WEALTH 360

OPULENCE WEALTH

BY OPULENCE WEALTH

EDITION 29 | JANUARY 2026

A New Year.
A Stronger Financial Republic.

Building wealth with discipline, patience & smart investing in 2026

Smart Money Moves for the Year Ahead

Set clear goals, build strong habits for 2025

Stop Watching the Scoreboard

Why daily portfolio tracking hurts long-term wealth creation

Small Steps. Powerful Wealth.

The compounding power of incremental investing

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Setting Financial Goals That Actually Work

Remember that feeling on New Year's Eve?
When the clock strikes midnight, and you quietly think, “*This year will be different*”?

Many people do it. There is a promise to save more, spend less, and finally bring money matters in order. But by February, life happens. School fees come up. The car needs repair. A family wedding cannot be missed. Slowly, those financial dreams get pushed to “next year.”

This struggle is more common than most realise. And more importantly, it does not have to continue this way.

The Weight You’re Carrying
Money worries often remain unspoken, even within families.
There is concern about children’s futures. Will there be enough for their education? Their wedding?

There is concern about parents. What if medical care is needed? Is there enough preparation?
There is concern about oneself. Will work continue endlessly, or will retirement be peaceful and secure?
These thoughts surface late at night—running calculations, feeling the pressure, carrying a quiet burden.

Because this is not just about money. It is about the life and security every family hopes to provide.

Why This Year Must Be Different

2026 is not just another year. It is an opportunity—365 fresh days to build the financial security many families aspire to.

Think about a child’s college graduation day. The pride, the relief, and the confidence of being able to support that milestone without loans, without selling assets, and without depending on others.

That peace and dignity come from thoughtful financial planning.

Or think about retirement at 60—financially independent, not stressed, not dependent on children. Morning walks without worry. Travel plans without hesitation. Supporting grandchildren without checking bank balances first.

This is not a dream. This is the outcome of structured planning done right.

The Three Money Mistakes Most People Make

Mistake #1: Waiting for "Extra" Money to Save

Many believe saving will start once a bonus arrives or income increases. In reality, there is rarely “extra” money. Expenses always rise to meet income.

The fix: Save first, spend later. Even ₹5,000 a month can grow into ₹6 lakhs in 10 years. Starting small matters—but starting now matters more.

Mistake #2: Putting All the Eggs in One Basket

Some invest only in property. Some rely only on fixed deposits. Others avoid investing altogether, leaving money idle while inflation erodes its value.

The fix: Diversification. Equity for growth. Debt for stability. Insurance for protection. A balanced mix aligned with life goals creates resilience.

Mistake #3: Planning Taxes in March

Every March brings urgency—rushed decisions, last-minute investments, and choices made only to save tax, not to build wealth.

The fix: Plan in April, not March. Investing through the year ensures tax efficiency while staying aligned with long-term objectives.

A Three-Step Action Plan for 2026

Step 1: Know the Numbers

Take time to calculate real requirements—children's education, retirement, home ownership.
A goal without a number is only a wish.

Step 2: Increase SIPs Gradually

Even a small annual increase in SIP amounts can create a meaningful difference over time. Consistency and discipline compound quietly but powerfully.

Step 3: Protect What Is Being Built

Wealth creation must be supported by protection. Adequate health and life insurance ensure that unexpected events do not undo years of planning.
Protection is not pessimism—it is responsibility.

The Promise of 2026

Imagine December 31st, 2026.

Not wealthy—but peaceful. Not stressed—but confident.

That sense of financial calm is invaluable—and entirely achievable with the right planning.

Looking back at the year with confidence.
An emergency fund in place.
Investments progressing steadily.
Insurance coverage secured.
Future goals clearly mapped.

Moving Forward Together

The first step toward structured investing has already been taken. The next step is to review, refine, and strengthen the plan so that the coming year is not just another calendar change—but a meaningful financial milestone.

Regular portfolio reviews, timely adjustments, and long-term thinking can ensure that 2026 becomes a year of clarity, confidence, and progress.

Because financial goals matter.
Peace of mind matters.
And a family's future always matters.

Let 2026 be the year real financial change begins.

Warm regards,
Team Opulence Wealth

Why Less Monitoring Can Make You a Better Investor

Let's ask an honest question: how many times was the portfolio checked today?
Once? Twice? Maybe five times?

Every morning with tea. During the lunch break. Before sleeping. And especially when the news screams, "*Market crashes 500 points*!"

