WEALTH 360

OPULENCE WEALTH

BY OPULENCE WEALTH | EDITION 24 | AUGUST 2025

LOVE. PROTECT. INVEST.

Promises That Protect,
Investments That Build :
Celebrating Siblings & Sovereignty

FROM FAMILY FINANCE TO FUTURE INDIA:
Invest in Bonds That Matter

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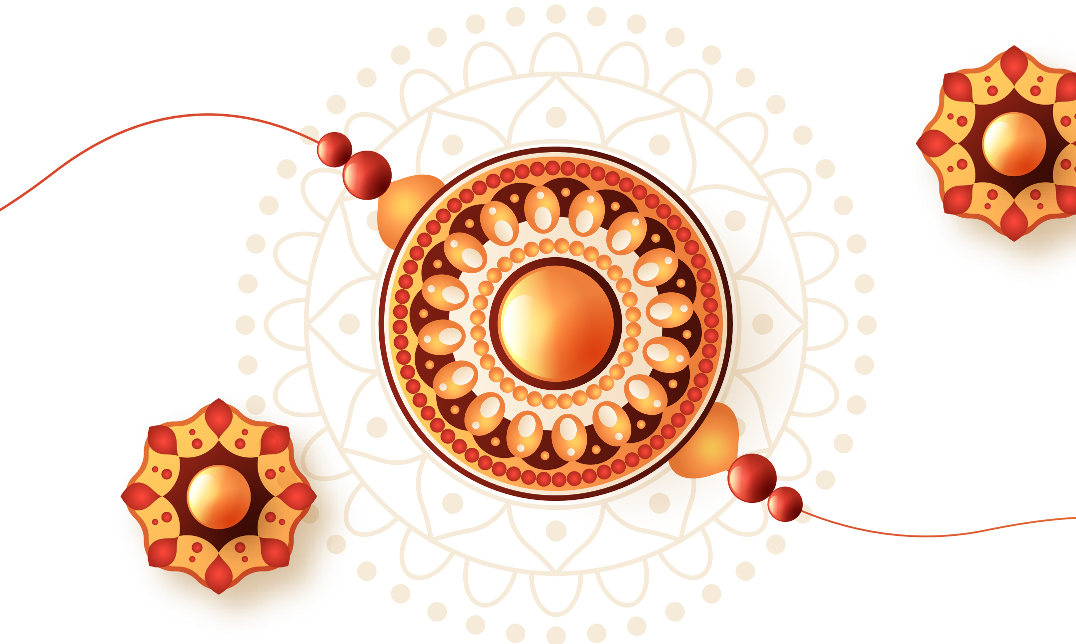
Rakhi With Responsibility:

The Financial Promises We Should Make to Our Siblings



We Are Your Best Option

Rakhi isn't just about tying a thread and sharing sweets—it's about celebrating the bond that says, "I've got your back." This year, why not level up that promise with a little financial wisdom? After all, love is best served with a side of long-term care.

Whether you're the protective brother or the planner sister, use this Rakhi to start conversations around investments, mutual funds, SIPs, and health insurance—all in the spirit of bonding and future planning. Rakhi can be the perfect excuse to not only share emotional support but also plant seeds for financial growth.

Mutual Funds as a Gift: A Thoughtful Twist

Forget fancy chocolates or that scented candle set you were about to order. This year, how about gifting a mutual fund?

It might sound boring at first—but hold on. Imagine telling your sibling, "Hey, I started an investment for your future." That's powerful. Instead of something that lasts a week, you're giving them a gift that could grow over years.

Better yet, girls always love gold—so why not start a Gold SIP in her name with just ₹500? It's affordable, meaningful, and shows that you're thinking about her long-term dreams. Gold has emotional and financial value, making it the perfect modern Rakhi gift.

Why SIPs Are the New Sweets for Future Security

We all love those sweet boxes during Rakhi. But after the fifth barfi, let's be honest—it's more sugar than celebration.

How about offering something just as sweet, but way more secure? Enter the SIP (Systematic Investment Plan)—a small, regular contribution towards a mutual fund.

