



OPULENCE WEALTH

WEALTH 360

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Top 10 Financial Resolutions For 2025....



Market Outlook in 2025



About Hybrid Funds



How to Protect Your Portfolio?

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2025

Top 10 Financial Resolutions For 2025



As we know new year always bring new dreams, new ideas, new plans and main is new resolutions. We always take resolution but never take interest in fulfilling all of them. But this year let's take oath with "**OPULENCE WEALTH**" and think about top 10 resolutions for your financial growth, financial independency and at last for the best future of your family and loved ones. These resolutions will not only help us to grow but also help to secure our family members.

"Do not save what is left after spending, but spend what is left after saving". – Warren Buffett

1. STAY AWAY FROM OPTION TRADING AND CRYPTO INVESTMENTS

The expected increase in volatility in 2025 will make these instruments even more risky. For risk lover who have enjoyed a good run in the rising markets, it may be time to temper greed and exercise caution. When it comes to investing, it's easy to get swept up in the excitement of new opportunities, especially with the rise of options trading and cryptocurrencies. However, for most people, these areas can be risky and complex, requiring more expertise and experience than many realize.

Options trading, for instance, can be alluring because of its potential for high returns. However, it's also high-risk. Many novice investors end up losing significant amounts of money due to the complexity of options.

Similarly, cryptocurrency investments may seem enticing because of stories about people who made a fortune from early Bitcoin or Ethereum investments.

For most people, sticking to more traditional investments—like diversified mutual funds, index funds, or real estate—tends to be a more reliable and less stressful way to grow wealth over time. These options provide steady, long-term growth without the extreme volatility that comes with options trading and crypto.

In short, unless you have a deep understanding of these markets and a high tolerance for risk, it's best to steer clear of options trading and crypto investments. Focus on building a solid foundation with safer, well-researched investment strategies to ensure financial growth without unnecessary headaches.



2. STAY WITH SHORT-TERM FUNDS TO AVOID RISKS

The interest rate cuts that many had anticipated did not come through in 2024. Over the year, the RBI has changed its stance from “withdrawal of accommodation” to “neutral”. However, it has kept the policy rate unchanged, choosing to wait for more clarity on the evolving inflation scenes. The rate cuts are now expected to start in the first half of 2025.

Short-term funds, like money market accounts, short-term bonds, or high-yield savings accounts, provide a stable and relatively low-risk way to grow your money. Unlike stocks or long-term investments, these funds are less susceptible to market volatility, offering peace of mind in uncertain times. For example, during market downturns, short-term investments often maintain their value better, which can be especially reassuring if you have upcoming financial goals—like a home purchase or tuition payments—in the near future.

Additionally, short-term funds allow you to stay flexible. If the market improves or you find better investment opportunities, you can quickly move your money around without being locked into long-term commitments.



3. THINK ABOUT CYBER SECURITY

Personal preventive measures are as important as insurance. Cyber scams have increased 300% in the past year, with ₹11,333 crore lost in the first nine months of 2024 alone. We spend an average of 194 minutes daily on social media so we should think about these scams more seriously and take some precautionary steps for protecting our family.

In the past year, scammers posing as bank officers or government officers have exploited fear to leak Aadhar details by taking OTP or credit card details etc and social media posts help them in generating leads and gathering personal data.

Personal preventive measures are very crucial. Since many scams are originated from abroad, prevention remains the best defence. Stay informed, exercise cautions and remain in one step ahead of cyber criminals.

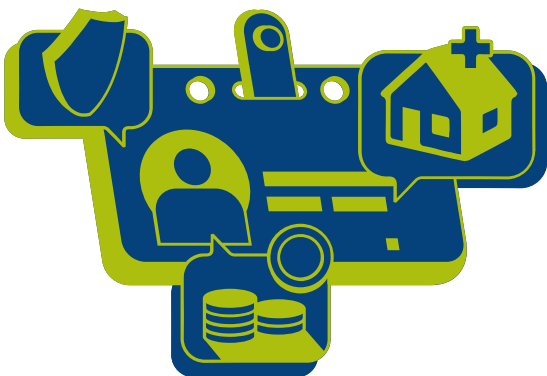


4. TAKE NPS BENEFIT BY EMPLOYER

The limit for tax deduction for NPS contribution has been hiked under the new regime. Tax benefits for the NPS have progressively increased in the past few years, each change making the pensions scheme more advantageous for investors. This year budget has enhanced the tax deduction for those opting for the new tax regime. This makes the NPS a compelling investment.

