VB ABUNDANCE
Solutions Simplified

CERTIFIED ISO 9001:2015 COMPANY


- **Others** — Retail
  1) Gift city
  2) Overseas fund
  3) P2P
  4) Crypto
  5) Commodity
  6) Real Estate
  7) RE-ITS
  8) Invits
- **SHARES** — Retail
  1) Listed
  2) Unlisted
  3) IPO
- **AIF** — 1 Crore
  1) Angel fund
  2) Private Credit
  3) Derivative Trading
- **PMS** — 50 LAKHS
  1) Equity
  2) Debt
- **SIF** — 10 LAKHS
  1) Equity
  2) Debt
  3) Hybrid
- **MF** — Retail
  1) Equity
  2) Debt
  3) Hybrid

# VB ABUNDANCE LLP

# READY RECKONER & NEWSLETTER

## September 2026

This Month's Featured Service:
**Estate Planning**
in Page 2



## VIVEKANANDDAN AS

CFP, Independent Director | Chartered Family Office Consultant

vivek@vbabundance.com

99430 18682 | www.vbabundance.com

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

# VB ABUNDANCE LLP

9001:2015

## Our Leadership & Team

- Vivekananddan brings over 25 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**

**K. Harshini**

**Junior Financial Planner**

**S.Gokul**

**Relationship Manager**

**Investments**

**N. Jayashree**

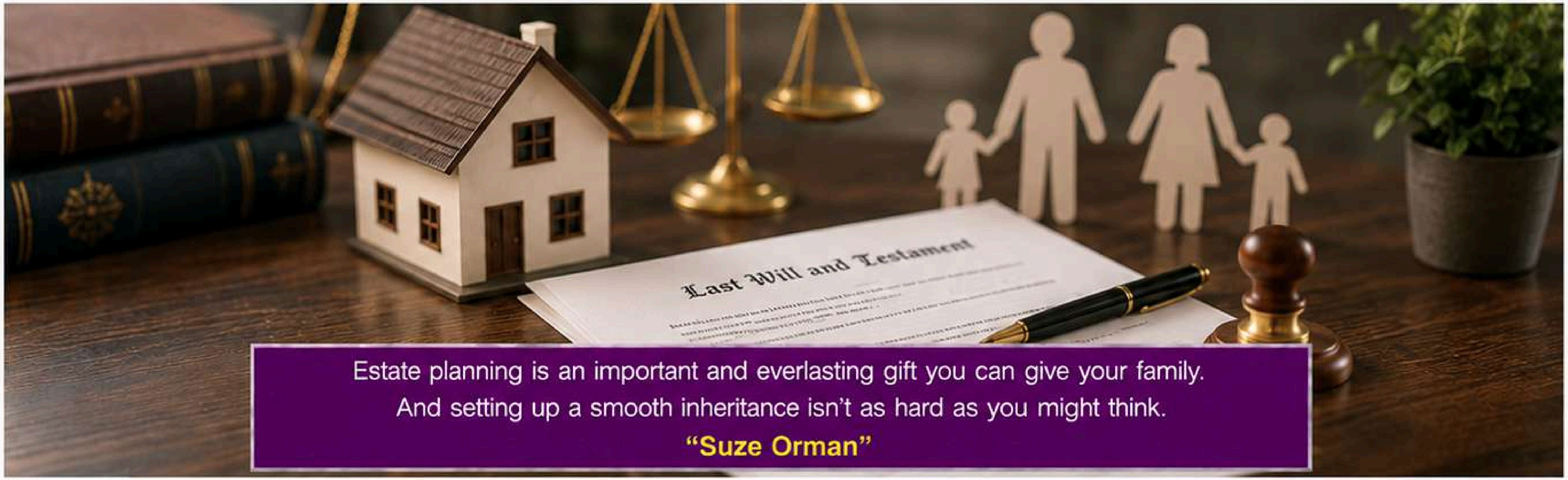
**IT Supporter**

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

# VB ABUNDANCE LLP - ESTATE PLANNING

## Leave a Legacy, not a Litigation

9001:2015




Estate planning is an important and everlasting gift you can give your family. And setting up a smooth inheritance isn't as hard as you might think.