You can explain it to your sibling like this: "Instead of one big box of sweets today, I'm giving you a spoonful of sugar every month—with interest." SIPs are flexible, easy to manage, and most importantly—they build the habit of saving without pressure.

Here's what a ₹1,000 SIP with 14% expected return can grow into in 10 years:

Monthly SIP	Expected Return (CAGR)	Tenure	Future Value
Rs. 1000	14%	10 Years	Rs. 2,72,000+

Now that's a gift sweeter than kaju katli—and one that keeps growing!

Making Financial Care a Year-Round Promise

Rakhi is often seen as a one-day celebration, but the love behind it isn't seasonal. So why should the promise of protection be limited to just one day?

Go beyond the thread and sweets. Encourage your sibling to build an emergency fund, track their SIPs, and make informed money choices. You don't have to be a finance pro—just be there to listen, share, and learn together.

And here's an important addition: health insurance. Help your sibling get insured or review their existing policy. Medical emergencies don't wait—and health insurance offers a crucial safety net. Whether it's for hospitalization, surgeries, or wellness, this protection shows true care.

Conversations That Create Financial Awareness Among Siblings

Talking about money can feel awkward, especially with family. But Rakhi is the perfect excuse to open up new conversations that truly matter.

Start simple: "Hey, I recently started a SIP in a mutual fund that focuses on sustainable companies." Or ask: "Do you have a plan if something unexpected happens?"

These conversations lead to awareness, accountability, and action. You can even take it a step further and meet a financial advisor together.

Guide your sister or brother toward building a secure financial journey—one step at a time.
It's like holding their hand, not just through childhood, but through every stage of life.

Final Thought:

Money Doesn’t Replace Love—It Reinforces It

This Rakhi, when you promise protection and support, don’t stop at stories—implement the action.

- Gift a SIP
- Start a gold investment
- Talk about health insurance
- Set goals together

Because nothing says “I care” quite like helping your sibling secure their future—with heart and a little financial sense. 💚

Azadi Ka Amrit Kaal: Investing for India @ 100

A guide for Gen Z and Millennials to shape their financial future by 2047

As India prepares to celebrate its 100th year of independence in 2047, a new chapter of opportunity awaits—especially for you, the bold, curious, and tech-savvy youth of India.

This is your moment to take charge of your finances and build a future that's smart, flexible, and truly your own.

Past Investment Trends That Shaped Today

Not too long ago, "investing" simply meant stashing money in a fixed deposit or a post office scheme. Mutual funds? SIPs? Stock markets? They were either misunderstood or ignored altogether—thanks to limited awareness and trust.

Gold and real estate were the old go-to assets. But the landscape began to shift with the **economic liberalization of the 1990s** and a **tech revolution in the 2000s.**

Mutual funds expanded. Stock markets became more transparent. SIPs made investing democratic.

Today, investing is no longer a dull task—***it's an act of empowerment.***

And the best part? It's now easier and more accessible than ever before.

Old-School Wisdom for the New-Age Investor

Yes, you're all about speed—fast apps, one-tap investments, and real-time updates. But there's something timeless the older generation did right: **patience.**

They didn't flinch at market drops. They stayed invested, consistent, and committed. No daily portfolio checks. No panic selling. Just discipline.

Their edge? A long-term vision.

Pair that old-school discipline with your tech-driven mindset and you've got a winning combo.

Use SIPs to stay on track and mutual funds to manage risk smartly.

Remember: Slow and steady still wins the race—especially when it comes to wealth creation.

Choosing the Right Fund for Your 2047 Goals

Planning for 2047 might feel distant—but that's exactly why you should start today.

When selecting mutual funds for long-term goals:

- Look for **consistent performance**
- Choose **fund managers with solid track records**
- Align the fund with **your risk tolerance and time horizon**

Not sure where to begin?

Start with a balanced or hybrid fund, offering a mix of equity and debt exposure.

SIPs are perfect for beginners—invest a fixed amount monthly and let compounding do the heavy lifting.