The new provisions make it easier to convert your NPS corpus into a lifetime annuity, ensuring you have a stable income stream after retirement. NPS has always had a Tier 1 account for retirement savings, but now, the Tier 2 account also comes with tax benefits under Section 80C.

It's a great opportunity for those looking for a low-risk, tax-efficient, and long-term investment strategy. By making use of these benefits now, you can ensure that your retirement years are as stress-free and financially secure as possible



5. UPGRADE YOUR TERM PLAN TO SECURE YOUR FAMILY

Increasing the sum assured in a term insurance plan offers several advantages, ensuring better financial protection for your beneficiaries and providing more comprehensive coverage. As you age, your financial obligations may increase.

For example, as children grow, their education and marriage costs will rise, or you may take on new financial responsibilities like home loans or business ventures. Increasing the sum assured helps cover these expanding liabilities. Knowing that your family or dependents will receive a substantial payout if something happens to you gives you peace of mind.

It reduces worries about leaving them financially vulnerable. Increasing the sum assured in a term insurance plan helps ensure that your coverage evolves with your changing life circumstances, offering robust protection for you and your loved ones.

Increasing the sum assured in a term insurance plan offers several advantages, ensuring better financial protection for your beneficiaries and providing more comprehensive coverage.



6. CORRECT USE OF BONUS

We should prioritise the correct use of bonus. All of us have some temptation to complete but we need to use the bonus in correct place. When you receive a bonus, it can be tempting to splurge on immediate wants, whether it's a shopping spree, a luxury vacation, or an upgrade to your lifestyle. While treating yourself is important, a bonus presents an excellent opportunity to prioritize saving for your long-term financial goals.

It's essential to enjoy your bonus and reward yourself for your hard work, but the key is moderation. Set aside a small portion—say 10–15%—for something you've been wanting, whether it's a special treat or experience. This way, you get to indulge without sacrificing your long-term financial security.

A bonus is a wonderful financial boost, but its power lies in how you choose to use it. Prioritizing saving and investing can set you up for future success, while still allowing you to enjoy a little reward for your efforts.



7. FINANCIAL LITERACY: THE FOUNDATION OF TRUST AND CONFIDENCE

In today's fast-paced world, financial literacy is no longer just a luxury—it's a necessity. Whether you're planning for retirement, buying a home, or simply trying to manage day-to-day expenses, understanding the ins and outs of personal finance is critical to achieving financial well-being. Yet, so many people feel overwhelmed by the jargon and complexity of the financial world. But the good news is, it's never too late to start learning.

Once you've taken the time to educate yourself, you may feel more comfortable seeking professional advice. But it's crucial to find trustworthy financial advisors who have your best interests at heart. The financial world can sometimes feel like a minefield of conflicting advice, high commissions, and confusing terminology. Building a trusting relationship with a financial advisor is key to navigating these challenges. Financial well-being is a journey that requires ongoing learning, trust, and discipline. By educating yourself and creating a solid foundation, you can navigate the financial world with confidence, avoid common pitfalls, and set yourself on a path to long-term success.



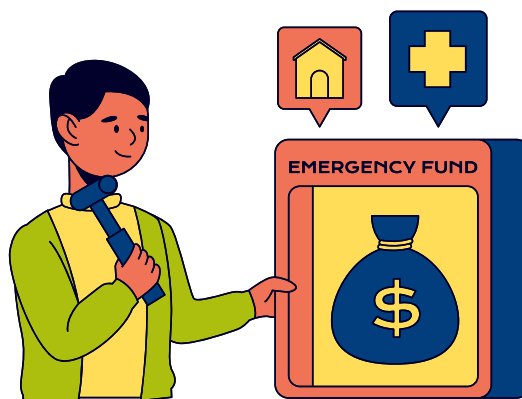
Building Trust

8. BUILD EMERGENCY FUND

Think of your emergency fund as your safety net—a buffer between you and financial stress when the unexpected happens. Without one, you might find yourself scrambling for credit cards or loans when an emergency strikes, which can lead to more financial problems down the road. Having a dedicated fund gives you peace of mind, knowing you're prepared for life's bumps in the road.

