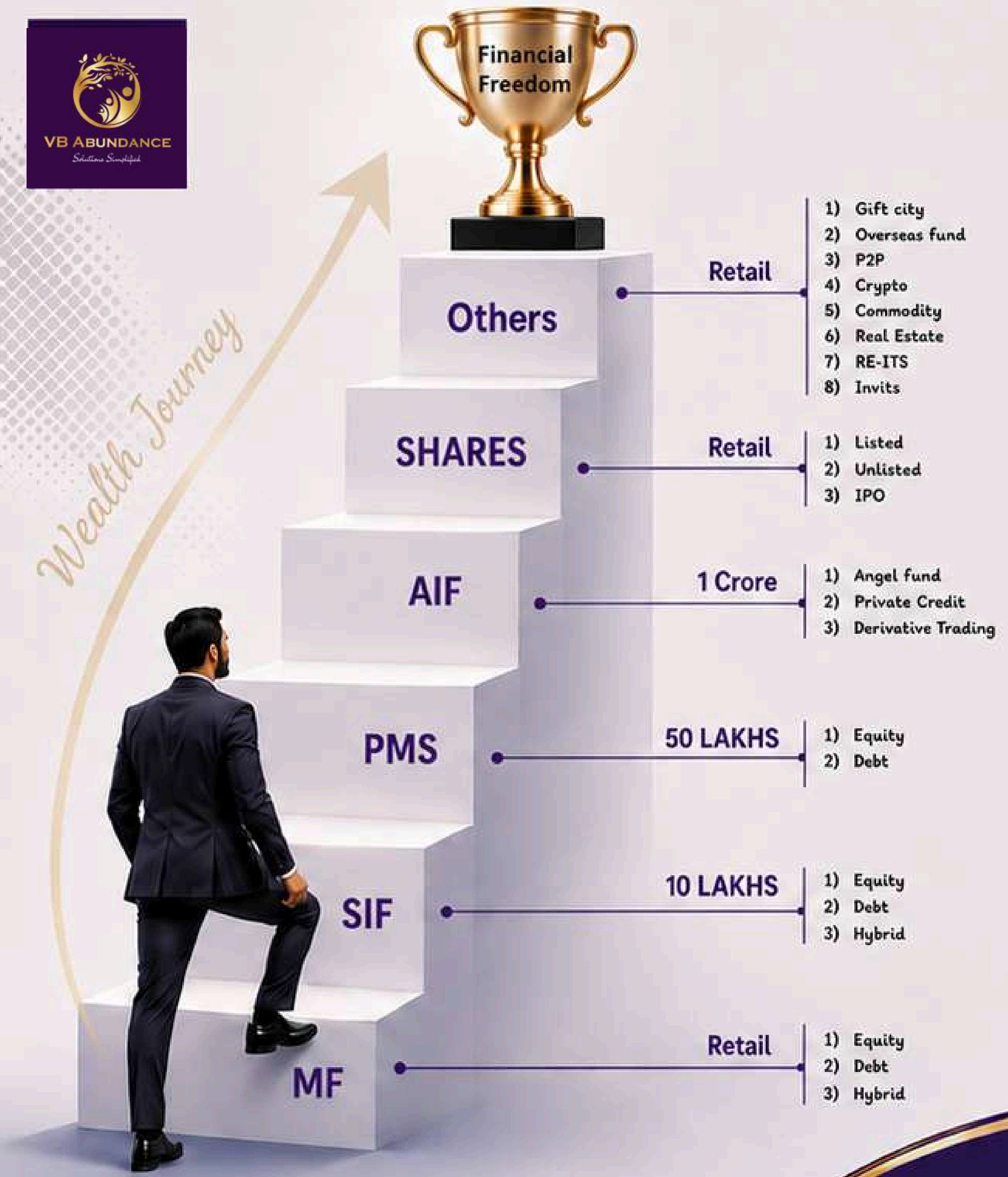
VB ABUNDANCE
Solutions Simplified

CERTIFIED ISO 9001:2015 COMPANY



VB ABUNDANCE LLP

READY RECKONER & NEWSLETTER

July 2026

Product of the Month: **BOND** in Page 2

VIVEKANANDDAN AS

CFP, Independent Director | Chartered Family Office Consultant

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

VB ABUNDANCE LLP

9001:2015

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 LLP
AMFI-Registered Mutual Fund Distributor
vivek@vbabundance.com 9943018682 www.vbabundance.com

VB ABUNDANCE LLP - BONDS

RECOMMENDED PRODUCTS AT A GLANCE

9001:2015

Why should bonds be a part of your portfolio?