The heart starts racing. Palms sweat. The app opens with that familiar anxiety twisting in the stomach. Red numbers everywhere. Hard-earned money appears to be disappearing.

And suddenly, the urge to sell everything takes over.

This reaction is extremely common—and it has been seen repeatedly destroy wealth for otherwise disciplined investors.

The Disease of the Daily Check

There is a familiar example many people relate to.

Last year, a resident from a housing society invested ₹5 lakhs. A capable professional with a strong income. But one habit worked against him—checking his portfolio multiple times a day.

Yes, multiple times.
When the market corrected by around 8% in March, panic set in. Investments were sold with the plan to re-enter once markets felt "stable."

What followed was predictable. The market recovered and rose nearly 15% by June. Meanwhile, the money remained idle in a savings account earning minimal returns.

The result was not just a financial loss. Sleep was lost. Peace was lost. And most importantly, a valuable opportunity was missed.

Why the Brain Works Against Investors

This is something rarely taught early in life: the human brain is designed for survival, not wealth creation.

When a portfolio falls by ₹50,000, the brain signals danger and demands immediate action. This instinct once protected humans from physical threats—but in investing, it often causes harm.

Markets do not move in straight lines. They never have, and they never will.
Even the strongest companies experience daily ups and downs. Yet over 10, 15, or 20 years, they create substantial wealth.

Think of it like planting a mango tree. No one digs it up daily to check the roots or cuts it down because it doesn't bear fruit in the first month. It is watered, protected, and given time. **Investments work the same way.**

The Real Cost of Daily Checking

Daily portfolio tracking comes with hidden costs:

Sleep quality suffers. Every red day feels like a crisis.
Family life gets affected. Stress spills over into conversations and relationships.
Emotional decisions take over. Good investments are sold at the wrong time. New ones are bought at peaks. Strategies keep changing.
Long-term goals fade into the background. Education, retirement, and life goals are replaced by daily noise.

The destination is forgotten, and all attention shifts to every small bump along the road.

The Champion's Mindset

Successful investors don't watch the scoreboard every moment.

Great performers in any field focus on the process, not the score after every move. Patience, discipline, and consistency matter more than moment-to-moment results.

As famously said by Warren Buffett:
"The stock market is a device for transferring money from the impatient to the patient."

Markets reward patience. Panic is always punished.

What to Do Instead

Here is a simple and effective action plan for 2026:

Check portfolios only once every three months. Quarterly reviews are sufficient and meaningful.
Focus on life, not daily numbers. Careers, families, and personal growth deserve attention. Investments work best when left undisturbed.

Trust the process already in place. Investments were chosen after careful planning and alignment with goals. Short-term movements do not change long-term plans.

Remember the time horizon. If a goal is 10 years away, today's 2% fall is irrelevant. What matters is where the portfolio stands years from now.

The Promise of Patience

Picture this.

It is December 2035. A daughter's wedding is being celebrated. Expenses are handled comfortably—venue, jewellery, travel—without loans or dependence on anyone.

Friends ask how it was managed so smoothly.

The answer is simple: disciplined investing and the patience to leave it untouched.
That is the power of not watching the scoreboard.

A Commitment for 2026

Here is a simple commitment to make:

Move portfolio apps away from constant visibility.
Allow professionals to monitor investments—that is their responsibility.

And most importantly, focus on living life fully.

Because wealth is not only about the amount accumulated.
It is about the peace maintained while accumulating it.

The hardest step—starting the investment journey—has already been taken.
The next step is patience.

Markets will fluctuate. Headlines will shout. Emotions will be tested.
But staying calm, staying invested, and staying focused on long-term goals makes all the difference.

Those who trust the process win in the end.

Warm regards,
Team Opulence Wealth

The Power of Incremental Investment: How Far to Crores?

Do you remember the last time you bought a cup of tea? Maybe it cost ₹20. There was probably no second thought about it. Now imagine if someone said that the same ₹20, invested daily, could build a fortune worth a crore. Would that sound believable?

Most people assume that building wealth requires a high salary, a large bonus, or a sudden windfall. Many wait for the “perfect time” when there will be enough money to invest seriously. But the reality successful investors understand is simple: wealth is not built through giant leaps. It is built through small, consistent steps.
Think about any personal journey. Walking did not happen in a single day. First came crawling, then a shaky step, then another. Today, walking happens without effort. The investment journey works in exactly the same way.

The Magic Already in Motion

The most important step has already been taken—the investment journey has begun. What often comes as a surprise is this: the gap between where things stand today and reaching the first crore is not as large as it appears. It is not about the amount invested today. It is about consistency from today onward.

