

WEALTH 360

OPULENCE WEALTH 

BY OPULENCE WEALTH


EDITION 33 | MAY 2026

GLOBAL INDIA

WHERE SHOULD YOUR MONEY WORK HARDER?

 INVEST
GLOBALLY

STAY IN
INDIA ₹

MYTH

FACTS

Breaking the biggest investment myths that are holding you back

NEWS

REALITY

Separating market noise from what truly matters for your wealth

IF YOUR SALARY STOPS TOMORROW.

ARE YOU FINANCIALLY READY TO SURVIVE?

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Is It Time to Invest Globally or Stay in India

Your money only knows one country. Should that change?

India is booming. But the world is also growing. Here's the honest answer every investor needs to hear and it might surprise you.

Picture this: You're at a family dinner. Your cousin says he just made 40% returns investing in US tech stocks last year. Your uncle says India is the fastest-growing major economy on the planet. You smile and nod but quietly wonder: *am I doing this right?*

Should I be investing abroad too?

First why are people even asking this?

Because the world has changed. Five years ago, investing in global markets felt complicated something only the ultra-rich did. Today, you can buy a piece of Apple, Google, or a Japanese automaker right from your phone. The walls have come down. And with that comes a question that every smart investor should ask: is all my money in one basket?

7.1%

India's GDP growth rate — among the world's fastest

60%

of global market cap sits outside India

\$250B+

invested by Indian households in global funds (2024)



The case for staying in India

Let's be honest — India's story is extraordinary. We are in the middle of a once-in-a-generation growth phase. A young population, rising consumption, digital infrastructure, and government push for manufacturing — these are not just buzzwords. They are wealth-creation engines.

*"When the country grows, companies grow.
When companies grow, your portfolio grows.
India is in that phase right now."*

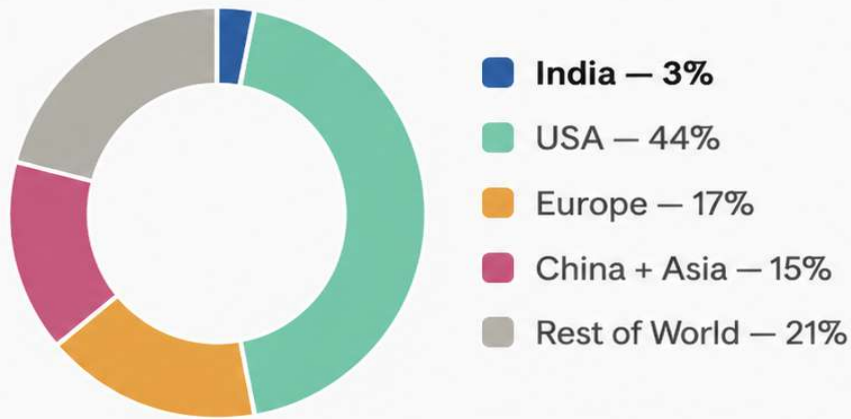
For most retail investors, India-focused funds have delivered strong, consistent returns over the past decade. You understand the market. You feel the growth around you — in the malls, on the highways, in the startup your neighbour just joined. That connection matters.

The case for going global

But here is the thing nobody tells you at the dinner table: India is only 3% of the world's stock market. The remaining 97% Apple, Microsoft, Amazon, European luxury brands, Japanese robotics companies sit outside our borders. If you only invest in India, you are voluntarily ignoring 97% of the world's wealth-creation opportunity.

Global stock market share where the world's wealth actually lives





India vs Global — the honest comparison

STAYING IN INDIA

Strong domestic growth story

You understand the companies and sectors

Rupee returns — no currency risk

Government policy tailwinds

Best for: Long-term core portfolio

GOING GLOBAL

Access to tech, health & innovation giants

Rupee weakens = global investment gains

Diversification across economies

Hedge against India-specific risk

Best for: Satellite/diversification layer

10-year performance: Nifty 50 vs S&P 500 (in INR terms)

Indexed growth of ₹1 Lakh invested (2014–2024)



So, what is the right answer?

Both. Not one or the other. The smartest investors in the world don't choose between their home country and the world they invest in both. Think of your portfolio like a meal. India is your main course nutritious, familiar, and filling. Global investing is the variety it protects you when one dish isn't available, and sometimes surprises you with the best flavour of the season.



One last thought

Your parents invested only in fixed deposits and gold. Your generation invests in mutual funds. The next step? The world. Not because India isn't enough — it absolutely is — but because the world is also yours to grow with. You've already taken the first bold step by investing. The second step is simply making sure your money has a passport too.

"Diversification is the only free lunch in investing."

Harry Markowitz, Nobel Prize winner in Economics

All figures are illustrative. Past performance is not a guarantee of future returns. Global investments carry currency and geopolitical risk. Please consult your advisor before rebalancing your portfolio. Data reference: NSE, S&P, World Bank 2024.