Bonds provide a **regular income** through periodic interest payments, making them a reliable investment option.

Who should invest in bonds?

Investors who are looking for a **regular stream of income**.

Example: A parent planning for their child's school fees can invest in bonds to receive regular interest income, making it easier to manage recurring education expenses.

Illustration :

Investment Amount	:	₹10,00,000
Coupon Rate	:	8.85 % p.a.
Maturity	:	October 2028

Cashflow Date	Cashflow Amount	Record Date	Principal Amount	Interest Amount	Cashflow Date	Cashflow Amount	Record Date	Principal Amount	Interest Amount
30-Jun-2026	7274	15-Jun-2026	0	7274	29-Feb-2028	7012.3	14-Feb-2028	0	7012.3
1-Jul-2026	0		0	0	31-Mar-2028	7495.9	16-Mar-2028	0	7495.9
31-Jul-2026	7516.4	16-Jul-2026	0	7516.4	30-Apr-2028	7254.1	15-Apr-2028	0	7254.1
31-Aug-2026	7516.4	16-Aug-2026	0	7516.4	31-May-2028	7495.9	16-May-2028	0	7495.9
30-Sep-2026	7274	15-Sep-2026	0	7274	30-Jun-2028	7254.1	15-Jun-2028	0	7254.1
31-Oct-2026	7516.4	16-Oct-2026	0	7516.4	31-Jul-2028	7495.9	16-Jul-2028	0	7495.9
30-Nov-2026	7274	15-Nov-2026	0	7274	31-Aug-2028	7495.9	16-Aug-2028	0	7495.9
31-Dec-2026	7516.4	16-Dec-2026	0	7516.4	30-Sep-2028	7254.1	15-Sep-2028	0	7254.1
31-Jan-2027	7516.4	16-Jan-2027	0	7516.4	29-Oct-2028	1007012.3	14-Oct-2028	1000000	7012.3
28-Feb-2027	6789	13-Feb-2027	0	6789					
31-Mar-2027	7516.4	16-Mar-2027	0	7516.4					
30-Apr-2027	7274	15-Apr-2027	0	7274					
31-May-2027	7516.4	16-May-2027	0	7516.4					
30-Jun-2027	7274	15-Jun-2027	0	7274					
31-Jul-2027	7516.4	16-Jul-2027	0	7516.4					
31-Aug-2027	7516.4	16-Aug-2027	0	7516.4					
30-Sep-2027	7274	15-Sep-2027	0	7274					
31-Oct-2027	7516.4	16-Oct-2027	0	7516.4					
30-Nov-2027	7274	15-Nov-2027	0	7274					
31-Dec-2027	7516.4	16-Dec-2027	0	7516.4					
31-Jan-2028	7495.9	16-Jan-2028	0	7495.9					

VB ABUNDANCE LLP - RISK MANAGEMENT

RECOMMENDED PRODUCTS AT A GLANCE

PRODUCT NAME	OBJECTIVE	KEY BENEFITS	SUITABLE FOR
Keyman Insurance Policy	Protect the business against financial loss due to the death or critical illness of a key employee.	Provides financial support, helps maintain cash flow, covers recruitment costs, protects business stability.	SMEs, startups, partnerships, and businesses with critical employees.
MWPA Policy (Married Women's Property Act Policy)	To ensure that the life insurance policy proceeds are protected exclusively for the benefit of the insured's wife and/or children.	• Policy benefits are safeguarded from creditors and business liabilities. • Creates a statutory trust under the MWPA. • Ensures claim proceeds go directly to the nominated wife and/or children. • Prevents disputes over policy proceeds after the policyholder's death. • Provides financial security to the family.	Married men who want to protect their family's financial future, business owners, professionals with potential liabilities, and sole proprietors.
Niva Bupa ReAssure 3.0	Comprehensive health insurance with unlimited coverage and lifelong financial protection.	• Unlimited Sum Insured • Unlimited claim restoration • Optional Day 1 coverage for pre-existing diseases • Covers hospitalization, daycare, home care & modern treatments • Annual health check-up • Cashless treatment at network hospitals • Wellness rewards & optional premium lock	• Individuals • Families • Young professionals • People seeking high medical coverage • Customers looking for long-term health protection
Bajaj Life Guaranteed Pension Goal II	Build a retirement corpus and receive guaranteed lifelong income after retirement.	Guaranteed pension, flexible premium payment options, lifelong income, financial security for retirement.	Individuals planning for a stable and guaranteed retirement income.

