VB ABUNDANCE

READY RECKONER & NEWSLETTER

May 2026

VIVEKANANDDAN AS

CFP, Independent Director

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

NEWSLETTER UPDATE

Exciting New Beginnings!

We are happy to share that from this month, we have officially launched **3 key services** to support your financial journey better.

NOW OFFERING

LOANS

Flexible loan solutions designed to support your personal and business needs.

ANGEL INVESTOR

Investing in innovative startups with high growth potential and creating meaningful impact.

DEBTS

Smart debt management solutions to help you stay financially healthy and stress-free.

OUR COMMITMENT

We are committed to providing trusted financial solutions, building long-term relationships and helping you achieve your financial goals.

THANK YOU

for being a part of our journey.
We look forward to growing with you!

DISCLAIMER:

Investments are subject to market risk.
Please read all scheme related documents carefully before investing.

VB ABUNDANCE

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

S. Malar Selvi
Capital Markets
VB Abundance

P.Kousalya
Customer Relationship Manager
Insurance

S.Gokul
Relationship Manager
Investments

N. Jayashree
IT Supporter

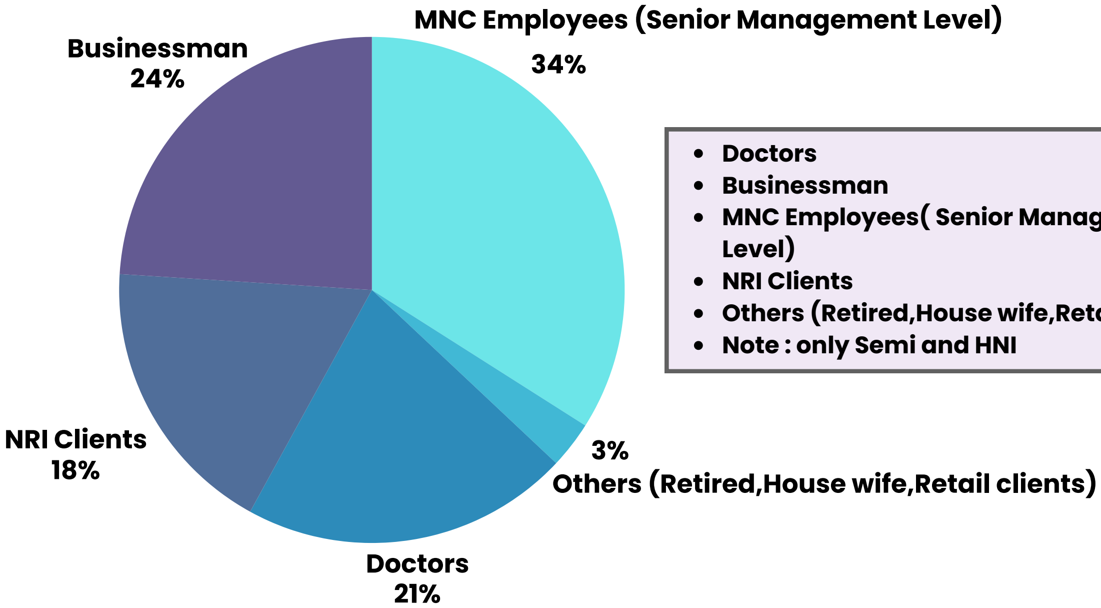
Our Professional Advantage

- Certified Financial Planner® (CFP®) – Global Gold Standard in Financial Planning
- FPSB Authorized Financial Planning Firm
- ISO 9001:2015 Certified Advisory Practice
- Recognized Resource Person for NCFE (Central Government), EDII (Tamil nadu)
- Trusted brand with strong client referrals and long-term associations

Our Planning Philosophy

- **Goal-based Financial Planning, not Product-Driven Advice**
- **Strong focus on Risk Management and Downside Protection**
- **Long-term Relationship approach with Periodic Reviews and Rebalancing**
- **Simple Communication of Complex Financial Concepts**
- **Ethical, Transparent, and Client-First Advisory Practices**

Clientele - Our Valued Relationships

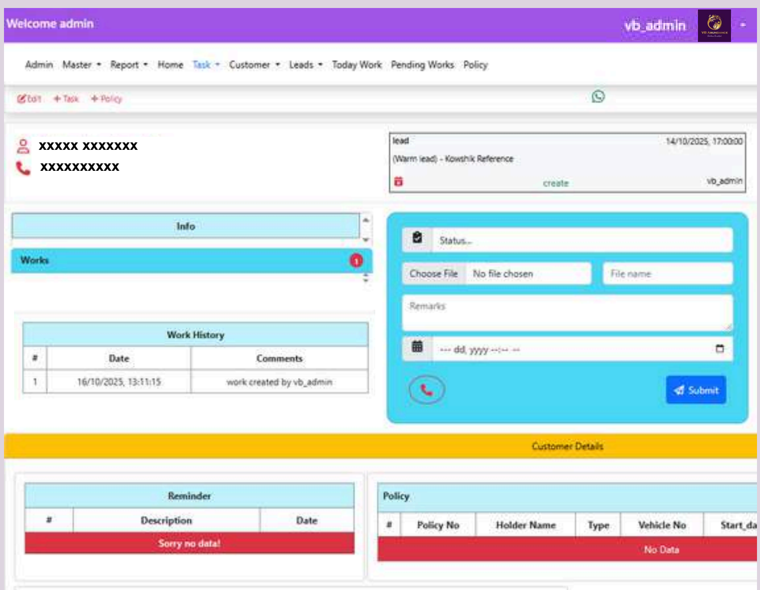


• Doctors	21%
• Businessman	24%
• MNC Employees(Senior Management Level)	34%
• NRI Clients	18%
• Others (Retired,House wife,Retail clients)	3%
• Note : only Semi and HNI	

Technology Enablement (Mobile App & ERP)

Dedicated Cclient access through Digital Platforms and ERP Systems

Easy access to Reports, Policy Details, and Financial Documents



RECOMMENDED PRODUCT

RISK MANAGEMENT: LIFE INSURANCE (TERM INSURANCE)

TATA AIA LIFE INSURANCE

PRODUCT NAME: TATA Sampoorna Raksha Promise

Objective

Term Insurance is to provide financial protection to your family in case of the policyholder's unexpected death during the policy term.