**"Suze Orman"**

### WILL WRITING AND RELATED SERVICES

- Complete suite of services including will
- drafting, will validation, registration of wills, probates and executorship services

### TRUSTS & RELATED SERVICES

- Globally, private trusts are widely used as an effective tool for estate and succession planning.
- Many families set up private family trusts for smooth inter- generation transfer of wealth.

### TRUST FOR MINOR OR SPECIAL CHILD

- An unique trust product to safeguard the interest of a minor/special child on death of his/her parents.
- Our robust trust structure, combined with the discipline, integrity & strong value system guarantees complete financial security of the child.

### POWER OF ATTORNEY SERVICES & LOG

- A complete package including PoA drafting, and verification of "trigger events" before hand-over to PoA holder to prevent possible misuse.
- "Letter of Guardianship" (LOG) is the legal instrument you can use to name guardians for your minor children

### BEREAVEMENT ADVICE

- In case of an intestate death, comprehensive advice to help the client's family to transfer ownership of all the assets in his/her demise.

### ESTATE PLANNING ADVISORY SERVICES

- These are customised advisory services along with implementation assistance relating to estate and succession planning.

# VB ABUNDANCE LLP – RISK MANAGEMENT

## RECOMMENDED PRODUCTS AT A GLANCE

ISO 9001:2015

| PRODUCT NAME | OBJECTIVE | KEY BENEFITS | SUITABLE FOR |
|---|---|---|---|
| Care Supreme | To protect you and your family from unexpected medical expenses. | • Comprehensive health insurance plan with wide coverage<br>• Unlimited restoration benefit<br>• Cashless hospitalization<br>• Flexible coverage options | Financial support during medical emergencies, reduced out-of-pocket expenses, access to quality healthcare, and peace of mind for you and your family. |
| Care Enhance (Super Top-Up) | To provide additional health coverage at an affordable cost and protect against high medical expenses. | • Higher health coverage at a lower premium<br>• Protection against rising medical costs<br>• Financial security during major emergencies<br>• Peace of mind | Individuals and families who want additional health coverage beyond their base health insurance policy. |
| Tata AIG Kriti MediCare | To provide financial support upon diagnosis of specified critical illnesses. | • Helps manage treatment costs<br>• Lump sum benefit on diagnosis<br>• Covers loss of income<br>• Supports recovery expenses | Working professionals, business owners, self-employed individuals, and anyone seeking financial protection against serious illnesses. |
| Tata AIA 360° Unit Linked Plan (ULIP) | Long-term wealth creation along with life insurance protection through market-linked investments. | • Market-linked growth potential<br>• Choice of equity/debt/hybrid funds<br>• Fund-switching flexibility<br>• Life cover + investment + tax benefits<br>• Partial withdrawals after lock-in | Long-term investors seeking wealth creation and life protection, especially those comfortable with market risk and willing to stay invested for the long term. |
| Tata AIA Sampoorna Raksha Promise | Provide life insurance protection to financially secure the policyholder's family in the event of the policyholder's death during the policy term. | • Life cover for financial protection<br>• Death benefit payable to nominee<br>• Flexible policy term and premium options<br>• Riders available to enhance protection<br>• Helps replace lost income | Individuals seeking long-term life protection, especially earning members with dependants, outstanding loans, children's education needs, or other financial responsibilities. |