Picture this. An investment of just ₹5,000 every month. It feels manageable, doesn’t it? For many, it is less than what is spent on eating out or online shopping. But over time, the numbers tell a powerful story.
Look closely and one thing becomes clear.
The first crore is not just a dream. It is a timeline.

📊 **Your Journey to ₹1 Crore**

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₹5,000/month at 12% annual return:

Year 10:  ₹12 Lakhs  [████████░░░░░░░░░░░░]
          (Invested: ₹6L)

Year 20:  ₹35 Lakhs  [████████████████░░░░]
          (Invested: ₹12L)

Year 25:  ₹1.05 Cr   [████████████████████]
          (Invested: ₹15L)
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Your ₹15 lakhs becomes ₹1 CRORE!

See that? Your first crore isn't a dream. It's a timeline.

Why This Matters Right Now

A common thought arises: "*But money is needed today, not 25 years later.*" That feeling is natural. Immediate needs are real—children's education, a dream home, a comfortable retirement.

This is exactly why incremental investing matters. It works quietly in the background while life moves forward. It supports multiple goals at once.

Every small increase is like pressing fast-forward on wealth creation.

💡 The Power of Small Increases

What happens when you add just ₹2,000 more per month?

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Monthly Investment → Time to ₹1 Crore (at 12% return)

₹5,000  ━━━━━━━━━━━━━━━━━━━━━━━━━ 25 years
₹7,000  ━━━━━━━━━━━━━━━━━━━━ 22 years  (3 years faster!)
₹10,000 ━━━━━━━━━━━━━━ 19 years      (6 years faster!)
₹15,000 ━━━━━━━━━━ 16 years          (9 years faster!)
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The Question That Changes Everything
Here is a question worth thinking about:
What would life look like with an extra crore available?
Better sleep at night.
Less worry about children's futures.
Freedom to take that family vacation without hesitation.
The choice to pursue passion, not just a pay cheque.

That future is not locked behind an impossible door. The key is the investment habit that has already begun.

🎯 The Compound Effect Visualized

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Think of your money as a snowball rolling down a hill:

Year 1:  ●  (Small start)
Year 5:  ●●  (Growing)
Year 10: ●●●●  (Picking up speed)
Year 15: ●●●●●●●  (Momentum building)
Year 20: ●●●●●●●●●●●  (Unstoppable!)
Year 25: ●●●●●●●●●●●●●●●●●  (CRORE achieved!)

The longer it rolls, the bigger it grows!
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The Next Small Step

There is no need to double investments overnight. There is no need to suddenly find thousands of extra rupees.
The real question is simple:
Can ₹500 more be added this month? Or even ₹1,000?

That is all it takes.
Not massive changes—just small, consistent increases.
Each salary increment offers an opportunity to invest a little more.
Each bonus can be partially directed toward long-term goals.
Each unnecessary expense that is avoided can be redirected toward the future.
These are not sacrifices.
They are conscious choices—choices a future self will be grateful for.

🌱 Small Steps, Big Impact

Daily Savings	Monthly SIP	25-Year Wealth
Skip 1 coffee (₹20/day)	+₹500	+₹10 Lakhs
Eat home 2x/week	+₹1,000	+₹20 Lakhs
Cut 1 subscription	+₹500	+₹10 Lakhs

Total: ₹60/day → +₹2,000/month → +₹40 LAKHS extra!

The Journey Ahead

The hardest part is already done. The journey has started. Investments are in motion. Wealth is being built.
Now it is about staying the course and taking small additional steps whenever possible.
The distance to crores is not measured in giant leaps.
It is measured in monthly SIPs.
In incremental increases.
In staying committed during market ups and downs.
And in trusting the process.
A crore is not a distant dream.
It is a mathematical outcome—waiting at the end of a path that is already being walked.

The question is not "*Can it be achieved*?"
The real question is "*How fast should it be achieved*?"
And that answer lies in one small step at a time.

A Day to Remember: Opulence Investor Summit 2025

Lucknow Event Brings Together Investors for an Afternoon of Insights, Innovation, and Inspiration

On December 21st, the elegant halls of Fairfield by Marriott in Gomti Nagar, Lucknow, buzzed with energy as Opulence Wealth Pvt. Ltd. hosted what turned out to be one of our most successful investor gatherings to date. The exclusive afternoon event brought together valued clients and esteemed speakers for a memorable experience that seamlessly blended financial wisdom with genuine human connection.

