

N. Jayashree

IT Supporter

AS VIVEKANANDDAN CFP® & Independent Director
VB ABUNDANCE
AMFI-Registered Mutual Fund Distributor
vivek@vbabundance.com 9943018682 www.vbabundance.com

VB ABUNDANCE LLP - RISK MANAGEMENT

RECOMMENDED PRODUCTS AT A GLANCE

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PRODUCT NAME	OBJECTIVE	KEY BENEFITS	SUITABLE FOR
Tata AIA Sampoorna Raksha Promise (Term Life Insurance)	To provide financial security for your family in your absence.	Ensures your family's financial stability, helps meet future expenses, offers affordable premiums, and provides tax benefits as per applicable laws.	Salaried individuals, business owners, parents, and anyone looking to protect their family's financial future.Ideal for people who have more liabilities and future responsibilities.
Care Supreme (Health Insurance)	To protect you and your family from unexpected medical expenses.	Financial support during medical emergencies, reduced out-of-pocket expenses, access to quality healthcare, and peace of mind for you and your family.	Individuals, families, working professionals, and those looking for comprehensive health coverage.
Axis Max Life STAR ULIP Plan	To help achieve long-term financial goals while providing life insurance protection.	Opportunity for wealth creation, life insurance protection, flexibility to switch funds, and tax benefits as per applicable laws.	Individuals looking for long-term wealth creation, goal-based investing, and insurance protection in a single plan.
Tata AIG Critical Illness Medicare	To provide financial support upon diagnosis of specified critical illnesses.	Offers a lump sum payout on diagnosis of covered critical illnesses such as cancer, heart attack, stroke, and major organ conditions. Coverage continues as per policy terms. Helps manage treatment costs, loss of income, recovery expenses, and other financial commitments during a critical illness.	Working professionals, business owners, self-employed individuals, and anyone seeking additional financial protection against serious illnesses.Critical illnesses are increasing in India, so it is important to plan ahead.
Care Enhance (Super Top-Up Health Insurance)	To provide additional health coverage at an affordable cost and protect against high medical expenses.	Higher health coverage at a lower premium, protection against rising medical costs, financial security during major health emergencies, and peace of mind.	Individuals and families who want additional health coverage beyond their base health insurance policy.