**Investments are subject to market risks**

# VB ABUNDANCE LLP – INVESTMENTS

## RECOMMENDED PRODUCTS AT A GLANCE

ISO 9001:2015

| Category | Product Name | Product Type | Objective | Key Feature / Description | Key Benefits | Investment Details / Action | Suitable for |
|---|---|---|---|---|---|---|---|
| Mutual Fund | 1. DSP Multi Asset Allocation Fund – Reg(G)<br>2. Motilal Oswal Active Momentum Fund-Reg(G)<br>3. Kotak Business Cycle Fund-Reg(G) | 1. Hybrid<br>2. Equity Thematic<br>3. Equity Thematic | 1. Asset Allocation<br>2. Focus on momentum<br>3. Invest across cycles | 1. Allocates across equity, debt, commodities, and other assets.<br>2. Uses a momentum-based approach to identify potential market winners.<br>3. Identifies sectors with potential based on the current phase of the economy. | 1. Reduces risk through diversification<br>2. Captures momentum opportunities<br>3. Captures sector opportunities | **Investment option:** SIP/ Lumpsum<br>**Investment horizon:** 5+ years | 1. Moderately Aggressive investors<br>2. Aggressive investors<br>3. Moderately Aggressive investors |
| SIF | 1. Qsif Equity Long-Short Fund<br>2. Qsif Ex Top 100 Long-Short Fund<br>3. Altiva Hybrid Long-Short Fund<br>4. ISIF Active Asset Allocator Long-Short Fund | 1. Equity<br>2. Equity<br>3. Hybrid<br>4. Asset Allocator | 1. Growth with hedged equity exposure.<br>2. Unlock alpha beyond the top 100 stocks.<br>3. Hybrid long-short approach<br>4. Dynamic asset allocation | 1. Aims to generate risk-adjusted returns by taking advantage of both rising and falling market opportunities.<br>2. Invests beyond the top 100 companies to drive long-term growth with limited short positions for risk management.<br>3. Generate capital appreciation and income through diversified equity, arbitrage, derivatives, and fixed income strategies.<br>4. Active multi-asset allocation using long-short strategies to capture opportunities across market conditions. | 1. Reduced volatility through long-short investing.<br>2. Potential for higher alpha.<br>3. More stable returns in volatile markets.<br>4. Diversification across assets | **Investment option:** Rs. 10 lakhs onwards<br>**Investment horizon:** 5+ years | Moderately Aggressive investors to Aggressive investors |
| BONDS | 1. Kerala Infrastructure Investment Fund Bond **(SUBJECT TO AVAILABILITY)**<br>2. Muthoot Fincorp Limited. | 1. Government Bond<br>2. Corporate Bond | 1. Infrastructure-focused investment<br>2. NBFC lending | 1. **Coupon rate** – 9.3% p.a. **Interest payout** – Quarterly **Maturity** – 3 years 5 months (41 months)**(SUBJECT TO AVAILABILITY)**<br>2. **Coupon rate** – 8.85% p.a. **Interest payout** – Monthly **Maturity** – 2 years 2 month (26 months) | 1. Credit Rating – AA, Secured<br>2. Credit Rating – AA, Secured | 1. **Investment option:** Rs.10 lakhs onwards **Investment horizon:** 3+ years<br>2. **Investment option:** Rs. 5 lakhs onwards **Investment horizon:** 2+ years | 1. Conservative investors<br>2. Moderate investors |
| PMS | 1. Buoyant Opportunities PMS<br>2. Phillip Conservative Credit Portfolio | 1. Flexi-cap<br>2. Debt PMS | 1. Flexible, opportunity-based investing<br>2. Stable returns with controlled risk | 1. Actively picks stocks across sectors based on market opportunities and trends.<br>2. Primarily invests in debt instruments with the objective of providing consistent returns. | 1. High growth potential with moderate downside protection.<br>2. Capital preservation & stable income. | **Investment option:** Rs. 50 lakhs onwards<br>**Investment horizon:** 5+ years | Hyper Aggressive investors |
| AIF | 1. Neo Infra Income Opportunities Fund | 1. Category II AIF | 1. Infrastructure Income | 1. Invests in infrastructure-linked debt and income-generating opportunities to provide regular yield potential. | 1. Stable income potential with lower volatility. | **Investment option:** Rs.1 Crore onwards<br>**Investment horizon:** 5+ years | Hyper Aggressive investors |
| GIFT CITY | 1. DSP Global Equity Fund<br>2. Parag Parikh IFSC S&P 500 Fund of Fund | Outbound | 1. To invest in high-quality global companies for wealth creation.<br>2. Gain exposure to leading US companies like S&P 500. | 1. Invests in 30–50 high-quality global companies across the U.S., Europe, Asia, and other markets with a focus on sustainable long-term growth.<br>2. Follows a passive investment approach, aiming to closely track the S&P 500 index. | 1. Access to global growth opportunities<br>2. Exposure to 500 leading US companies | 1. **Investment option:** $5000 onwards **Investment horizon:** 5+ years<br>2. **Investment option:** $5000 onwards **Investment horizon:** 5+ years | Aggressive Investors |