DESCRIPTION

- Protects your loved ones from financial burdens
- Return of Premium option – Get back all premiums paid on survival
- Premium Waiver option if diagnosed with a critical illness
- Immediate lump-sum payout on terminal or critical illness
- Inbuilt Terminal Illness Cover for added security
- Tax-free payout to nominee in case of death*
- Whole Life Coverage – Protection up to 100 years of age, ensuring lifelong financial security for your family

Action

Pay small premium → Get large life cover → Family gets payout if something happens, Don't have term insurance? Make it your first financial decision.

RISK MANAGEMENT: HEALTH INSURANCE

PRODUCT NAME : STAR SUPER SURPLUS (SUPER TOP-UP PLAN)

OBJECTIVE

To provide high-value health coverage at an affordable cost by extending your existing insurance through a super top-up plan, ensuring financial protection against large and multiple medical expenses in a year.

DESCRIPTION

High Coverage at Low Premium
Offers large sum insured options at economical premiums by applying a deductible, making it ideal for cost-conscious customers.

Aggregate Deductible Advantage
The deductible applies on the total of all hospital bills in a policy year, not per claim—making it more beneficial than regular top-up plans.

Covers Multiple Hospitalizations
Once the deductible is crossed, all eligible medical expenses are covered for multiple claims within the same policy year.

Same & Different Illness Coverage
Covers hospitalization expenses for both related and unrelated illnesses after the deductible is met.

Ideal Companion to Base Policy
Works seamlessly with your existing health insurance to enhance overall coverage without duplicating benefits.

Flexible Sum Insured Options
Wide range of coverage options to suit individual and family needs.

Family Floater Availability
Single policy can cover the entire family under one sum insured.

ACTION
Act today—because one major hospitalization can impact your savings. Upgrade your protection with Star Super Surplus and stay financially secure against rising medical costs.

SAVINGS CUM INVESTMENT: ULIP

PRODUCT NAME:Axis Max Life STAR (Smart Term with Additional Returns ULIP)

Objective of ULIP (Unit Linked Insurance Plan)

The main objective of a ULIP is to provide both Life Protection and Wealth Creation in a single plan.

DESCRIPTION

Star 3D Life secure benefits :-
Maturity benefits:

- Fund value + Return of charges
- Inbuilt features:
- Term booster with accelerated terminal illness
- Accidental Death benefit
- Accidental total & permanent Disability.
- Incase of Risk
- Lumpsum benefit on death
- Monthly Income benefit for next 10 years - i.e 20% of Annualized base premium
- Funding of future premium
- At maturity - fund value + Return of charges.

Action

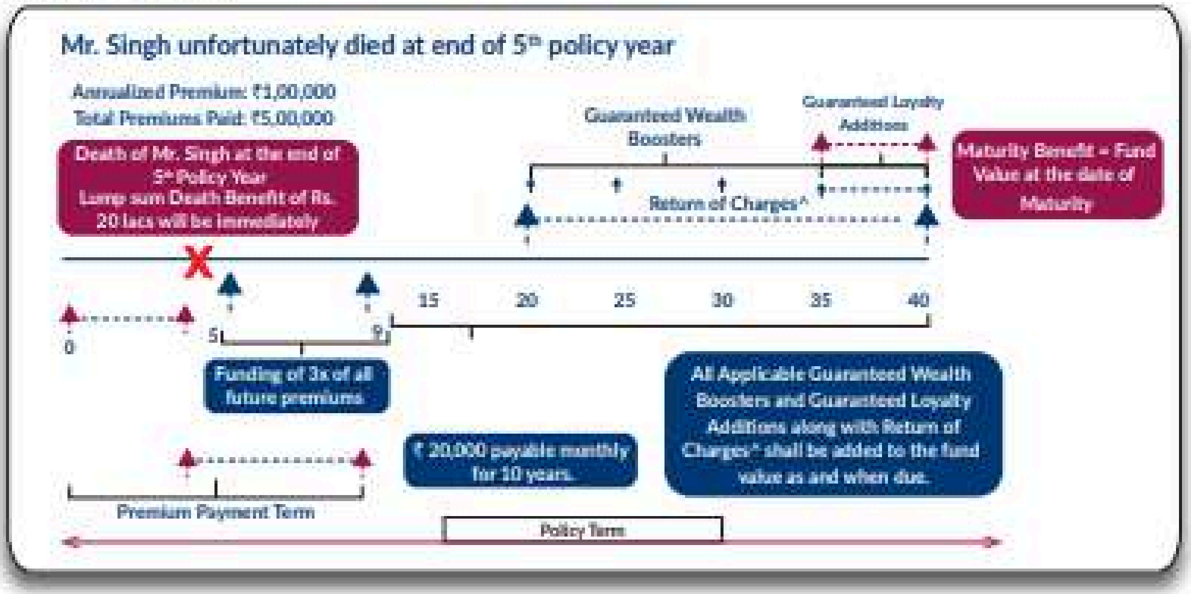
Invest → Grow money → Stay insured → Achieve goals