Investments are subject to market risks

VB ABUNDANCE LLP - INVESTMENTS

RECOMMENDED PRODUCTS AT A GLANCE

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Category	Product Name	Product Type	Objective	Key Feature / Description	Key Benefits	Investment Details / Action	Suitable for
Mutual Fund	1. **ICICI Pru Multicap Fund (G)** 2. HDFC Defence Fund-Reg(G) 3. DSP Value Fund-Reg(G) 4. Nippon India Multi Asset Allocation Fund-Reg(G) 5. Franklin U.S. Opportunities Equity Active FOF(G)	1. Equity 2. Equity 3. Equity 4. Hybrid 5. Fund-of-Funds	1. Diversified Growth 2. Defence Theme 3. Value Investing 4. Asset Allocation 5. US equity growth	1. Invests across large, mid, and small-cap stocks. 2. Concentrated exposure to defence, aerospace, and related industries. 3. Targets undervalued companies with long-term potential. 4. Allocates across equity, debt, commodities, and other assets. 5. Actively managed fund-of-funds providing exposure to high-growth U.S. companies across sectors.	1. Growth from all company sizes 2. Growing defence demand 3. Quality at lower prices 4. Reduces risk through diversification 5. Global diversification	**Investment option:** SIP/ Lumpsum **Investment horizon:** 5+ years	1. Moderately Aggressive investors 2. Aggressive investors 3. Moderately Aggressive investors 4. Moderately Aggressive investors 5. Aggressive investors
SIF	1. Dyna SIF Active Asset Allocator Long-Short Fund 2. Magnum SIF Hybrid Long Short Fund	1. Hybrid 2. Hybrid	1. Dynamic Allocation 2. Hybrid long-short approach	1. Adjusts exposure across assets and uses hedging to manage risk. 2. Combines traditional allocation with tactical long and short positions for flexibility	1. Lower downside risk with flexibility 2. More stable returns in volatile markets	**Investment option:** Rs.10 lakhs onwards **Investment horizon:** 5+ years	Moderately Aggressive investors
BONDS	1. Andhra Pradesh State Beverages Co. Ltd. 2. Telangana State Industrial Infrastructure Co. Ltd. 3. Kosamattam Finance Ltd.	1. Government Bonds 2. Government Bonds 3. Corporate Bonds	1. State-backed operations 2. Infrastructure funding 3. NBFC lending	1. Coupon rate – 8.15% p.a. Interest payment – Quarterly Maturing - 4 years 8 months (56 months) YTM – 8.55% 2. Coupon rate – 9.35% p.a. Interest payment – Quarterly Maturing - 3 years 9 months (45 months) YTM – 8.35% 3. Coupon rate – 10% p.a. Interest payment – Monthly Maturing - 2 years 10 month (25 months) YTM – 9.35%	1. Credit Rating - AA, Secured 2. Credit Rating - AA, Secured 3. Credit Rating - A, Secured	**1. Investment option:** Rs.10 lakhs onwards **Investment horizon:** 5+ years **2 & 3. Investment option:** Rs.5 lakhs onwards **Investment horizon:** 5+ years	1. Conservative investors 2. Conservative investors 3. Moderate investors
PMS	1. Buoyant Opportunities PMS 2. Abakkus PMS	1. Flexi-cap 2. All Cap Approach	1. Flexible, opportunity-based investing 2. Fundamental quality investing	1. Actively picks stocks across sectors based on market opportunities and trends. 2. Focuses on high-quality businesses with strong management and long-term growth potential.	1. High growth potential with moderate downside protection. 2. Stable compounding with strong downside protection.	**Investment option:** Rs.50 lakhs onwards **Investment horizon:** 5+ years	Hyper Aggressive investors
AIF	1. Carnelian Bharat Amritkaal Fund 2. Neo Infra Income Opportunities Fund	1. Category III AIF 2. Category II AIF	1. India Transformation 2. Infrastructure Income	1. Invests in companies benefiting from India's long-term structural growth and transformation across sectors. 2. Invests in infrastructure-linked debt and income-generating opportunities to provide regular yield potential.	1. Long-term India growth with thematic upside. 2. Stable income potential with lower volatility.	**Investment option:** Rs.1 Crore onwards **Investment horizon:** 5+ years	Hyper Aggressive investors
GIFT CITY	Tata India Dynamic Equity Fund (Inbound) – GIFT IFSC	Dynamic Equity	Flexible Allocation	Dynamically shifts exposure between equity and debt based on market conditions, aiming to manage downside risk while capturing upside opportunities. Operates under GIFT IFSC offering framework, enabling global investor participation with India-focused exposure.	Access to India's growth with better risk-adjusted returns over the long term.	**Investment option:** $500 onwards **Investment horizon:** 5+ years	Aggressive Investors

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JUNE 2026

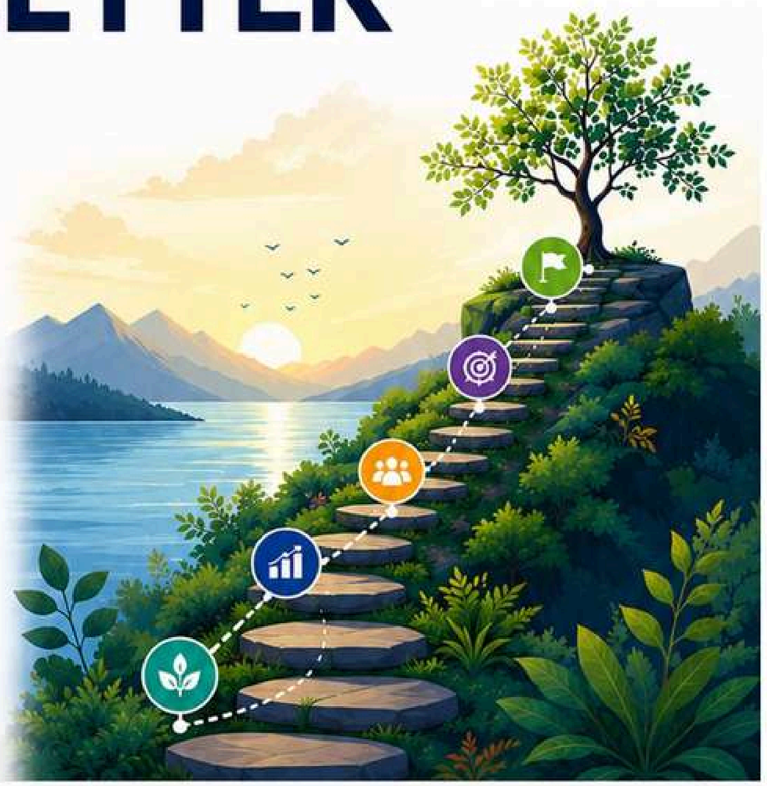
Welcome

June quietly reminds us that the most meaningful things in life are built over time.