🔎 Pro tip:

Don't chase "trending" funds just because they're popular on social media.

Do your own research—or better yet, consult a professional advisor.

Avoid These Rookie Mistakes

Even seasoned investors make mistakes—but for beginners, it's crucial to minimize them early.

- Expecting overnight returns? Big mistake.
- Stopping your SIP when the market dips? Bigger mistake.
- Investing all in one asset class? The biggest mistake.

Here's what you should always remember:

- The stock market is not a shortcut to riches.
- **Diversify. Always.**
- Read the fund's fact sheet—**don't blindly follow friends or influencers.**

When markets fall, your SIP buys more units. That's smart investing, not risky behavior.

IN Final Thoughts: Your Role in India @ 100

As India approaches its centenary, your contribution as an investor becomes truly powerful. Whether you're putting in ₹500 or ₹5 lakhs, you're helping build a stronger tomorrow—for yourself and for the country.

So what's the winning formula?

- Start small
- Stay consistent
- Keep learning
- And most importantly—*enjoy the process*

Because **financial freedom isn't just a number. It's a mindset.**

Naye Bharat ke Naye Niveshak: Young Investors Leading the Charge

In the India of tomorrow, the investors of today are getting younger. Gen Z and even school-going teens are now curious about savings, returns, and where to put their money. This fresh wave of *naye niveshak* (new investors) is not just about trends—it's about changing mindsets and future-proofing financial journeys. And guess what? You, as a parent, can play a huge role in it!

Whether it's a small SIP in a mutual fund, a digital piggy bank, or a casual conversation over dinner about stocks, investing early has become the new norm. Let's explore how this new age of investing is unfolding—and how you can guide your children to become the next Warren Buffett (or at least more financially aware than most adults!).

How Parents Can Start Investing for Kids Early

Starting early is the golden rule of good investing—and when it comes to your child, it's a gift for life. You can begin with something as simple as a Child Education Plan or a dedicated mutual fund SIP in your child's name. These small steps help build a secure future while teaching the value of long-term savings.

You don't need to wait for your child to turn 18. Mutual funds allow minors to have a folio, operated by you—the parent. Imagine starting a ₹20,000 SIP/Monthly today. By the time your child turns 20, you could have saved up a college fund without breaking a sweat.

SIP OF 20K MONTHLY IN 20 YEARS (RETURN - 14%)

Year	Opening Balance	SIP (Annual Total)	Interest Earned	Closing Balance
1	₹ 0	₹ 2,40,000	₹ 33,600	₹ 2,73,600
5	₹ 13,46,425	₹ 2,40,000	₹ 2,22,099	₹ 18,08,524
10	₹ 44,00,951	₹ 2,40,000	₹ 6,49,733	₹ 52,90,684
15	₹ 1,02,82,179	₹ 2,40,000	₹ 14,73,105	₹ 1,19,95,285
20	₹ 2,16,05,983	₹ 2,40,000	₹ 30,58,438	₹ 2,49,04,420

When children see you investing for them, they naturally become curious. That curiosity is the first step toward raising smart investors who understand returns, savings, and planning. Let your investment journey be their first financial classroom.

Why Starting Young in Mutual Funds Gives an Edge

Here’s the truth: the earlier you start, the bigger the returns. A young investor doesn’t just have time—they have the freedom to take small, calculated risks. Compounding works best when you give it years to grow. If your teen starts an SIP today, they’ll thank you in their 30s.

You don’t need to be a stock market expert. Help your teen explore simple mutual funds with solid track records and low risk—like hybrid funds, balanced funds, or SIPs aimed at child education goals.

Even ₹500 a month can be a fantastic start. It’s not about the amount—it’s about the habit. Investing young builds financial discipline, encourages savings, and teaches goal-setting. In a world of online spending temptations, this is the best gift you can offer your child.