A Warm Welcome Sets the Tone

As guests arrived at 11 AM, the atmosphere was one of anticipation and excitement. The registration process flowed smoothly, with our team ensuring every attendee felt welcomed and valued from the moment they stepped through the doors. The comfortable seating arrangements fostered an intimate environment, perfect for the insightful discussions that lay ahead.

Team Opulence's welcome note struck just the right chord, setting an inclusive and forward-thinking tone that resonated throughout the day. It was clear from the outset that this wasn't going to be a typical financial seminar, but rather a genuine conversation among peers about the future of wealth creation in India.

Vision and Accessibility: Mr. Amit Manral's Inspiring Address

The highlight of the morning was undoubtedly the keynote presentation by our Co-Founder and Director, Mr. Amit Manral. His session, "Opulence for All," captivated the audience with its powerful message: sophisticated wealth management should be accessible to everyone, not just the ultra-wealthy.

Mr. Manral shared compelling insights into market opportunities, strategic wealth creation approaches, and Opulence's commitment to democratizing financial freedom. Attendees particularly appreciated his practical examples and real-world applications, with many noting how his explanations made complex financial concepts feel approachable and actionable.

The session sparked numerous questions from engaged investors, demonstrating the hunger for knowledge and strategic guidance that our community brings to every interaction.

Laughter and Connection: The Human Touch

True to our belief that financial success is about more than just numbers, the "Let's Smile Together" segment brought a delightful change of pace. This fun-filled interlude gave everyone a chance to relax, share laughs, and connect on a personal level.

The energy in the room was palpable as attendees bonded over light-hearted moments, proving once again that the best investment decisions often come from clear minds and positive relationships. Several clients later mentioned how this segment helped them feel more comfortable and connected with fellow investors, transforming what could have been a formal event into a warm community gathering.

The Future is Now: AI and Indian Markets

The panel discussion on "How AI Will Shape Up Indian Economy & Markets" proved to be the intellectual centrepiece of the afternoon. Our expert panellists explored fascinating questions about artificial intelligence's transformative impact on investment strategies, market analysis, and wealth creation opportunities in India.

Attendees were particularly engaged by discussions on how AI-driven tools are making sophisticated market analysis more accessible to individual investors, and how technology is levelling the playing field in wealth management. The conversation touched on practical applications, emerging trends, and realistic expectations for AI's role in the Indian economic landscape.

Many clients expressed appreciation for how the panel balanced optimism about technological advancement with grounded, practical advice they could implement in their own investment journeys.

Networking Over Lunch: Where Ideas Flourish

As the formal presentations concluded, guests transitioned to a networking lunch that became the perfect capstone to the day's experiences. The informal setting allowed investors to engage in deeper conversations, share their own perspectives, and build relationships that extended beyond the confines of the event.

We witnessed meaningful exchanges between longtime clients meeting for the first time, new investors seeking mentorship from more experienced attendees, and everyone finding common ground in their pursuit of financial freedom. The relaxed atmosphere encouraged open dialogue, with many participants exchanging contact information and discussing potential collaboration opportunities.

"*The AI panel opened my eyes to possibilities I hadn't considered. I'm excited about implementing some of these insights in my investment approach."*

"I've attended many financial seminars, but this felt different more personal, more genuine, and infinitely more valuable."

Key Takeaways: Value Beyond the Day

As we reflect on the event's success, several key outcomes stand out. Clients gained clarity on emerging market trends, understood how AI is reshaping investment landscapes, and discovered new strategies for wealth creation. Beyond the information shared, they formed connections with like-minded investors and reinforced their confidence in choosing Opulence Wealth as their financial partner.

The event reaffirmed our founding principle: that guiding families toward financial freedom requires more than just market expertise it demands genuine relationships, accessible communication, and a commitment to serving every client's best interests.

Looking Ahead

The success of this event reflects the strength of the Opulence community and our shared commitment to financial empowerment. As we continue our journey together, events like these remind us why we do what we do: to create not just wealth, but confidence, security, and freedom for the families we serve.

To all who attended, thank you for making December 21st such a memorable day. Your engagement, questions, and enthusiasm made this event the success it was. For those who couldn't join us this time, we look forward to welcoming you at future gatherings.

Here's to continued growth, learning, and prosperity together.