**Investments are subject to market risks**

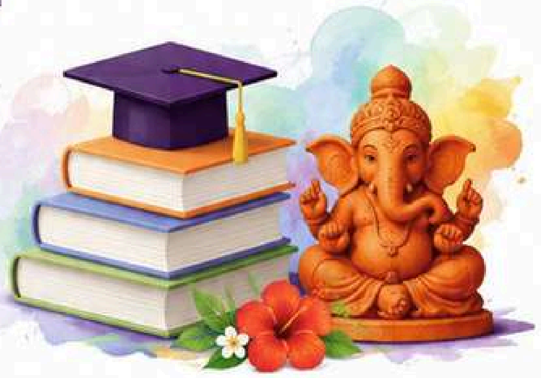
# VB ABUNDANCE LLP

# NEWSLETTER

## PAGE 1

# NEWSLETTER – SEP 2026

SEPTEMBER 2026 NEWSLETTER



### WELCOME NOTE

Some of life's most valuable lessons aren't taught in classrooms.

We learn them through experience, mistakes, conversations, and sometimes simply by asking better questions.

**Money is no different.**

Understanding how to manage, invest and protect our finances can make a meaningful difference to the life we eventually build.

As we celebrate Teachers' Day and Ganesh Chaturthi this month, perhaps there are two timeless reminders worth carrying forward:

Keep learning. | Keep growing. | And remove what stands in your way.

### WHAT'S INSIDE



THOUGHT FOR THE MONTH

*"The best financial lesson is the one that improves the life you live."*

## PAGE 2

# MARKET INSIGHTS – AUGUST 2026 SNAPSHOT

MONTHLY FINANCIAL MARKET PERFORMANCE SNAPSHOT

| PARTICULARS | OPEN | HIGH | LOW | CLOSE | CHANGE % |
|---|---|---|---|---|---|
| Sensex | 78,883.34 | 79,143.15 | 76,751.32 | 76,957.27 | -1.34% |
| Nifty | 24,572.70 | 24,774.30 | 23,993.85 | 24,080.40 | -1.24% |
| Nasdaq | 25,452.66 | 26,875.52 | 25,420.35 | 26,370.89 | 3.93% |
| Gold | $4,077.11 | $4,697.66 | $4,019.19 | $4,452.37 | 10.13% |
| Crude | $77.83 | $87.38 | $73.51 | $85.44 | 0.95% |

### MF CATEGORY-WISE PERFORMANCE AT A GLANCE

| CATEGORY | 1 YEAR | 3 YEAR | 5 YEAR | 10 YEAR |
|---|---|---|---|---|
| Equity - Contra Fund | 3.55 | 14.48 | 14.68 | 15.04 |
| Equity - Dividend Yield Fund | 5.94 | 13.85 | 13.37 | 13.52 |
| Equity - ELSS | 4.14 | 12.22 | 11.5 | 13.12 |
| Equity - Flexi Cap Fund | 6.93 | 13.32 | 11.64 | 13.27 |
| Equity - Focused Fund | 7.81 | 13.31 | 11.48 | 12.96 |
| Equity - Large & Mid Cap Fund | 7.93 | 15 | 13.48 | 13.86 |
| Equity - Large Cap Fund | 2.65 | 11.07 | 9.59 | 11.54 |
| Equity - Mid Cap Fund | 12.39 | 17.93 | 16.33 | 15.73 |
| Equity - Multi Cap Fund | 10.42 | 15.32 | 14.24 | 14.63 |
| Equity - Small cap Fund | 16.4 | 16.8 | 16.99 | 16.75 |
| Equity - Value Fund | 7.22 | 13.9 | 13.29 | 12.92 |