Life circumstances change. Your financial situation may improve, or you might face an unexpected expense that drains part of your fund. Revisit your emergency fund goals regularly. If you get a raise, tax refund, or bonus, consider directing part of that windfall to your fund.

If you do have to dip into it for an emergency, that's okay! The key is to rebuild it as soon as possible so it's there when you need it again.



9. THINK ABOUT FAMILY & THEIR GOALS

Investment is very essential for financial achievement but before investing we should think about our and our family goals to be achieved.

Before you begin investing, take the time to discuss and clearly define your family's short-term and long-term goals. Having these conversations—whether with your partner, children, or even extended family—ensures that everyone's needs and aspirations are considered.

For instance, you may find that your family's priorities include:

- Saving for your child's education in the coming years.
- Purchasing a home in the near future.
- Building a retirement fund for a comfortable future.
- Paying off debt or saving for an emergency fund.

Each of these goals will require different financial strategies and timelines. Knowing where you want to go will help you figure out how to get there.



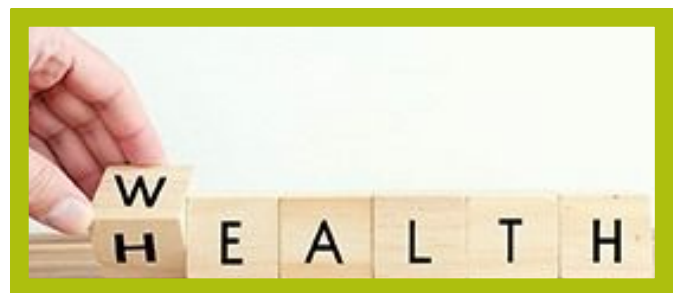
10. UPGRADE YOUR HEALTH PLAN: THE BENEFITS OF A HIGHER SUM ASSURED

Upgrading your health plan to increase the sum assured is one of the best ways to ensure you're not caught off guard by rising healthcare costs. It's a smart, proactive step that offers both financial security and mental peace. By choosing a higher sum assured, you make an investment in your future health, the well-being of your family, and the assurance that you'll be ready for whatever comes next.

As your family grows, so do the healthcare needs of its members. Each family member may require different levels of medical attention, from routine check-ups to emergency care. By increasing your sum assured, you ensure that all family members are adequately covered without worrying about exceeding the limits of your current health plan.

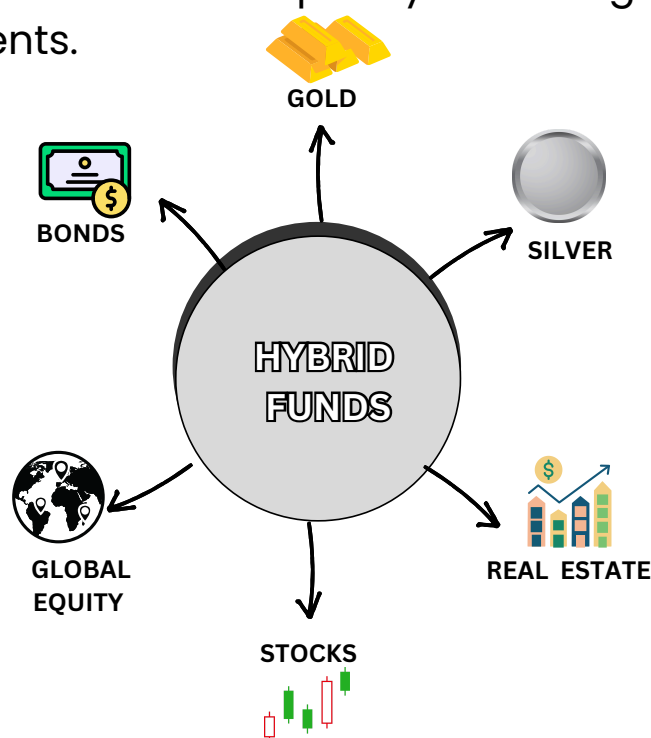
CONCLUSION

Achieving financial well-being is a journey, not a destination. By prioritizing education, embracing technology, managing debt and continuously investing in your future, you can create a strong foundation for a financially secure and prosperous life. These 10 revolutionary steps are designed to help you navigate the complexities of modern finances and build lasting wealth for the long term.