Protect your life while growing your wealth

SAVINGS CUM INVESTMENT: ULIP

3D Life Secure Variant

Example 2:
Mr. Singh aged 35 years purchased Axis Max Life Smart Term with Additional Return ULIP (3D Life Secure Variant and Wealth Sub Variant) with the details as below:
Premium Payment Term = 10 years; Policy Term = 40 years; Mode of Payment = Annual
Annualized Premium = 1,00,000; Fund chosen: Growth Super Fund. Cover Multiple: 20 times of Annualized Premium



^Return of charges refer to
1. Return of Mortality charges on death benefit and Return of Morbidity charges on CI/Dismemberment Benefit
2. Return of Premium Allocation Charges
3. Return of Administration Charges

In case of death of the life insured in the 3rd year following benefits shall be payable:

1) **Lump sum benefit:** 20X of Annualized Premium = Rs.20,00,000
2) **Income Benefit:** 20% of Annualized Premium provided as Monthly Income's for 10 years = Rs. 20,000 per month for 10 years resulting to a total benefit of Rs.24,00,000.
3) **Funding of Premium:** 3 Times of all future outstanding premiums as and when due. For the next 5 years, Rs.3,00,000 shall be funded as per the premium payment frequency prevalent at the time of death of the life insured. Assuming 3X option was opted by the policyholder at the time of inception.
4) **Maturity Benefit:** All Guaranteed Wealth Boosters, Guaranteed Loyalty Additions, Return of Mortality Charges on death benefit and Return of Morbidity Charges on CI/Dismemberment Benefit, Return of Premium Allocation Charges & Return of Administration Charges as and when due shall be added to the fund value. At the maturity date the prevailing fund value shall be provided to the beneficiary.

All premiums are payable at the beginning of the year.

RISK MANAGEMENT: CRITICAL ILLNESS

TATA AIG INSURANCE
WITH YOU ALWAYS

PRODUCT NAME:TATA - CRITI MEDI CARE

Objective

Critical Illness Insurance is to provide financial support through a lump-sum payout when a person is diagnosed with a serious illness, helping them focus on recovery without financial stress. Strong protection when life takes an unexpected turn.

Description

- **Coverage for 100 Critical Illnesses**

Comprehensive protection against 100 major critical illnesses, including cancer, heart attack, kidney failure, and more—ensuring extensive coverage and peace of mind.

- **Initial Waiting Period**

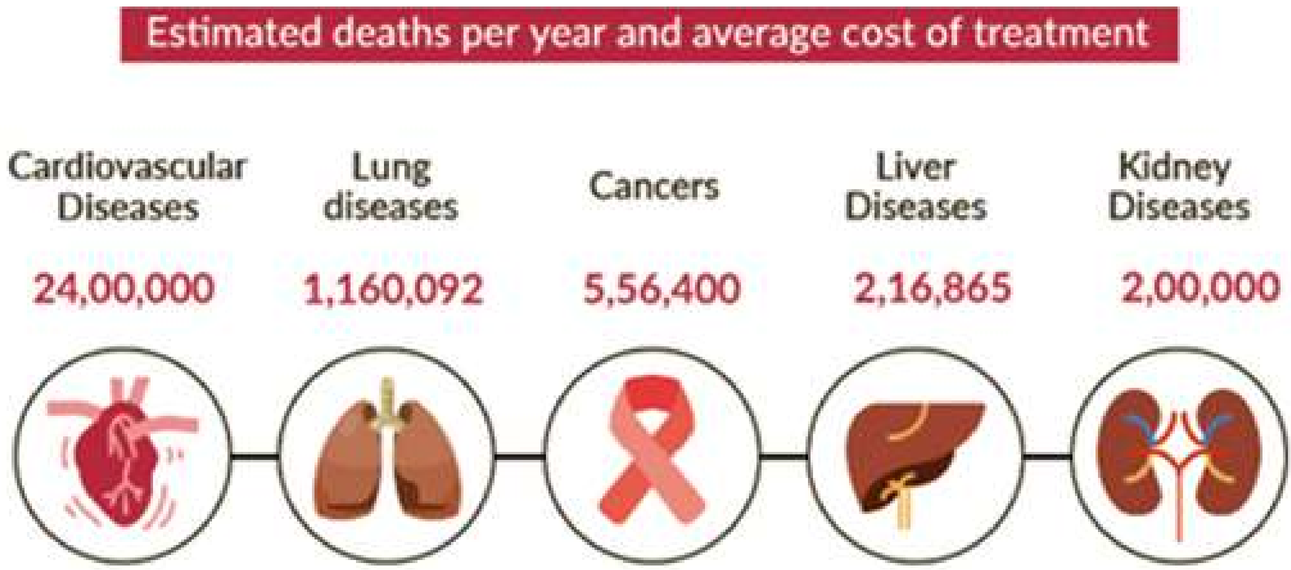
A standard 90-day waiting period from policy commencement before coverage begins, helping you plan your protection effectively.

- **Survival Period**

Requires a 30-day survival period after diagnosis for policy benefits to be payable—designed to support your recovery and financial needs.

Action

Don’t wait for a diagnosis—act before it happens. Take critical illness cover while you are healthy.



INVESTMENTS: MUTUAL FUNDS

Equity-Value, Overseas-FoFs &Hybrid Funds

Thesefunds invest in equities using specific strategies. Suitable for investors with a long term horizon seeking wealth creation.

Funds-Equity DSP Value Fund

- Category: Equity - Value Fund.
- Objective: Long-term capital appreciation by investing in undervalued stocks.