Warm Regards,
Team Opulence Wealth
Guiding Families Towards Financial Freedom Since 2013

Mr. Rajat Jain   Mr. Mayank Singh   Mr. Amit Manral   Ms. Divya Kumari   Mr. Aakash   Mr. Naman Trivedi

Historical Data & Changes

INDEX & COMMODITIES	VALUE/PRICE [01st Dec 2025]	VALUE/PRICE [31st Dec 2025]	% CHANGE
BSE SENSEX	85,641.90	85,220.60	-0.49
NIFTY 50	26,175.75	26,129.60	-0.18
BSE MID CAP	47,122.27	46,954.34	-0.36
BSE SMALL CAP	52,079.91	51,525.46	-1.06
GOLD ₹/10GM	1,28,251.00	1,35,606.00	5.73
SILVER ₹/01 KG	1,75,105.00	2,37,325.00	35.53
USD/INR	1/89.67	1/90.09	-0.47
BRENT CRUDE ₹/BARREL	5,353.00	5,238.00	-2.14

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.

Event Corner

Team Offsite of Opulence Wealth Pvt. Ltd., held amidst the serene landscapes of Uttarakhand, was more than just a celebration—it was a meaningful pause to reflect on our journey, reconnect as a team, and recharge together.

We celebrated **12 years of Opulence Wealth** in an atmosphere filled with warmth, bonding, and shared memories. The experience was beautifully hosted by **Kusumith Retreat**, whose gracious hospitality, peaceful surroundings, and attentive staff made everyone feel truly at home.

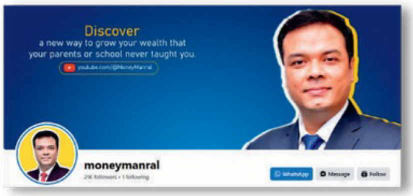
Employee of the month

Media Corner

Watch the newest release overviews, a feature insights, video, tutorials and more!

OUR YOUTUBE CHANNEL - MONEY MANRAL

Follow us on Instagram and like us on Facebook to stay tuned for more videos about financial concepts, tips & tricks, and more! We encourage you to subscribe to our YouTube channel as well, so you can be notified whenever new videos are posted!



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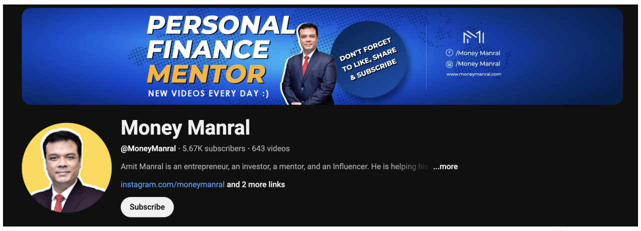

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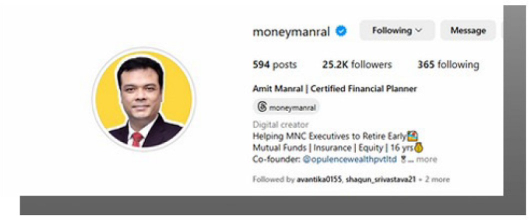

OUR NEWSLETTER - WEALTH 360

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Newsletter link: https://opulencewealth.com/our-newsletter/
Scan the QR code to visit the above link.

Contact Us
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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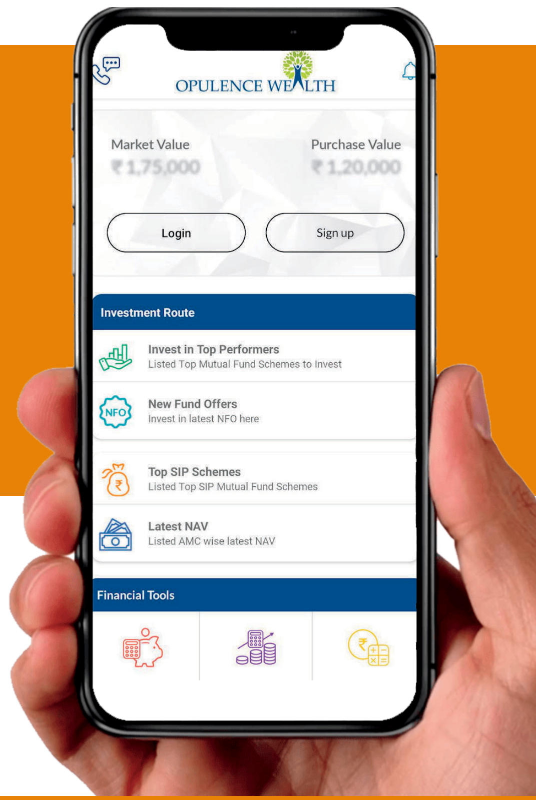

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