Investments are subject to market risks

VB ABUNDANCE LLP - INVESTMENTS

VB ABUNDANCE WELLNESS

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RECOMMENDED PRODUCTS AT A GLANCE

Category	Product Name	Product Type	Objective	Key Feature / Description	Key Benefits	Investment Details / Action	Suitable for
Mutual Fund	1. Motilal Oswal Nifty India Defence Index Fund-Reg(G) 2. DSP Multi Asset Allocation Fund-Reg(G) 3. Tata Multi Sector Passive FOF	1. Equity – Index Fund 2. Hybrid 3. FoF	1. Defence Theme 2. Asset Allocation 3. Sector Rotation	1. Concentrated exposure to defence, aerospace, and related industries. 2. Allocates across equity, debt, commodities, and other assets. 3. Capture emerging sector trends, offering broad diversification through a single scheme	1. Growing defence demand 2. Reduces risk through diversification 3. Multiple sectors Exposure	**Investment option:** SIP/ Lumpsum **Investment horizon:** 5+ years	1. Aggressive investors 2. Moderately Aggressive investors 3. 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. Muthoot Fincorp Limited.	1. Government Bond 2. Corporate Bond	1. State-backed operations 2. NBFC lending	1. **Coupon rate** – 9.15% p.a. Interest payout – Quarterly **Maturity** – 4 years 4 months (52 months) 2. **Coupon rate** – 8.85% p.a. Interest payout – Monthly **Maturity** – 2 years 3 month (27 months)	1. Credit Rating – AA, Secured 2. Credit Rating – AA, Secured	1. **Investment option:** Rs. 10 lakhs onwards **Investment horizon:** 4+ years 2. **Investment option:** Rs. 5 lakhs onwards **Investment horizon:** 2+	1. Conservative investors 2. 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. Long-term India growth with thematic upside. 2. Stable income potential with lower volatility.	**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. Access to India's growth with better risk-adjusted returns over the long term.	**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 offshore 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

Investments are subject to market risks

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NEWSLETTER

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NEWSLETTER

JULY 2026

WELCOME NOTE

July 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.

THOUGHT FOR THE MONTH

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

WHAT'S INSIDE

PAGE 2

MARKET INSIGHTS

JUNE 2026 SNAPSHOT

Monthly Financial Market Performance Snapshot

Particulars	Open	High	Low	Close	Change %
Sensex	75,203.02	77,803.18	73,318.94	76,478.67	1.70%
Nifty	23,654.50	24,261.60	23,070.15	23,865.75	0.89%
Nasdaq	26,952.58	27,190.21	24,980.38	26,213.72	-2.74%
Gold	$4,521.91	$4,546.44	$3,944.23	$4,005.95	-11.41%
Crude	$92.06	$99.35	$69.24	$70.66	-23.25%

MF CATEGORY-WISE PERFORMANCE AT A GLANCE

Category	1 Year	3 Year	5 Year	10 Year
Equity - Contra	-2.88	15.37	15	15.53
Equity - Dividend Yield Fund	-0.62	15.07	14.18	14.29
Equity - ELSS	-2.76	12.65	12	13.56
Equity - Flexi Cap Fund	-0.81	13.27	11.87	13.57
Equity - Focused Fund	-0.31	13.24	11.91	13.32
Equity - Large & Mid Cap Fund	0.16	15.48	13.87	14.28
Equity - Large Cap Fund	-3.83	11.06	10.23	11.88
Equity - Mid Cap Fund	4.24	18.85	16.35	16.06
Equity - Multi Cap Fund	1.76	16.32	14.48	14.97
Equity - Small cap Fund	6.01	17.56	17.1	16.97
Equity - Value Fund	0.6	15.22	13.8	13.59

WHAT THIS MEANS FOR YOU

Markets continue to respond to changing economic data, business performance, policy developments, and investor sentiment.
While short-term movements attract attention, long-term outcomes are often influenced by how investors respond to changing conditions.

INVESTOR TAKEAWAY:

"The future is uncertain.

A disciplined process helps navigate uncertainty.

*Source: Investing.com/wsj.com/masterstrokeonline.com

* All Sectoral, Thematic, Index & ETF Funds are excluded from the above list.