Whether it is health, relationships, personal growth, or financial well-being—lasting outcomes are rarely created instantly.

They are shaped by patience, consistency, and small, disciplined actions repeated over the years.

Investing often follows the same path.



WHAT'S INSIDE

THOUGHT FOR THE MONTH

"Strong foundations are built slowly—but they support everything above them."

Market Insights

May 2026 Snapshot

MONTHLY FINANCIAL MARKET PERFORMANCE SNAPSHOT

	OPEN	HIGH	LOW	CLOSE	CHANGE %
Sensex	77,257.27	78,384.70	74,134.48	74,775.74	-3.21%
Nifty	24,063.55	24,482.10	23,262.55	23,547.75	-2.14%
Nasdaq	24,977.79	27,094.80	24,913.12	26,972.62	7.99%
Gold	$4,626.45	$4,773.83	$4,366.41	$4,539.67	-1.88%
Crude	$107.93	$109.57	$89.35	$92.06	-14.70%

MF CATEGORY-WISE PERFORMANCE AT A GLANCE

Category	1 Year	3 Year	5 Year	10 Year
Equity - Contra	-1.33	16.11	15.31	15.49
Equity - Dividend Yield Fund	0.87	15.82	15.04	14.56
Equity - ELSS	-1.87	13.16	12.24	13.53
Equity - Flexi Cap Fund	0.1	13.67	12.19	13.56
Equity - Focused Fund	0.31	13.44	12.07	13.26
Equity - Large & Mid Cap Fund	1.75	16.21	14.32	14.27
Equity - Large Cap Fund	-2.56	11.34	10.31	11.76
Equity - Mid Cap Fund	6.31	20.3	17.14	16.31
Equity - Multi Cap Fund	2.73	17.09	14.75	15.08
Equity - Small cap Fund	5.41	18.27	17.4	17.02
Equity - Value Fund	1.54	16.17	14.28	13.77

WHAT THIS MEANS FOR YOU

Markets may continue to experience phases of volatility influenced by global developments, policy expectations, and investor sentiment.

Despite short-term fluctuations, long-term participation through disciplined investing continues to remain an important driver of wealth creation.

INVESTOR TAKEAWAY:

Temporary market movements may create noise—

But long-term investing is often shaped by consistency, not headlines.

*Source: Investing.com | WSJ.com | Masterstroke Online

* All Sectoral, Thematic, Index & ETF Funds are excluded from the above list. Returns are not guaranteed.
Financial Market Performance Snapshot Data Period: 01/05/2026 to 31/05/2026

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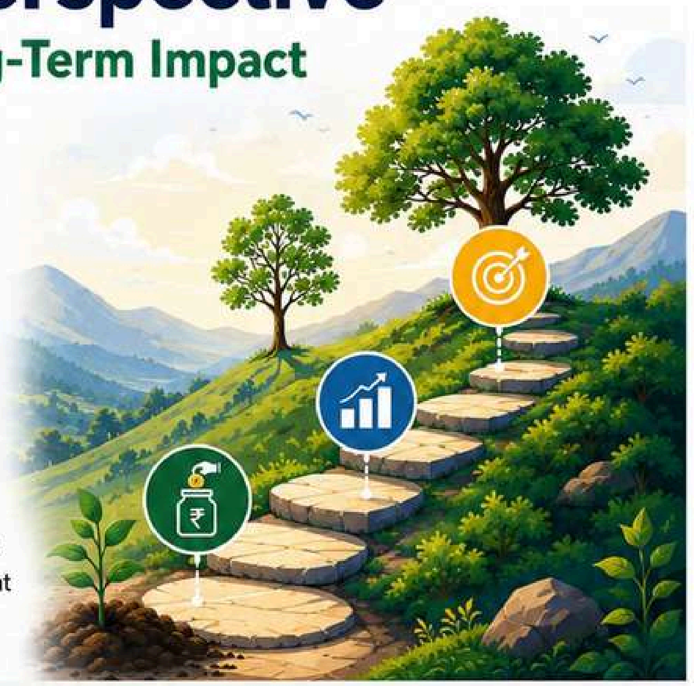
Investor Perspective

Small Actions, Long-Term Impact

Most meaningful outcomes in life are rarely created overnight.