Funds-FoF(Overseas)
Axis Global Equity Alpha FoF

- Category: Fund-of-Funds (Overseas).
- Objective: Global equity growth with portfoliodiversificatior

Funds-Hybrid
NipponIndia Multi Asset Allocation Fund

- Theme: Diversified asset allocation.
- Assets: Equity, debt, gold & other asset classes.

Key considerations:

- Investment option: SIP / Lumpsum
- Investment horizon: 5+ years
- Investment nature: Aggressive

INVESTMENTS: SIF – SPECIALIZED INVESTMENT FUNDS

Specialized Investment Funds (SIFs) are a SEBI-introduced category between mutual funds and PMS, aimed at investors seeking more focused or advanced strategies.

Key Features:

- Follow specific, well-defined strategies (e.g., concentrated equity, factor-driven, sectoral or hybrid approaches).
- Offer more flexibility than mutual funds, with regulatoryoversight.
- Typically higher risk than diversified mutual funds but lower complexity than PMS/AIF.

360 ONE Asset
DynaSIFActive Asset AllocatorLong-Short Fund

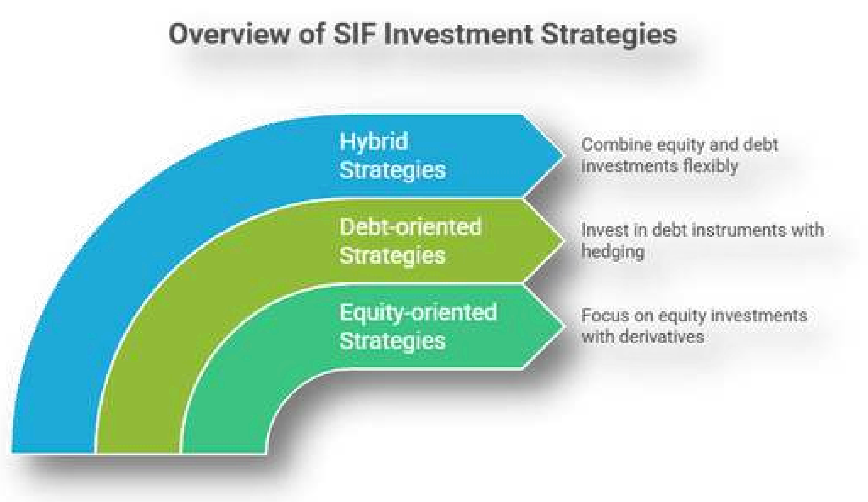
- Investment across equity, debt, equity and debt derivatives, InVITs and Commodity derivatives, including limited short exposure on permitted instruments through Derivatives.

SBI Magnum SIF
MagnumSIF Hybrid Long Short Fund:

- Hybrid long-short strategy combining equities, fixed income, derivatives and REITs/InvITs. Can take short positions up to 25%. Designed to deliver risk-adjusted returns and capture opportunities across market cycles.

Key considerations:

- Investment option:10 Lakh onwards
- Investment horizon: 5+ years
- Investment nature: Moderately Aggressive



INVESTMENTS: BONDS

A. GovernmentBonds

1.AndhraPradesh Mineral Development Corporation Bond

- **Coupon Rate:** 9.30% p.a.— the interest paid annuallyon the face value.
- **Interest Payment:** Quarterly.
- **Face Value:** ₹ 5,00,000 per bond.
- **Rating:** CRISIL AA indicating relatively strong credit quality.
- **Security:** Many APMDC bonds are secured, meaningthey are backed by specific assets or collateral.
- **Maturity:** 5-6 Years (66 Months).

Key considerations:

- **Investment option:** ₹5 lakhs onwards
- **Investment horizon:** 5+ years
- **Investment nature:** Conservative

INVESTMENTS: BONDS

B. Corporate Bonds

1.Navi Finserv Limited

- **CouponRate:** 10.75%p.a. Depending on the series/ISIN & tenure.
- **Interest Payment:** Monthly.
- **Face Value:** Typically ₹ 5,00,000per bond.
- **YTM:** 11.30%
- **Rating:** CRISILA / Stable, indicating high credit qualitywith moderate risk.
- **Security:** Secured bonds,backed by companyassets/security
- **Maturity:**1 to 3 Years (18 - 36 months)

2.Muthoot Fincorp

- **CouponRate:** 10.40% p.a. Depending on the series/ISIN & tenure.
- **Interest Payment:** Monthly
- **Face Value:** Typically ₹ 5,00,000per bond.
- **YTM:** 10.85%
- **Rating:**Brickworks AA, CRISIL AA, Stable, indicatinggood credit qualitywith risk.
- **Security:** Sub-Debt & Listed bonds, backed by company assets/security
- **Maturity:** 1 to 3 Years (18 - 36 months)

Key considerations:

- **Investment option:** ₹5 lakhs onwards
- **Investment horizon:** 5+ years
- **Investment nature:** Moderate to Conservative

INVESTMENTS: PORTFOLIO MANAGEMENT SERVICES (PMS)

Personalized investment management where a professional manager builds and manages a tailored portfolio for an individual investor. Can use equities, derivatives, and hedging with flexible strategies to pursue specific goals. Suited for sophisticated/HNI investors with high minimum investment requirements.

