

War, Geopolitics & Your Money: How Global Conflicts Impact Investments.

New Financial Year Special - FY 2026–27

War, Geopolitics & Your Money: How Global Conflicts Impact Investments

You did everything right. You saved carefully. You invested with patience. And yet, one morning, your portfolio was in the red - because of a war you never started.

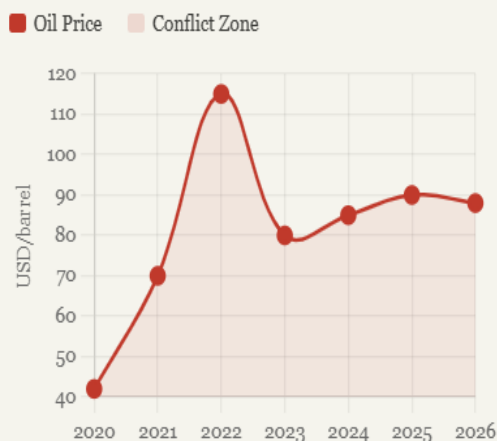
You did everything right. You saved carefully. You invested with patience. You stayed disciplined when markets wobbled. And yet, one morning you woke up, opened your phone, and saw your portfolio in the red - not because of anything you did, but because two countries thousands of miles away started fighting.

It feels unfair. Because it is. But here's the truth that separates a worried investor from a wise one: **Global conflicts are not surprises. They are risks you can prepare for.** As we step into FY 2026–27, this is exactly the conversation we need to have.

"The most powerful thing you can do for your future is understand the world your money lives in."

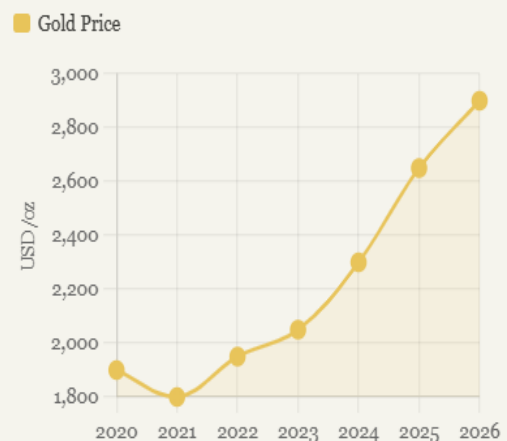
Crude Oil Price Spikes During Global Conflicts

Brent Crude (USD/barrel) – Historical conflict impact zones



Gold as a Safe Haven in Uncertainty

Gold price trend (USD/oz) – Rises when fear grips markets



The Ripple Effect

One Conflict. Multiple Ripple Effects. All the Way to Your Kitchen Budget.

Oil & Energy Prices Spike

War disrupts supply. Higher oil means higher inflation. Higher inflation means the RBI may raise interest rates - and your EMI's quietly climb.