Understanding Hybrid Funds: A Comprehensive Guide

Hybrid funds are a popular investment vehicle that combines two or more asset classes in one portfolio. These funds aim to provide investors with a balanced approach to risk and return by diversifying across different types of investments, typically equities (stocks), debt (bonds), and sometimes other assets like real estate or commodities. They are an attractive option for those looking to gain exposure to multiple markets without the complexity of managing separate individual investments.



1. Balanced Advantage Fund:

Dynamic Allocation Balanced Advantage Funds adjust the mix of equity and debt based on market conditions, aiming to balance risk and return. They increase equity exposure in favorable markets and reduce it during volatility. These funds are ideal for investors seeking both growth and stability, with moderate to long-term investment goals.

2. Aggressive Hybrid Funds:

These funds have a higher allocation to equities (usually 65–80%), aiming for high capital appreciation. They are suited for investors with a higher risk tolerance and a longer investment horizon.

3. Conservative Hybrid Funds:

These funds are more bond-heavy, with a larger allocation to fixed-income assets (70-80%), and a smaller portion in equities (20-30%). These are suitable for risk-averse investors looking for steady income and lower volatility.

4. Multi Asset Allocation Funds:

These funds dynamically adjust their allocation between equity and debt based on market conditions. The aim is to optimize returns by shifting between asset classes based on prevailing market trends.

5. Equity Saving Fund: Minimizing Risk, Maximizing Returns

An Equity Saving Fund primarily invests in equities, but it also uses debt instruments and arbitrage strategies to minimize risk. This fund aims to provide moderate returns with lower volatility by balancing equity exposure with safer investments. It's ideal for conservative investors seeking some equity growth while reducing downside risk.



Who Should Invest in Hybrid Funds?

Hybrid funds are ideal for investors who seek a balanced approach to investing and don't want to pick individual stocks or bonds. Here are some examples of who might benefit from hybrid funds:

- **New Investors:** Those who are just starting to invest and seek a diversified approach without having to make complex investment decisions.
- **Moderate Risk Tolerance:** Investors who want to balance growth potential with some level of safety and income generation.
- **Retirement Savers:** Hybrid funds can be appropriate for retirement portfolios, providing a stable income through bonds while offering the potential for growth through equities.

Conclusion

Hybrid funds provide a convenient, diversified, and balanced approach to investing. They can be an excellent choice for investors seeking a combination of growth and stability, with a professional manager handling the asset allocation. By understanding the different types of hybrid funds and their benefits, investors can choose the one that best aligns with their financial goals and risk tolerance.

How to protect your Portfolio during this January?



As winter approaches, many of us look forward to the beauty of the season—the snow, cozy indoor moments, and festive activities. However, the cold weather also brings specific health challenges that can affect our well-being. From seasonal illnesses to the risks of extreme cold, it's essential to take extra precautions to stay healthy during the winter months. Similarly, we should take care of our portfolio in winters with extra care. So, we will guide you how you can take care of your portfolio this winter as your physical and financial health both are equally important for you and your family as well. Here are several strategies to help you protect your portfolio this winter.

*“The time to repair the roof is when the sun is shining.” –
John F. Kennedy*

1. DIVERSIFYING YOUR PORTFOLIO: A STRATEGY FOR LONG-TERM SUCCESS

Modification is one of the best ways to protect your portfolio year-round. By spreading your investments across different asset classes—such as stocks, bonds, real estate, and commodities—you can reduce the risk of a single downturn affecting your entire portfolio. Don't put all your eggs in one basket. Ensure that your portfolio is spread across different asset classes (stocks, bonds, commodities, real estate) and geographic regions to mitigate risk. Rebalancing involves adjusting the weight of your investments to align with your financial goals, risk tolerance, and market conditions. For example, if one asset class (such as stocks) has gained meaningfully over the year, it might now represent a higher percentage of your portfolio than you are comfortable with. Selling off some of those investments and reallocating to lower-risk assets can help maintain a balanced and stable portfolio.