1. ICICI PMS – Large Cap Strategy

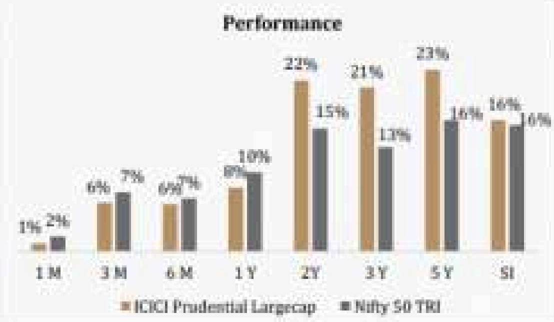
- Focuses on large-cap Indian equities with a conservative to moderate risk profile
- Aims for stable long-term wealth by investing in established, high-quality companies
- Designed for investors seeking capital appreciation with relatively lower volatility

Equity – Large Cap PMS
ICICI Prudential Largecap Strategy

Investment Objective

The fund is a diversified equity portfolio that endeavors to achieve long term capital appreciation by investing predominantly in large-cap companies.
The Strategy seeks to achieve capital appreciation through investments in Indian companies or sectors with potential for growth. It aims to predominantly invest in companies that tend to grow earnings at a fast pace and are reasonably priced using top-down and bottom-up approach.

Particulars	Details
AUM (INR crs)	~896 Cr.
Fund Manager	Chockalingam Narayanan & Geetika Gupta
No. of Stocks	25
Inception Date	16 March 2009
Exit Load	1% before 1 year



Top Sectors	Weight(%)
Banks	26.89%
Insurance	8.00%
Construction	7.88%
Ferrous Metals	7.29%
Retailing	7.02%
Telecom - Services	6.83%
Cement & Cement Products	6.42%
Auto Components	5.57%
Automobiles	3.67%
Diversified Metals	3.48%

Top 10 Holdings	Weight %
Larsen & Toubro Ltd	7.88%
State Bank of India	7.32%
ICICI Bank Ltd	7.13%
Bharti Airtel Ltd	6.83%
HDFC Bank Ltd	5.95%
Samvardhana Motherson International Ltd	5.57%
SBI Life Insurance Company Ltd	4.31%
Tata Steel Ltd	4.31%
HDFC Life Insurance Co. Ltd	3.69%
Ultratech Cement Ltd	3.67%

Fees Structure

Fee Structure	Fixed	Performance	Hurdle
Fixed	2.25%	-	-
Hybrid	1.75%	20.00%	12.00%
Variable	-	15.00%	-

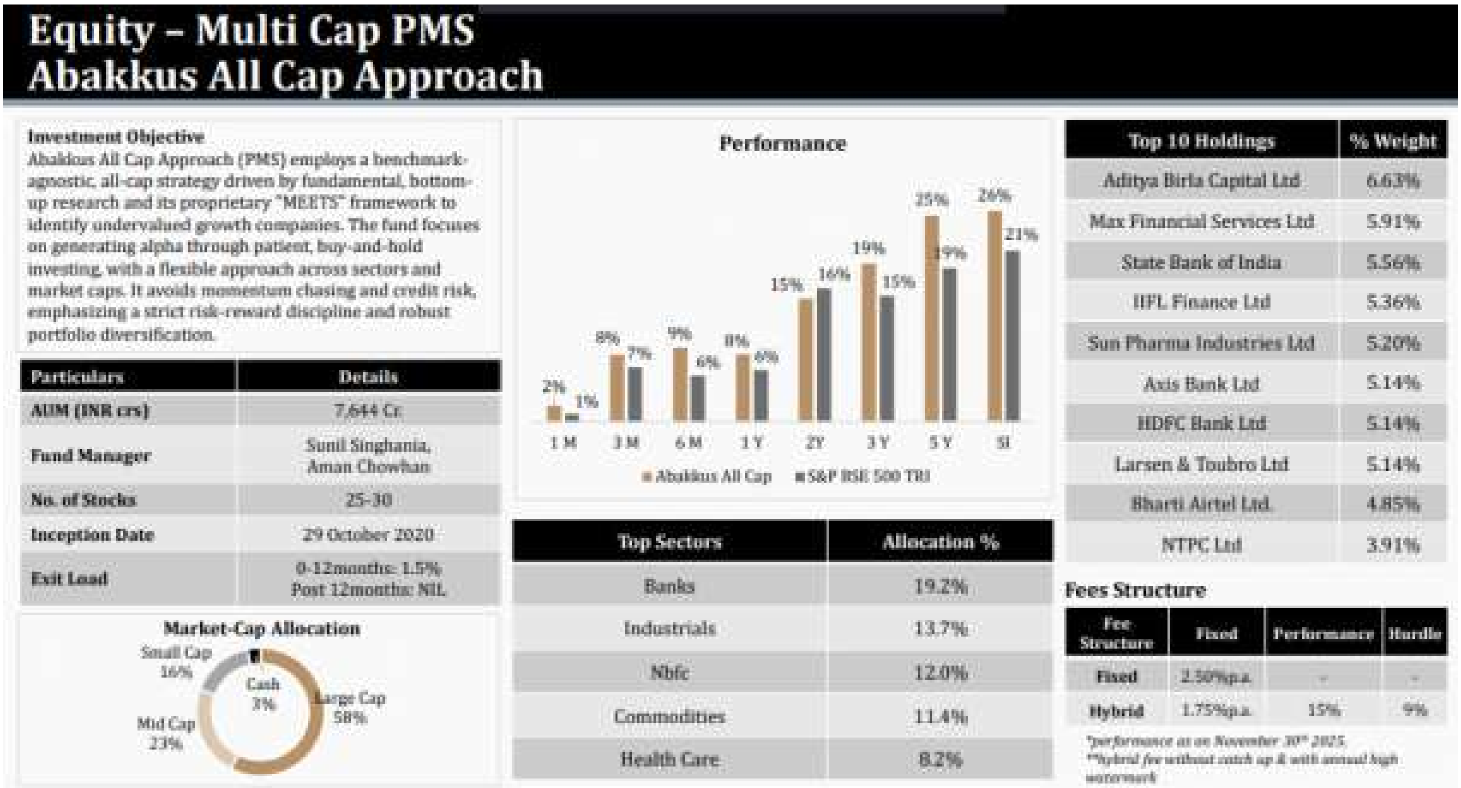
*performance as on November 30th 2025
**no catch up