- **A healthy body** develops through daily habits.
- **A tree grows** through years of nurturing.
- **A secure financial future** is often built through consistent investing.



WHAT INVESTORS OFTEN UNDERESTIMATE

- The impact of small but regular contributions
- The value of staying invested during uncertain periods
- How discipline compounds quietly over time

A MORE CONSISTENT APPROACH

- Continue investments regularly
- Focus on long-term direction rather than short-term movement
- Review goals periodically without reacting emotionally
- Allow time and discipline to work together

PERSPECTIVE

Financial progress often looks slow at first—until consistency starts compounding visibly.

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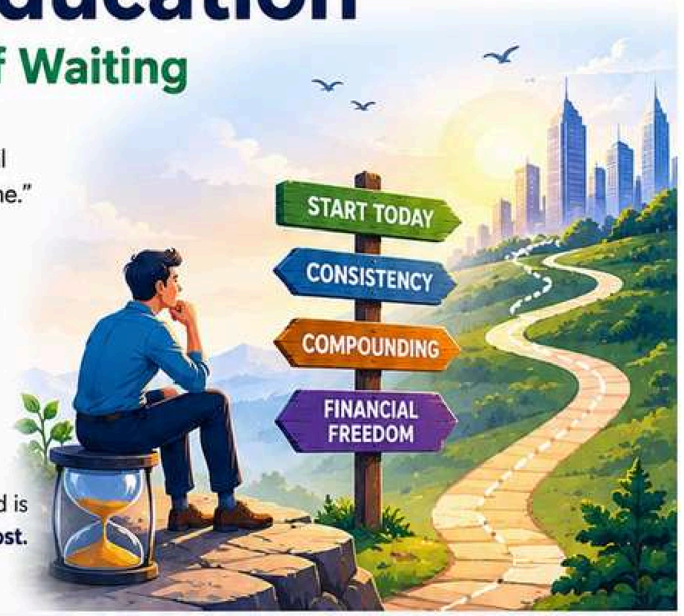
Investor Education

The Hidden Cost of Waiting

Many investors delay important financial decisions while waiting for the "right time."

- Some wait for **markets to stabilise.**
- Others wait for **income** to **increase** or **uncertainty** to reduce.
- But what often goes unnoticed is that **waiting itself carries a cost.**



WHAT DELAY CAN IMPACT

- **Less time for compounding**
- **Higher future investment requirements**
- **Greater pressure closer to financial goals**

A SIMPLE REALITY

Perfect conditions rarely arrive.
Long-term wealth is often built not by perfect timing—but by **starting and staying consistent.**

INSIGHT

In investing, time in the market often matters more than timing the market.

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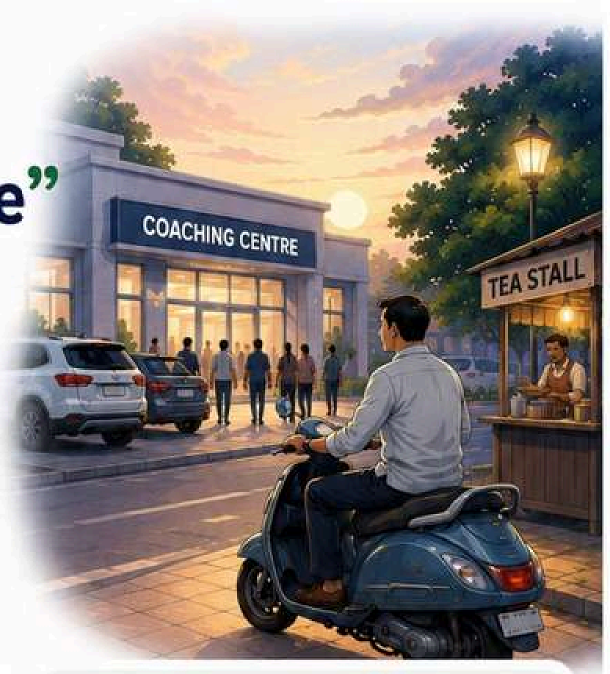
CASE STUDY

"The Scooter Outside the Coaching Centre"



Every evening, Mr. Roy would park his old scooter outside the coaching centre and wait quietly near the tea stall across the road.