“Mutual funds were created to make investing easy, so consumers wouldn’t have to be burdened with picking individual stocks.”

– Scott Cook

2. MONITOR VARIATION IN THE SEASONAL MARKET

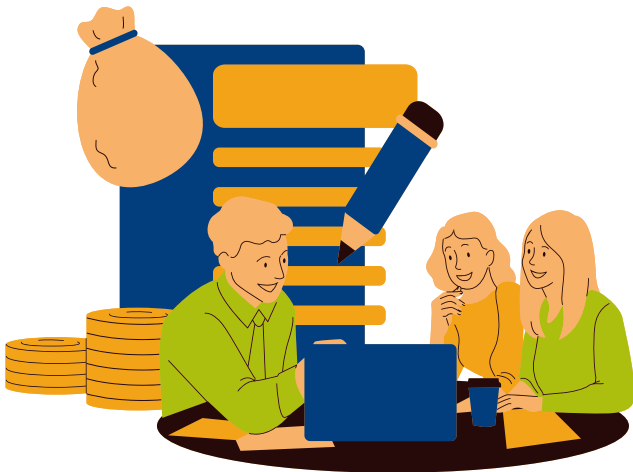
The winter months could bring up specific market patterns that investors should be aware of. Historically, the period from November to April has been a great season for equities, particularly the "Santa Claus rally" and the "January effect." However, winter brings with it its own set of concerns, such as potential economic slowdowns or geopolitical tensions that could have an impact on global markets.

Stay current on market trends and monitor for signals of winter-specific risks, such as lower consumer spending or supply chain disruptions caused by weather-related incidents. Monitoring seasonal market patterns and modifying your approach accordingly might help you make more informed decisions to reduce risk.



3. UTILIZE FINANCIAL ADVISORS FOR

Sometimes January is the best time to consult with a financial advisor who can help you strategically adjust your portfolio for the upcoming financial year because this is the last quarter of financial year. Financial advisors have the expertise to ensure your investment strategy aligns with both short-term protection and long-term growth. Schedule a mid- or year-end review with your financial advisor to discuss your portfolio's performance, tax strategies, and potential areas for risk mitigation.



4. STAY DISCIPLINED AND AVOID EMOTIONAL DECISIONS

Winter may be a time of extreme feelings, whether it is the pressure of the holidays, economic concerns, or simply feeling "in the dark" during the colder months. Emotional decision-making is one of the most significant risks to investors, particularly when markets are volatile. Avoid withdrawing your investments instead, concentrate on your long-term objectives and maintain discipline in your approach. If you have already diversified and have a strategy in place, maintain to it. Avoid taking rapid actions based on short-term market volatility or seasonal anxieties.

5. CONSIDER TAX-FRIENDLY STRATEGIES

The winter months are also an important opportunity to think about year-end tax planning. Profits, taxes, expenses, and contributions to retirement plans may influence how your portfolio performs after taxed. Consider selling underperforming assets to offset capital gains (a method known as tax-loss collecting).

As the year comes to a close, there may be opportunities to optimize your portfolio for tax purposes. For example, if you've seen significant gains in a particular sector, consider reallocating some funds to tax saving schemes like NPS and start taking advantage after retirement.



CONCLUSION

Winter is a time for reflection, not just on the cold temperatures outside but also on the health of your financial future. This is a great time to reassess your portfolio, harness tax-saving strategies, and protect your wealth by diversifying across different asset classes. The market may face some short-term ups and downs, but by focusing on long-term goals, you can navigate through the volatility with confidence.