INVESTMENTS: PORTFOLIO MANAGEMENT SERVICES (PMS)

Personalized investment management where a professional manager builds and manages a tailored portfolio for an individual investor. Can use equities, derivatives, and hedging with flexible strategies to pursue specific goals. Suited for sophisticated/HNI investors with high minimum investment requirements.

2. Abakkus PMS – All Cap Approach

- Invests across large-, mid-, and small-cap stocks to capture broad market opportunities
- Seeks balanced growth by blending the stability of large caps with upside potential of mid/small caps
- Designed for long-term wealth creation with active stock selection



Equity – Multi Cap PMS
Abakkus All Cap Approach

Investment Objective
Abakkus All Cap Approach (PMS) employs a benchmark-agnostic, all-cap strategy driven by fundamental, bottom-up research and its proprietary "MEETS" framework to identify undervalued growth companies. The fund focuses on generating alpha through patient, buy-and-hold investing, with a flexible approach across sectors and market caps. It avoids momentum chasing and credit risk, emphasizing a strict risk-reward discipline and robust portfolio diversification.

Particulars	Details
AUM (INR crs)	7,644 Cr.
Fund Manager	Sunil Singhania, Aman Chowhan
No. of Stocks	25-30
Inception Date	29 October 2020
Exit Load	0-12months: 1.5% Post 12months: NIL

Top Sectors	Allocation %
Banks	19.2%
Industrials	13.7%
Nbfc	12.0%
Commodities	11.4%
Health Care	8.2%

Top 10 Holdings	% Weight
Aditya Birla Capital Ltd	6.63%
Max Financial Services Ltd	5.91%
State Bank of India	5.56%
IIFL Finance Ltd	5.36%
Sun Pharma Industries Ltd	5.20%
Axis Bank Ltd	5.14%
HDFC Bank Ltd	5.14%
Larsen & Toubro Ltd	5.14%
Bharti Airtel Ltd.	4.85%
NTPC Ltd	3.91%

Fees Structure

Fee Structure	Fixed	Performance	Hurdle
Fixed	2.50%p.a.	-	-
Hybrid	1.75%p.a.	15%	9%

*performance as on November 30th 2025
**hybrid fee without catch up & with annual high watermark

Key considerations:

- Investment option: ₹50 lakhs onwards
- Investment horizon: 5+ years
- Investment nature: Hyper Aggressive

INVESTMENTS: ALTERNATIVE INVESTMENT FUNDS (AIF – CATEGORY III)

Alternative Investment Funds (AIFs) are pooled investment vehicles that invest in assets outside traditional mutual funds (equity, debt, money market). They are regulated by SEBI and target high-net-worth and sophisticated investors.

Hedge funds, long-short funds, funds using leverage (can take complex positions)

1. Carnelian Bharat Amritkaal Fund (Cat III AIF)

- **Strategy:** India-focused long/short and tactical equity strategy.
- **Objective:** Capture opportunities arising from India's long-term structural growth while managing downside risk.
- **Approach:** Actively managed portfolio with flexibility across sectors and market caps
- **Investment Fit:** Suitable for investors seeking absolute returns with professional risk management over a full market cycle

Equity – AIF
Carnelian Bharat Amritkaal Fund (Cat III AIF)

About the firm

- A boutique investment management firm founded by industry veterans in April 2019, managing INR ~12,000 Cr with an aspiration to create a best-in-class asset management platform known for its values, expertise and best practices.
- They believe in investing in "quality growth at a reasonable price" and "risk diversification through forensic analysis"

Investment Framework

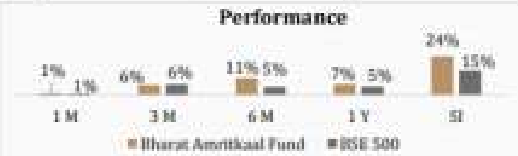
"Amritkaal" is the PMs 25-year vision (till 2047) for a "New India @100"; ambition being to make India a Viksit (developed) country., marked by:

- World-leading growth in GDP & per-capita income
- Embracing the latest advancements in technology
- Balanced urban-rural development
- Achieve global geopolitical significance (Vishwa Mitra)
- Developed, advanced & efficient infra.
- Climate sensitive growth

The fund will be designed to leverage opportunities arising from 7 mega trends emerging across 5 sectors.

A 25-30 stock portfolio ((Quality Growth at Reasonable Price), benchmarked against S&P BSE 500 Index.