Returns are not guaranteed. Financial Market Performance Snapshot Data Period - 01/06/2026 to 30/06/2026

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03 INVESTOR PERSPECTIVE

THE MOST EXPENSIVE WORD IN FINANCE: "LATER"

Many financial goals are postponed not because they are impossible—but because they are delayed.

- "I'll start next year."
- "I'll invest once expenses reduce."
- "I'll think about it after the next salary hike."

WHAT OFTEN HAPPENS

Delayed beginnings → Reduced time horizons → Larger future contributions

A DIFFERENT PERSPECTIVE

Financial progress rarely requires perfection.
It often begins with a **decision to start.**

PERSPECTIVE

The cost of postponing a financial decision is often invisible—until **time reveals it.**

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04 INVESTOR EDUCATION

THE RAINY-DAY MYTH

Most people understand the importance of **setting aside money for emergencies.**

Yet many underestimate how quickly **unexpected situations can arise.**

- A **medical event.**
- A temporary **income disruption.**
- An urgent **family requirement.**

WHAT EMERGENCY FUNDS REALLY PROVIDE

- Financial flexibility
- Reduced dependence on borrowing
- Confidence during uncertain periods

INSIGHT

"The value of an **umbrella** is rarely appreciated on a sunny day.

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05 CASE STUDY

“HOW ANIL STAYED THE COURSE”

As Anil stepped out of the real estate developer's office with his wife, a wide smile spread across his face. The couple had just begun **exploring their dream of owning their first home.**

Life seemed to be moving in the right direction. He had a stable job, a growing family, and **clear goals for the future.**

Then, within a few months, everything changed. The COVID-19 outbreak severely impacted the hospitality industry, and Anil lost his job. Expenses began to pile up, and household finances came under pressure. For the first time in years, **uncertainty** became part of everyday life.

There were moments when stopping his long-term investments seemed like the obvious choice.
But Anil **chose differently.**

He cut unnecessary expenses, adjusted his lifestyle, and relied on his **emergency fund** whenever needed. Even though some monthly investments became smaller, he remained committed to the habit.

As economic activity gradually resumed, Anil's career regained momentum. Quietly in the background, his **investments continued growing.**

In 2026, as the couple prepared to move into their own home, Anil realised something important.
The difficult years had tested his patience, but they had not broken his discipline.
The investment corpus he had built over time helped **support one of life's most important milestones without disrupting his financial stability.**

THE REAL LESSON

Adversity may change the course of life, but disciplined decisions can help rebuild **confidence, stability,** and **hope for the future.**

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06 FINANCIAL WISDOM

THE DIFFERENCE BETWEEN WEALTH AND WEALTHY

WEALTH
What you have.

WEALTHY
How financially strong you are.

Many people measure wealth through **visible possessions.**

- A larger house.
- A luxury vehicle.
- The latest upgrade.

But **true financial strength** often appears differently.

- The ability to handle **emergencies calmly.**
- The freedom to **make choices.**
- The confidence to support **family responsibilities.**

WISDOM TO REMEMBER

Being wealthy is not always about what others can see—
it is often about what keeps you secure when nobody is looking.

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07 FINANCIAL CLARITY CHECKLIST

HOW ORGANISED IS YOUR FINANCIAL LIFE?

01	Do my family members know where important financial documents are kept?	Yes	No
02	Have I updated nominations across major investments?	Yes	No
03	Do I maintain a list of important financial accounts?	Yes	No
04	Have I communicated key financial information to a trusted family member?	Yes	No
05	Would my family be able to locate important financial records if needed?	Yes	No
06	Have I reviewed these details within the last year?	Yes	No

IF 2 OR MORE ANSWERS ARE "NO"

It may be a good time to review how organised and accessible your financial information is.

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08 CLOSING + CTA

FINANCIAL CONFIDENCE COMES FROM CLARITY

Good financial decisions are not only about investments.

They are also about awareness, preparation, and organisation.

The more clarity you create today, the fewer uncertainties you may face tomorrow.

WHAT YOU CAN DO THIS MONTH

- Organise important financial documents
- Review nominations
- Update family records
- Maintain clarity around major financial accounts

A SIMPLE STEP FORWARD

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

Let's talk. Let's prepare
Let's build your tomorrow.

QUOTE OF THE MONTH

"An investment in knowledge pays the best interest."

— Benjamin Franklin

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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