Mutual Fund Market Outlook for 2025: Navigating Change with Optimism

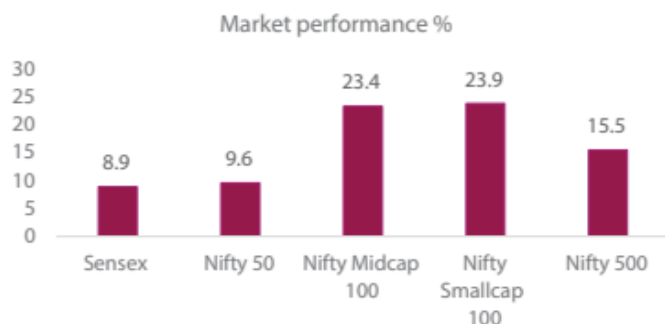


As we approach 2025, the mutual fund market stands at an exciting crossroads. With evolving economic landscapes, changing investor preferences, and new regulatory frameworks, the year ahead promises both challenges and opportunities for investors and fund managers alike. So, before going to new year with new ideas let's quickly do a recap of 2024.

“The four most dangerous words in investing are: This time it’s different.’ Learning from the past is key to future success.” – Sir John Templeton

Let's see some recap of 2024:

As we reflect on 2024, several critical factors shaped market behaviour and economic dynamics. Below is a breakdown of the key drivers and their impact on the global and domestic markets.



Source: Bloomberg , Data for CY 2024

The above graph should not be used for development or implementation of an investment strategy. Past performance may or may not be sustained in future.

1. The first half of 2024 saw market optimism driven by the anticipation of political stability and a revival in reforms. Expectations of continuity in governance spurred positive market sentiment, reflecting hope for further reforms and policy changes.
2. The last quarter of 2024 saw a mild correction in the equity markets, mainly driven by slower-than-expected earnings growth and high valuations. Mutual fund managers became more cautious, trimming positions in overvalued stocks and focusing on solid, growth-oriented sectors.
3. Mutual funds in the debt and bond segments faced some challenges due to the RBI's decision to hold interest rates steady and inflationary pressures. However, funds focused on short-duration or government bonds performed better as they had a lower sensitivity to interest rate changes.

As we move into 2025, several key factors are likely to shape the global markets:

1.US Government and Policy Impact: The incoming US government in January 2025 will have a significant influence on global markets. Its policies, including potential tariff impositions, could drive inflation higher, and any interest rate cuts are expected to be modest.

2.Global Monetary Policies: Central banks will continue to play a crucial role, with the US economy expected to maintain strength. However, growth in Europe may be sluggish, and European central banks will likely shift focus from high inflation to addressing low growth. Japan, on the other hand, might raise interest rates while experiencing better-than-expected growth as its economy normalizes.

3.China's Economic Challenges: China's growth could be hampered by the imposition of tariffs, with the country potentially rolling out countermeasures. Stimulus measures in China might continue, but the trade landscape will be one to watch closely.

4.India's Economic Outlook: While India experienced optimism in 2024, expectations for 2025 may be more tempered. Slower credit growth, fiscal consolidation, and a higher base could moderate growth. Although corporate earnings have been strong, especially with margin improvements and post-COVID recovery, the momentum might not continue at the same pace. However, prudent government policies to boost capital expenditure and consumption could lead to earnings recovery.

5.Impact of US Tariffs on India: The US's tariff policies, particularly towards China, could once again benefit India, as seen in the previous term. India might turn these trade restrictions into an opportunity, boosting its position in global trade.

6.Global Market Performance: After strong rallies in 2023 and 2024, markets have seen corrections in recent months, and valuations remain elevated. Going into 2025, market performance will likely be influenced by earnings growth and absolute valuations. With challenges in near-term growth, muted foreign institutional investor (FII) inflows, and subdued earnings expectations, significant valuation expansion seems unlikely.

7.Sectors and schemes picking in 2025: With growth challenges in the near term, 2025 is expected to be a year of stock picking, with opportunities in mid and small caps. The recent corrections in these segments could present attractive entry points for select stocks, making it a good time to increase exposure in targeted areas.

In conclusion, while the road ahead is changeable, the mutual fund market in 2025 offers a bright horizon for those ready to navigate the changes with informed optimism and patience. The mutual fund market in 2025 will likely be characterized by a blend of innovation, adaptability, and social consciousness. With technological advancements empowering investors and increasing focus on sustainability, mutual funds will remain a crucial tool for long-term wealth building. However, market conditions may bring both opportunities and risks, so staying diversified and informed will be key for investors navigating this evolving landscape.