Particulars	Details
Type	Long only, multi cap, sector agnostic fund
Theme	Focusing on companies benefitting from Mega trends during Amritkaal
Category	Open-Ended
Minimum Investment	5 Crs
Tranches	Initial 30%, balance in two equal tranches balance in two equal tranches over a period of 8 months
Stocks	25-30
Exit Load	2% if within 12 months
Inception Date	05-April-24



Top Holdings	Weight %
Aditya Birla Capital	8.9%
Biocon	6.7%
Laurus Labs	5.2%
Maruti Suzuki	4.9%
Canara Bank	4.3%
L&T	4.0%
ICICI Bank	4.0%
Punjab National Bank	3.1%
M&M	3.1%
Star Health	3.0%

Sectors	Weight %
BFSI	27.9%
Manufacturing	27.3%
Consumption	21.4%
Services	14.3%
Infrastructure	8.8%

Fee Structure			
Corpus (5-15crs)	Fixed	Hurdle	Perf. fees
Fixed	2.25%	-	-
Hybrid	1.75%	0%	15%

**Data as on November 30th ,2025.*
***Performance fees is without catch up*
****Note- Carnelian Bharat Amritkaal Fund 2 is available for a ticket size of Min 1Cr (lumpsum)*

Key considerations:

- Investment option: ₹50 lakhs onwards
- Investment horizon: 5+ years
- Investment nature: Hyper Aggressive

INVESTMENTS: ALTERNATIVE INVESTMENT FUNDS (AIF – CATEGORY III)

2. Buoyant Capital – Opportunities Strategy (CAT III AIF)

- **Strategy:** India-focused long-only equity strategy with multi-cap and sector flexibility.
- **Objective:** Generate superior risk-adjusted returns by capturing high-quality equity opportunities while managing downside risk.
- **Approach:** Actively managed portfolio using a core-satellite allocation, adjusting dynamically across market cycles.
- **Investment Fit:** Suitable for sophisticated investors seeking absolute returns with disciplined risk management over a full market cycle.

Equity - AIF
Buoyant Capital – Opportunities Strategy (CAT III AIF)

Investment Objective
The objective of Buoyant Capital Opportunities AIF is to invest taking concentrated bets for the long term, following altering balance in the aggressiveness-to-defensiveness continuum, which is attained through diversification of cash flow streams, choice between predictable vs. growing cash flow streams and cash calls (pooled vs. model portfolio). Sector rotation strategy.

Particulars	Details
AUM	~3,024 Cr.
Fund Manager	Sachin Khivasara, Jigar Mistry
No. of Stocks	32
Inception Date	Nov 2022
Exit Load	Open-Ended
Core Portfolio	51%
Satellite Portfolio	43%
Drawdown	100% upfront

Top Sectors	Weight %
Banking	22.40%
HealthCare	9.40%
Info Tech	7.00%
Misc	6.70%
Insurance	6.20%
Real Estate	6.00%
NBFC	4.70%
Chemicals	4.60%
Building Materials	4.40%
Materials	4.40%

Top 10 Holdings	Weight %
Axis Bank Ltd	7.3%
Shriram Finance Ltd	4.7%
One 97 Communications Ltd	4.6%
Vedanta Ltd	4.4%
Navin Fluorine International Ltd	4.3%
Marathon Nextgen Realty Ltd	4.2%
Aurobindo Pharma Ltd	4.2%
State Bank Of India	4.0%
Idfc First Bank Ltd	4.0%
Interglobe Aviation Ltd	3.9%

Fees Structure

Fee Structure	Fixed	Performance	Hurdle
Fixed	2.00%	-	-
Variable	-	20%	7%**

*performance as on November 30th 2025
**Hurdle rate is post-tax
***For amount more than 5Cr. please contact.

Key considerations:

- Investment option: ₹1 Crore onwards
- Investment horizon: 5+ years
- Investment nature: Hyper Aggressive

INVESTMENTS: GIFT CITY INVESTMENTS

GIFT City (Gujarat International Finance Tec-City) is a planned smart city and global financial services hub located in Gujarat, India. It was initiated by the Government of Gujarat to create a world class business district focused on international finance, technology, sustainable infrastructure, and economic growth.

Tata India Dynamic Equity Fund (Inbound) – GIFT IFSC

- This is a retail-oriented inbound feeder mutual fund launched by **Tata Asset Management** (part of the Tata Group) under the **International Financial Services Centre Authority (IFSCA)** at **GIFT City** in Gujarat

Key highlights:

- Designed for foreign individuals, NRIs, OCIs and eligible institutional investors.
- Invests into Tata AMC's equity mutual fund schemes and ETFs with diversified exposure (large, mid, small-caps) and theme opportunities.
- Uses dynamic allocation to balance risk and growth based on market condition

Key considerations:

- **Investment option:** $500 Dollars onwards
- **Investment horizon:** 5+ years
- **Investment nature:** Aggressive

MONTHLY NEWS LETTER

Welcome Note

Summer brings plans—family vacations, short breaks, and moments to unwind.

At the same time, it reminds us of long-term responsibilities like your child's higher education.

The real question isn't choosing between the two—
but ensuring one does not come at the cost of the other.
This edition reflects how you can enjoy today—while staying aligned with your long-term financial direction.

What's Inside

Thought for the Month "Financial balance is not about restriction—it is about preparation."

MARKET INSIGHTS

April 2026 Snapshot

MONTHLY FINANCIAL MARKET PERFORMANCE SNAPSHOT

Particulars	Open	High	Low	Close	Change %
Sensex	73,762.43	79,367.08	71,545.81	76,913.50	4.27%
Nifty	22,899.00	24,601.70	22,182.55	23,997.55	4.80%
Nasdaq	22,322.12	22,906.72	20,690.25	21,590.63	-3.28%
Gold	$4,672.02	$4,889.70	$4,509.96	$4,626.60	-0.97%
Crude	$102.08	$117.90	$82.63	$107.91	5.71%

MF CATEGORY-WISE PERFORMANCE AT A GLANCE

Category	1 Year	3 Year	5 Year	10 Year
Equity - Contra	2.45	17.74	16.85	15.89
Equity - Dividend Yield Fund	4.99	17.24	16.76	14.88
Equity - ELSS	2.79	15.02	13.48	13.96
Equity - Flexi Cap Fund	3.73	15.26	13.24	13.88
Equity - Focused Fund	3.71	14.86	12.93	13.59
Equity - Large & Mid Cap Fund	5.89	17.64	15.37	14.62
Equity - Large Cap Fund	1.21	13.17	11.59	12.30
Equity - Mid Cap Fund	10.64	21.57	18.03	16.45
Equity - Multi Cap Fund	6.52	18.32	16.11	15.21
Equity - Small cap Fund	9.90	19.56	18.93	17.06
Equity - Value Fund	6.01	17.78	15.73	14.21

What this means for you?