Risk Management Lessons for Teenage Investors

Now let’s talk about the “R” word—**Risk**. Investing is exciting, but it’s not a game. Teaching teenagers risk basics is crucial. You wouldn’t let them ride a bike without a helmet—so don’t let them invest without understanding market ups and downs.
Teach them that returns aren’t guaranteed and that chasing “quick money” often ends badly. Use fun examples or gamified apps to explain risk—and more importantly, **how to manage it.**

Introduce them to **diversified** mutual funds rather than individual stocks. Explain asset allocation—don’t put all your eggs in one basket. Encourage monthly reviews of their investments, even if it’s just ₹100. This builds awareness and responsibility.
Teenage investors need to understand that **patience pays off**. Sometimes, doing nothing is the smartest move.

Suggestion: Stay away from Futures & Options (F&O). These are highly complex and risky—even for seasoned investors. A recent SEBI study showed that 91% of retail F&O traders lost money in FY25. For teens, it’s like diving into deep water without knowing how to swim. Stick to simple, long-term strategies that build wealth—steadily and safely.


THE ECONOMIC TIMES | Markets

My Watchlist

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India, UK FTA — Textiles, footwear, gems, and engineering goods to gain better market access

91% of individual F&O traders lost money in FY25 despite Sebi curbs: Study

Parent-Teen Investment Workshops With Us

Absolutely! Think of these as **financial bonding sessions**. Workshops where both parents and teens learn about mutual funds, SIPs, child education plans, and smart savings can be eye-opening.

These are interactive, engaging, and packed with real-life case studies. You learn, laugh, and grow together.

The biggest win? You and your child begin speaking the same financial language. Imagine your child explaining SIP returns to a cousin at a family function—now that's real impact.

These workshops not only deliver practical knowledge but also inspire dreams—buying their first laptop from investment profits, funding a trip from savings, or even contributing to their own education.

Final Thoughts

You don't need to be a stock market genius or a financial planner to guide your child. You just need to start. The youth of India are already on the move—using apps, watching finance videos on YouTube, and even discussing investments in college canteens.

By starting early, teaching risk, and making finance fun and collaborative, you're raising financially fit citizens of tomorrow.

Because in **Naye Bharat, Naye Niveshak** start young—and stay ahead.

So go ahead—open that mutual fund SIP, attend that workshop, and let your child's financial journey begin today.

How to Give Your Parents Financial Freedom Post-Retirement

As children, we often look at our parents as unwavering pillars of strength—the ones who worked tirelessly to provide us with stability, comfort, and opportunity. But as they step into their golden years, the responsibility to ensure their financial independence gently shifts onto us.

Providing financial freedom post-retirement is not just about money—it's about ensuring dignity, comfort, and peace of mind. It's the least we can do for those who once gave us everything.

The Financial Heart-to-Heart

Start with an honest and empathetic conversation. Financial planning begins with understanding your parents' current position:

- **Evaluate their income sources** – Pensions, rental income, dividends, or annuities.
- **Understand their lifestyle goals** – Would they like to travel? Downsize? Pursue a passion or hobby?
- **Discuss health preferences** – Are they covered? Do they need long-term care options?

This conversation can feel sensitive—but it's essential to create clarity and trust.

Mapping Their Retirement Universe

Take a comprehensive view of their financial assets and liabilities:

- **List all savings & investments** – PPF, EPF, Mutual Funds, Fixed Deposits, Real Estate, and Insurance Policies.
- **Identify existing debts** or pending liabilities.
- **Ensure documentation is complete** and accessible.

This exercise helps identify gaps, risks, and opportunities to create a secure financial plan.

Turning Assets Into Income

Post-retirement, the goal is to convert accumulated wealth into reliable income streams without compromising capital safety:

- **Systematic Withdrawal Plans (SWP)** – For regular, tax-efficient income from mutual funds.
- **Annuity or Pension Plans** – Ensure lifelong guaranteed returns.
- **Medical Top-Up Plans & Emergency Health Funds** – To manage unforeseen health costs.

These solutions promote financial independence while safeguarding health and well-being.