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**Market-cap
agnostic**

The scheme would be diversified across large, mid, and small caps, providing the benefits of different market capitalizations.



**Broad-based
theme**

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**Sector
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Flexible allocation to sectors based on market conditions to capitalize on emerging opportunities within the rural theme.

* From Nifty Rural Index

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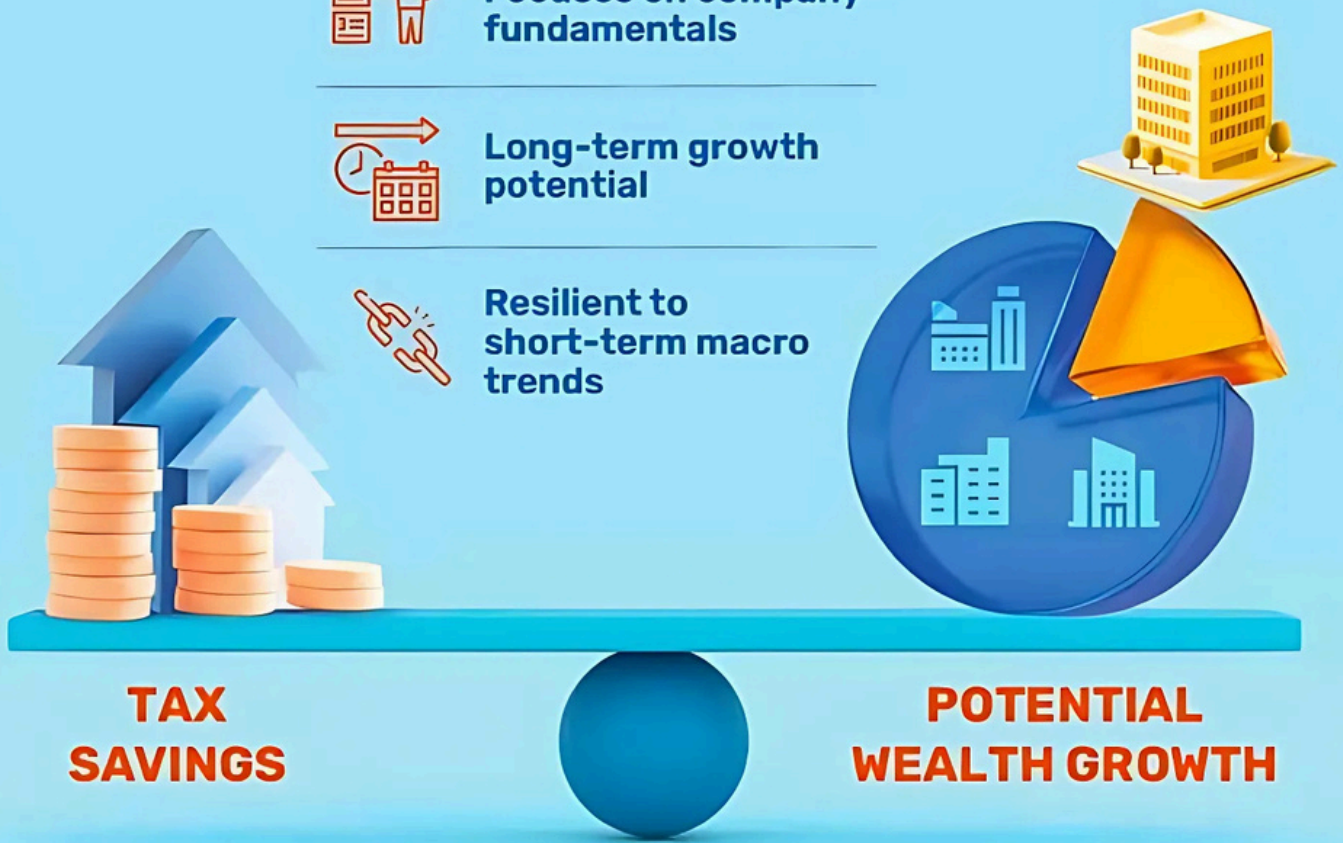
Focuses on company fundamentals



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Resilient to short-term macro trends