Markets may continue to move in phases influenced by global developments and domestic participation. While short-term fluctuations are natural, long-term trends tend to align with economic growth. Regular investment flows continue to provide stability, reinforcing the importance of staying invested through changing market conditions.

INVESTOR TAKEAWAY

Seasonal expenses may rise — But disciplined investing should continue.

***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 - 01/04/2026 to 30/04/2026*

ADVISOR LENS

Spending vs Discipline: Finding the Right Balance

What often happens

- Lifestyle expenses increase during festive or vacation seasons
- Investments are paused or reduced temporarily
- Long-term goals take a back seat

The Hidden Risk

- Short-term choices may feel small—but their impact compounds over time.
- Short-term spending decisions can quietly impact long-term financial outcomes.

A More Structured Approach

- Maintain a clear separation between lifestyle expenses and investments
- Avoid redeeming long-term investments for short-term needs
- Continue SIPs without interruption
- Stay aligned with your financial goals

A SIMPLE PERSPECTIVE

Enjoying the present & securing the future are not opposing choices - they require discipline & consistency.

INVESTOR EDUCATION

Building Wealth That Lasts Across Generations

While we focus on current goals and near-term priorities, it is equally important to think beyond our own lifetime.
Wealth creation is not only about achieving personal financial goals—it is also about creating a foundation that can support future generations.
Intergenerational wealth is built over time through consistency, discipline, and clarity of purpose.

A Thoughtful Approach

- Stay invested for long-term growth
- Maintain consistency in contributions
- Align investments with long-term family objectives
- Review and organise assets periodically

INVESTOR INSIGHT

Wealth is not just what you build—
it is what continues to grow, even when you are not actively managing it.

What Defines Intergenerational Wealth

Assets that continue to grow beyond one's lifetime

Financial stability passed on without burden

A structured approach that supports future needs

CASE STUDY

Two Families, Two Choices.

The Mehta and Sharma families stood outside the airport—smiles wide, bags packed, and one perfect group photo to begin their summer vacation.
Both families were headed to the same destination, staying at similar hotels, and chasing the same sunsets.

But behind the scenes, their financial choices had already taken different paths.

The Mehtas arranged funds at the last moment by breaking an existing investment.

The Sharmas, on the other hand, had set aside money over time specifically for such lifestyle needs and opted for a systematic withdrawal plan (SWP)—without disturbing their other long-term investments.

The vacation unfolded beautifully for both. Photos were clicked. Memories were made. Stories were shared

Months later, both families remembered the trip the same way—
but their financial outcomes were different.

For the Mehtas, their savings were interrupted—that may have impacted future growth.

For the Sharmas, their long-term investments continued without disruption..

The Real Difference

A vacation is remembered for the experience - but its true cost is defined by how it is funded.

FINANCIAL WISDOM

The Balance Between Living Today and Securing Tomorrow

Life is meant to be lived in the present—celebrating moments, creating memories, and enjoying what we earn. At the same time, the future carries its own responsibilities—goals that require patience and foresight. The challenge is not choosing one over the other, but maintaining a balance between both.

Where the Imbalance Begins

- Prioritising the current lifestyle at the cost of future security
- Delaying long-term investments for short-term comfort
- Treating savings as optional rather than essential

WISDOM TO REMEMBER

Living well today and securing tomorrow are not competing goals - they are outcomes of the same disciplined approach.

A More Balanced Perspective

Enjoy the present—but within your means. Secure the future—but without postponing life. Financial well-being lies not in extremes, but in consistent balance.

GOAL ALIGNMENT
CHECKLIST

Are Your Goals Financially Aligned?

If 2 or more answers are "No"

It may be a good time to review how your goals and investments are aligned.

Even small gaps, when left unchecked, can impact long-term outcomes.

Take a moment to reflect:

✅ Have I kept separate provisions for short-term expenses like vacations?

✅ Have I avoided using investments for lifestyle needs?

✅ Am I investing regularly for long-term goals like education?

✅ Do I know how much I need for these goals?

✅ Are my investments aligned with time horizon and risk profile?

✅ Have I reviewed them recently?

CLOSING NOTE

Balance is Real Wealth

True financial strength is not about choosing between present enjoyment and future security.
It is about managing both with clarity and discipline.

What You Can Do This Month

- Manage expenses without disturbing long-term investments
- Review long-term goals like education
- Continue or increase SIPs where appropriate
- Ensure proper allocation across goals

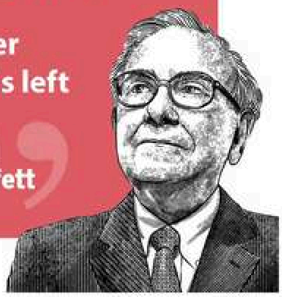
A Simple Step Forward

If you would like to review your goal alignment and investment approach, you may consider a review discussion.

QUOTE OF THE MONTH

Do not save what is left after spending, but spend what is left after saving.

– Warren Buffett



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VB ABUNDANCE

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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