#### What This Means for You

Markets rarely come with a clear answer key. Economic developments, corporate earnings, interest rates, global events, and investor sentiment can influence them in different ways. Understanding the environment is therefore more useful than trying to predict every short-term move.

#### Investor Takeaway:

You don't need to predict every market move.
You need to understand why you are invested.

*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 - 01/08/2026 to 31/08/2026

**Investments are subject to market risks**

# VB ABUNDANCE LLP

# NEWSLETTER

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## PAGE 3

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PAGE 3 INVESTOR PERSPECTIVE

### THE FINANCIAL LESSONS WE LEARN TOO LATE

Some financial lessons become obvious only after they become expensive.

**01 A Higher Income Doesn't Automatically Create Wealth**
As income rises, expenses often rise with it. Without consciously increasing investments, a higher salary may simply create a more expensive lifestyle.

**02 Borrowing Brings Tomorrow's Income Into Today**
Loans can help fulfil important needs, but excessive or expensive debt can reduce future financial flexibility.

**03 The Best Investment Isn't Always the One With the Highest Return**
An investment should make sense in the context of the goal, time horizon and risk involved.

**04 "I'll Start Later" Is Still a Financial Decision**
Every year of delay means one less year for an investment to potentially grow.

**05 Financial Success Isn't Only About Earning More**
What you retain, invest and eventually use to achieve meaningful goals matters just as much.

INVESTOR PERSPECTIVE

The best financial lesson is the one you **learn before you have to pay for it.**

## PAGE 4

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PAGE 4 INVESTOR EDUCATION

### THE WEALTH OBSTACLES HIDING IN PLAIN SIGHT

Sometimes the path towards financial progress doesn't require another investment. It requires removing an obstacle.

| | | |
|---|---|---|
| 01 | Unclear Goals | When the destination isn't clear, it becomes difficult to know how much to invest, for how long, or what level of risk may be appropriate. |
| 02 | Too Many Investments | More investments do not automatically mean better diversification. A portfolio can become difficult to understand when it contains too many overlapping holdings. |
| 03 | High-Cost Debt | Expensive debt can quietly compete with wealth creation by consuming a significant portion of future income. |
| 04 | Idle Money | Keeping excess money idle for long periods may expose it to the gradual erosion of purchasing power. |
| 05 | Financial Procrastination | Sometimes the biggest obstacle is simply waiting for the "perfect" time to begin. |

INVESTOR INSIGHT

Sometimes moving closer to your financial goals isn't about doing more.
**It's about removing what holds you back.**

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# NEWSLETTER

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## PAGE 5

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PAGE 5 | CASE STUDY

# AMIT'S FIRST YEAR AS A SIP INVESTOR

Amit had a good job, a comfortable income and a life he enjoyed. Weekends meant restaurants, new gadgets, short trips and the occasional impulse purchase. He wasn't careless with money, but investing was always something he would "start later."

" One evening, while reading a financial newsletter, a simple thought caught his attention: Was he preparing only for the next weekend, or also for the milestones he wanted to achieve in life?

That question stayed with him.

He reached out to his Mutual Fund Distributor and began a conversation about his future goals. For the first time, Amit looked beyond his monthly expenses and thought seriously about the life he wanted to build. He started a monthly SIP that was comfortable for him. Nothing dramatic. No attempt to change his lifestyle overnight. He simply made investing a regular part of his monthly routine.

A year passed.

The markets had not delivered any spectacular movement. His portfolio had grown, but not dramatically. Yet Amit had changed. He no longer wondered where his money had gone at the end of every month. He had started thinking before making impulsive purchases. His financial goals were clearer, and a portion of his income was now automatically working towards them.