TAX SAVINGS

POTENTIAL WEALTH GROWTH

NFO PERIOD 24th DEC, 2024 - 22nd JAN, 2025

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HISTORICAL DATA & CHANGES

DEC 2024

| INDEX & COMMODITIES | VALUE/PRICE [01 st DEC 2024] | VALUE/PRICE [31 st DEC 2024] | %CHG |
|---|---|---|-------|
|  BSE SENSEX | 80248.08 | 78139.01 | -2.62 |
|  NIFTY 50 | 24276.05 | 23658.15 | -2.54 |
|  BSE MID CAP | 46555.59 | 46444.66 | -0.23 |
|  BSE SMALL CAP | 55662.71 | 55180.60 | -0.86 |
|  GOLD ₹/10GM | 75896.00 | 76501.00 | 0.74 |
|  SLIVER ₹/10GM | 88307.00 | 87702.00 | -0.68 |
|  USD/INR | 1/84.71 | 1/85.62 | 1.07 |
|  BRENT CRUDE ₹/BARREL | 5833.00 | 6142.00 | 5.29 |

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EVENT CORNER



CSR ACTIVITY



Team OPULNCE celebrated 11th anniversary this December, we reflect not only on our journey of growth but also on our commitment to making a positive impact on the world around us.

To mark this special milestone, we are proud to share our latest CSR activity with future of India. From conducting fun activities like dance, story telling, drawing competition followed by yummy lunch and donating supplies like printer , mat , stationary etc...



It was truly heartwarming to see the smiles on the children's faces as we engaged with them, danced with them and sparked their curiosity . We believe that investing in the next generation is the best way to ensure a brighter and more sustainable future for all...



Its our dedication and passion that drive our commitment to **CORPORATE SOCIAL RESPONSIBILITY**



EMPLOYEE OF THE MONTH



Mr. Aakash

Congratulations





Media Page

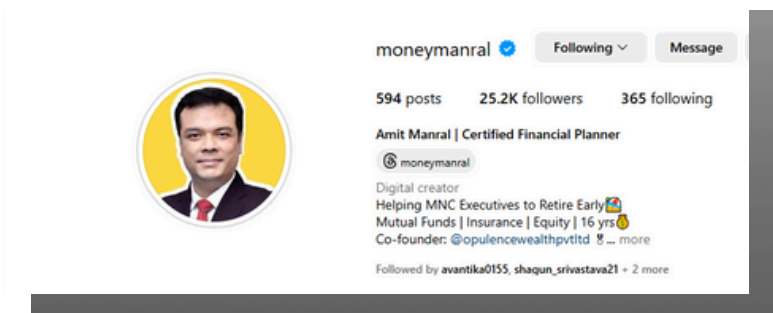
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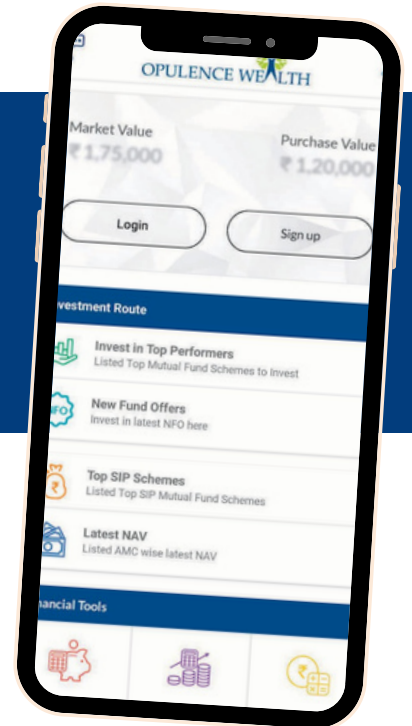
Details & More

Being intentional about improving your financial situation is the beginning of financial success. Focus on your financial goals and take the necessary action to achieve them.

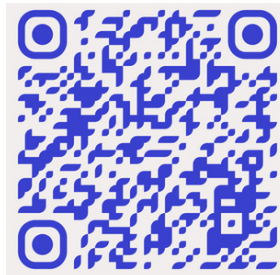
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-  C-78, Sector 63, Noida: 201301
-  +91-9953551177
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