Gold Shines in the Dark

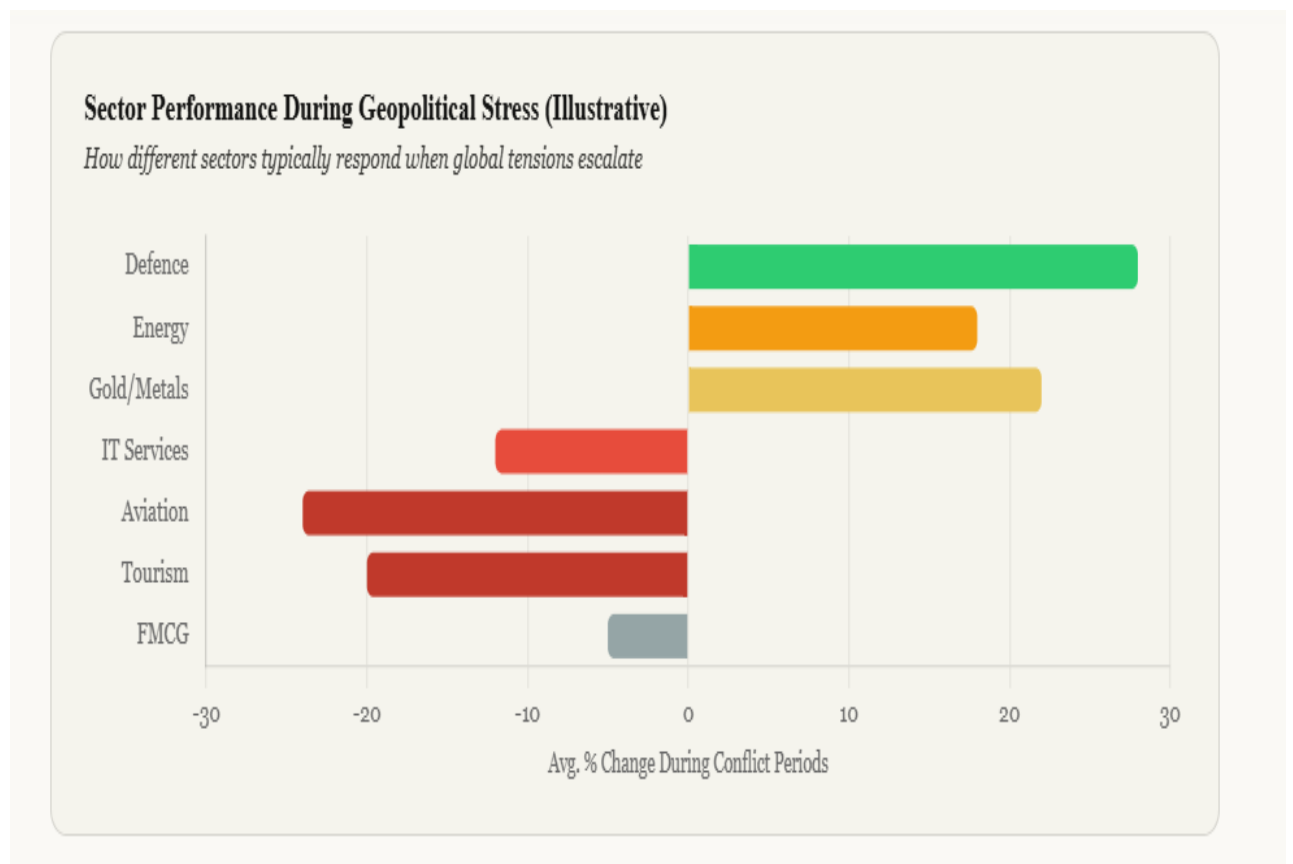
Every time fear grips markets, investors rush toward gold. If you hold SGBs or Gold ETFs, geopolitical chaos actually works in your favour.

The Rupee Weakens

When global investors panic, they pull money from emerging markets. The rupee weakens, imports get expensive, and your purchasing power quietly shrinks.

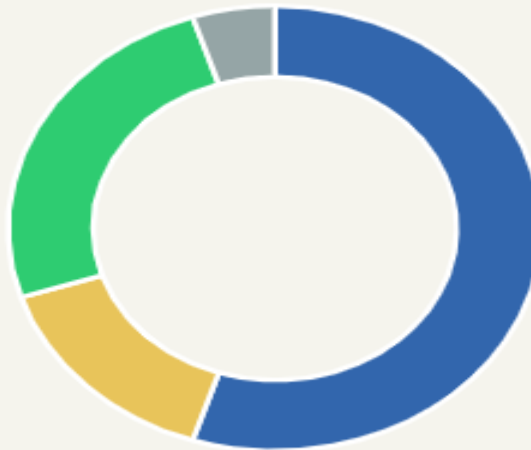
Sectors Win & Lose

Defence stocks rally. Aviation takes a beating. IT companies feel the pinch of slower western growth. Your portfolio's sector mix suddenly matters more than ever.



Suggested Asset Allocation

A geopolitically resilient portfolio for FY 2026–27



■ Equity 55% ■ Gold 15% ■ Debt 25% ■ Cash 5%

What Should You Do as FY 2026–27 Begins?

1. **Do not panic.** Panic is the most expensive emotion in investing. Markets have survived two World Wars, oil embargoes, and pandemics - and they have always recovered.
2. **Review your asset allocation.** Does your portfolio have the right balance of equity, debt, and gold? A well-diversified portfolio is your best defence against geopolitical storms.
3. **Think long term, but stay informed.** Keep investing through the noise. Avoid making emotional decisions based on daily headlines.
4. **Use FY 2026–27 as a reset.** Review your SIPs. Ask your advisor if your portfolio is positioned for the world as it is today - not as it was five years ago.