Around him, parents arrived in cars and SUVs. His son, Arjun, sometimes wished they had a better vehicle too.

But Mr. Roy never said much.
What Arjun didn't see was the discipline quietly running in the background.

For years, Mr. Roy had continued his SIPs consistently, avoided unnecessary upgrades, and stayed invested despite market ups and downs.

There were difficult months when stopping investments would have felt easier.
But he continued.

Years later, Arjun walked out of the same coaching centre holding an admission letter from a reputed university.

- The education expenses were already arranged.
- No last-minute stress.
- No heavy borrowing.

No compromise on dreams.

While riding home on the same old scooter, Arjun finally understood:

The scooter was never a limitation.

It was the reason his future stayed uninterrupted.

THE REAL LEGACY

Sometimes the greatest financial decisions are not the most visible ones—
they are the ones that quietly help turn long-preserved dreams into reality.

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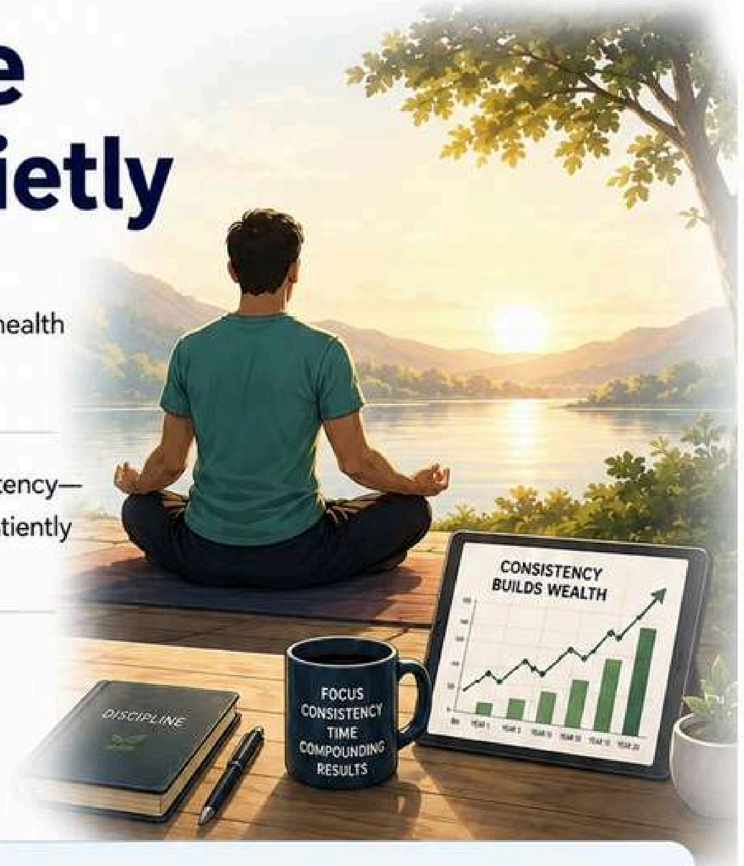
FINANCIAL WISDOM

Discipline Works Quietly



Yoga rarely transforms health in a single day.

Its strength lies in consistency—small efforts repeated patiently over time.

Investing often works the same way.

The Challenge

Most investors expect visible progress too quickly.
But meaningful financial outcomes are usually built gradually—often unnoticed in the early years.

WISDOM TO REMEMBER

Discipline may feel ordinary in the present—
but over time, it often creates
extraordinary outcomes.

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FINANCIAL BALANCE CHECKLIST

Is Your Financial Discipline Still Intact?

- Am I continuing investments regularly despite market fluctuations?
- Have I avoided interrupting long-term investments unnecessarily?
- Are my financial goals clearly defined?
- Am I investing according to my time horizon and risk profile?
- Have I avoided emotionally-driven investment decisions recently?
- Have I reviewed my progress periodically?

If 2 or more answers are "No"

It may be a good time to review whether your investments remain aligned with your long-term financial direction.