Simplifying Their Financial Life

Over the years, your parents may have opened multiple accounts or overlooked updates. Help simplify by:

- **Consolidating accounts** – For ease of tracking and management.
- **Updating nominees** – In all financial instruments to avoid legal issues.
- **Drafting a Will** – Ensures smooth inheritance and clarity of wishes.

This reduces confusion and prevents future disputes.

✅ Do's and ❌ Don'ts of Retirement Planning for Parents

Do's:	Don'ts:
• Involve your parents in every financial decision affecting them. • Encourage investment in low-risk, steady-return instruments. • Schedule annual financial check-ups with a trusted advisor. • Educate them about digital safety for banking and transactions.	• Don't rush into complex products they don't understand. • Don't withdraw their funds without their full consent. • Don't ignore inflation while planning monthly income. • Don't delay healthcare planning—medical costs can deplete savings fast.

Opulence Wealth: Your Partner in Retirement Planning

At Opulence Wealth, we believe retirement should be a time of fulfillment, not financial stress. Our personalized solutions are designed around your parents' lifestyle, medical needs, and aspirations.

From **income generation** to **estate planning**, we ensure every aspect of retirement is covered—with compassion and precision.

Final Thought

From holding your hand on your first day of school to supporting you through life's milestones, your parents have been your foundation.

Now it's time to become theirs— through thoughtful, informed, and respectful financial planning.

Let's give them what they truly deserve:
A retirement filled with dignity, independence, and peace of mind.

Historical Data & Changes

INDEX & COMMODITIES	VALUE/PRICE [01st July 2025]	VALUE/PRICE [31st July 2025]	% CHANGE
BSE SENSEX	83,697.29	81,185.58	-3.00
NIFTY 50	25,514.80	24,768.35	-3.02
BSE MID CAP	46,820.97	45,781.65	-2.21
BSE SMALL CAP	54,594.65	53,425.29	-2.14
GOLD ₹/10GM	97,273.00	98,350.00	1.10
SILVER ₹/01 KG	106,738.00	1,09,970.00	3.02
USD/INR	1/85.51	1/87.61	2.45
BRENT CRUDE ₹/BARREL	5,616.00	6,110.00	8.79

Note: For general information only and not meant to serve as a professional guide/investment advice/intended to be an offer or solicitation for the purchase or sale of any financial product or instrument or mutual fund units.

Employee of the month for June and July

Sales Conclave 2025 GOA

Opulence Wealth honoured by SBI General Insurance as Top Health Agency Achiever for Q1 of FY 25-26.

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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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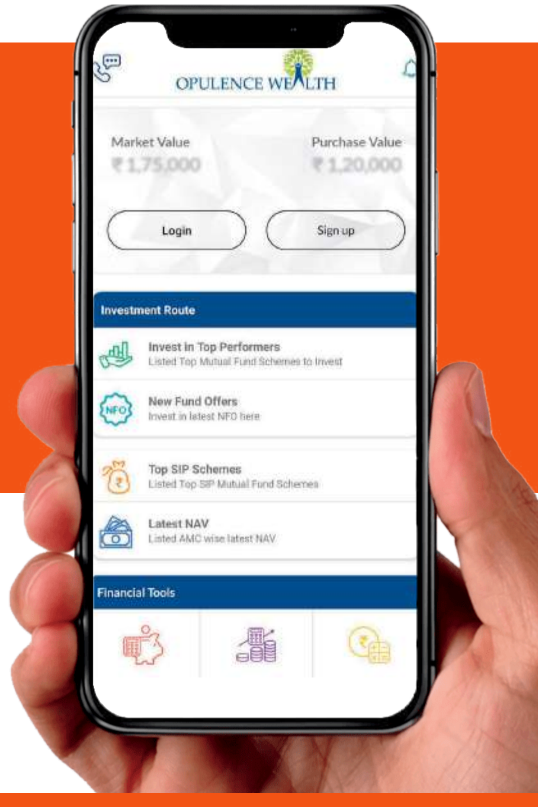

C-78, Sector 63, Noida: 201301

+91-9953551177

info@opulencewealth.com

www.opulencewealth.com