For Amit, the biggest achievement of the year wasn't the return on his SIP.
**It was becoming an investor.**

### THE REAL TRANSFORMATION

The market may not change your life in one year. But one good financial habit can change the way you approach the next ten.

## PAGE 6

SEPTEMBER 2026 NEWSLETTER

PAGE 6 | FINANCIAL WISDOM

# MORE MONEY DOESN'T ALWAYS MEAN MORE FREEDOM

We often believe that earning more will automatically lead to a better life. But financial freedom isn't about how much you earn.

**It's about how well you manage what you have.**

- It's not about earning more.
- It's about spending wise.
- It's about investing right.
- It's about living with purpose.

### KEY INSIGHTS

**Higher income can increase choices, but not necessarily peace of mind.** Lifestyle inflation can quietly replace progress with pressure.

**Financial freedom is built through intentional decisions.** Save, invest and protect what matters most to you.

**Freedom is the ability to choose your life, not just afford it.** When money supports your values, life feels lighter.

**More money without a plan can create more stress.** A plan brings clarity, confidence and control.

### REMEMBER

It's not the size of your income that gives you freedom.

**It's the strength of your plan.**


> *True financial freedom means having enough so you never have to trade your peace for money.*

Investments are subject to market risks

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# NEWSLETTER

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## PAGE 7



PAGE 7 | FINANCIAL INDEPENDENCE CHECKLIST

# HOW WOULD YOU GRADE YOUR FINANCIAL LIFE?


Financial freedom begins with self-awareness.
Use this checklist to assess where you stand today.
Score yourself honestly.

**SCORING GUIDE**
0 = Not Started | 1 = In Progress | 2 = Well Managed

| | AREA | WHAT TO CHECK | SCORE (0–2) |
|---|---|---|---|
| 01 | GOALS | I have clear short-term, medium-term and long-term financial goals. | 0 1 2 |
| 02 | BUDGETING | I follow a budget and track my income and expenses. | 0 1 2 |
| 03 | SAVINGS | I save regularly and have an emergency fund. | 0 1 2 |
| 04 | INVESTMENTS | I invest consistently for my goals and future. | 0 1 2 |
| 05 | RISK PROTECTION | I have adequate insurance cover for myself and my family. | 0 1 2 |
| 06 | DEBT MANAGEMENT | I manage my debt well and avoid unnecessary loans. | 0 1 2 |
| 07 | RETIREMENT PLANNING | I am planning today for a financially independent tomorrow. | 0 1 2 |

Σ YOUR TOTAL SCORE | / 14 | Add up your score (out of 14)

**WHAT YOUR SCORE MEANS**

| 0 – 4 | 5 – 9 | 10 – 12 | 13 – 14 |
|---|---|---|---|
| JUST GETTING STARTED | MAKING PROGRESS | GOOD GOING! | EXCELLENT! |
| Take small steps today. Every journey begins with the first step. | You're on the right path. Stay consistent and keep going. | You're building a strong financial foundation. Keep it up! | You're well on your way to financial independence. Keep growing and inspiring! |

## PAGE 8



PAGE 8 | CLOSING NOTE

# KEEP LEARNING. KEEP GROWING.


Financial success isn't about having all the answers. It's about staying curious, making informed decisions and taking consistent steps forward.

Thank you for letting us be a part of your financial journey.

**Here's to a month of mindful choices and meaningful progress.**

**KEY REMINDERS TO CARRY FORWARD**

| KEEP LEARNING | KEEP GROWING | STAY DISCIPLINED | STAY FOCUSED |
|---|---|---|---|
| The more you learn, the better decisions you can make. | Growth takes time, patience and consistency. | Small, disciplined actions today can create big results tomorrow. | Your goals are the reason behind every financial step. |

> *The best financial lesson is the one that improves the life you live.*

VB ABUNDANCE LLP

## 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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