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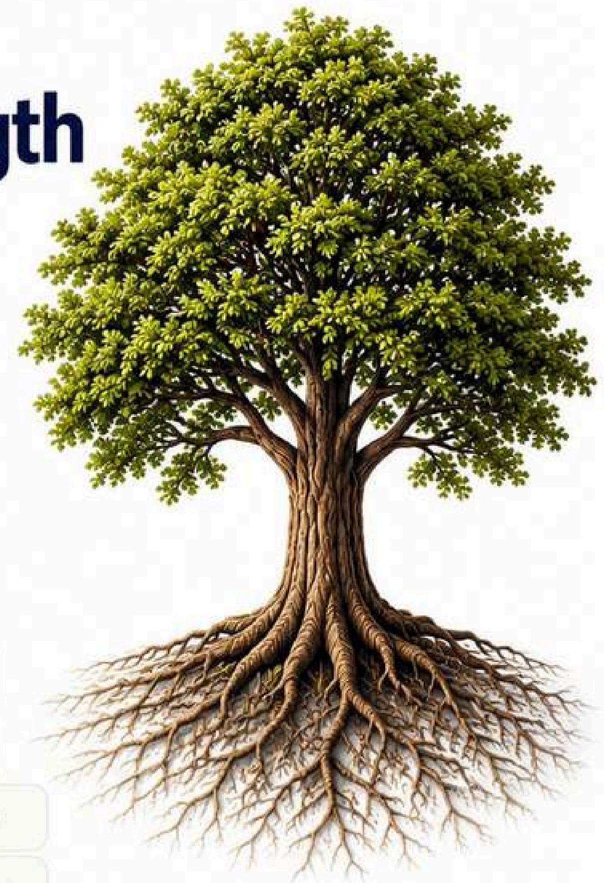
Consistency Creates Strength



Strong health, meaningful relationships, a greener future, and long-term wealth all share one common principle:

Consistency.

Not intensity for a few days—
But discipline maintained over long periods of time.

WHAT YOU CAN DO THIS MONTH

- Continue SIPs consistently
- Review long-term goals periodically
- Avoid reacting emotionally to market noise
- Stay focused on long-term financial direction

A Simple Step Forward

If you would like to review your current investments and long-term financial alignment, you may consider a review discussion.

> "Success is the sum of small efforts, repeated day in and day out."
>
> — Robert Collier

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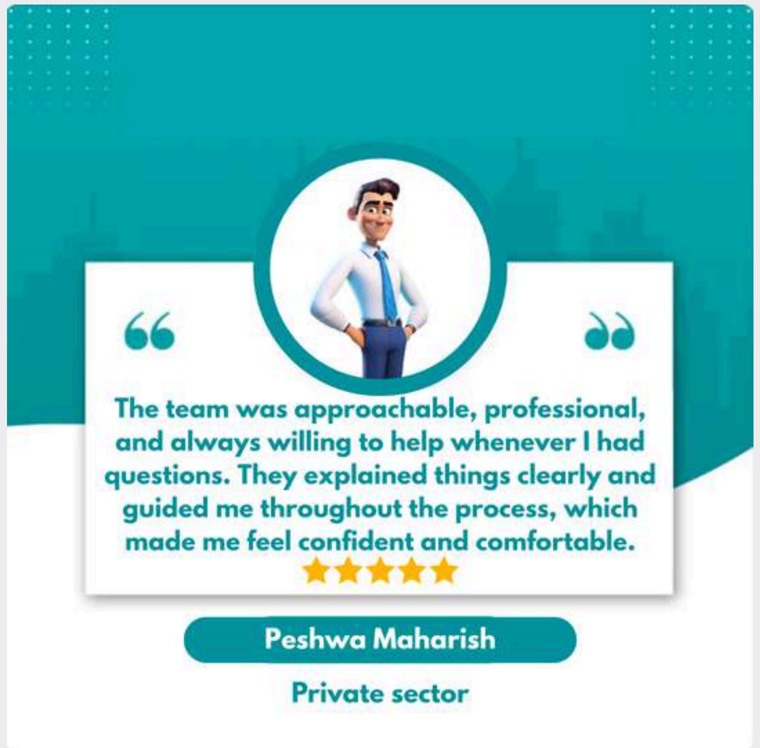
OUR CLIENT SAYS...



THANK YOU!

We continuously evolve our portfolio construction approach to serve our clients better. Through disciplined research and strategic selection, we have curated a focused set of high-quality options in this reckoner, designed to strengthen and sustain your long-term wealth.

- Vivekananddan

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