Myth vs Fact: "I should wait for the market to recover before investing"

"I'll invest once the market recovers."

The one thought that's costing you more than you think.

You've worked hard for your money. Of course you want the timing to be right. But what if the wait itself is the biggest risk?



Sound familiar? The market dips. Your stomach tightens. You think — "Let me just wait till things settle down, then I'll invest more." It feels wise. It feels safe. But here's what the data actually says...

× THE MYTH

"Waiting for the market to recover is the smart, safe move before putting in more money."

✓ THE FACT

"Time IN the market consistently beats TIMING the market. Every year you wait has a real rupee cost."

Why this myth feels so real

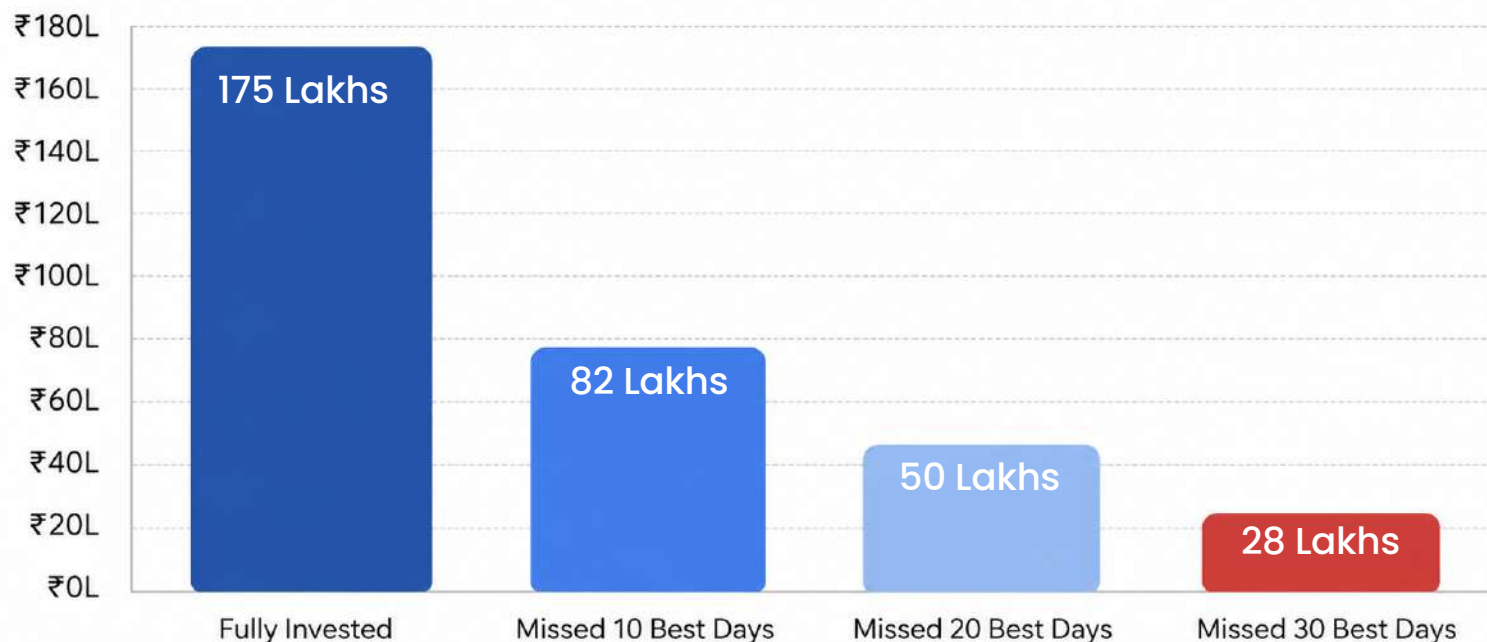
When markets fall, your brain does something very human – it says "danger, step back." This isn't weakness. It's instinct. But investing isn't about survival instincts. It's about patience and math.

The problem? By the time the market "looks safe again," it has already recovered. You've missed the climb. You buy back in at higher prices. The very recovery you waited for – you sat it out.

"The best time to plant a tree was 20 years ago. The second-best time is today." – and the worst time? Waiting for the tree to grow before planting.

What does missing just 10 days in the market cost you?

Growth of ₹10,00,000 invested in Nifty 50 over 20 years (2004–2024)



Those "best days"? Almost all of them happen right after the biggest crashes — exactly when most people are sitting on the sidelines waiting.

Two investors. One simple difference.

RAHUL — "WAITS FOR THE RIGHT TIME"

Invests ₹5,000/month, but stops every time markets are uncertain. Sits out 3–4 months every year "just to be safe."

₹38 Lakhs in 20 years

PRIYA — "STAYS THE COURSE"

Same ₹5,000/month. Never stops. Never pauses. Doesn't check the market every day. Just lets the SIP run.

₹66 Lakhs in 20 years

When should you actually pause investing?

The market going down is NOT a reason to stop. But here are genuine reasons to pause and reassess:

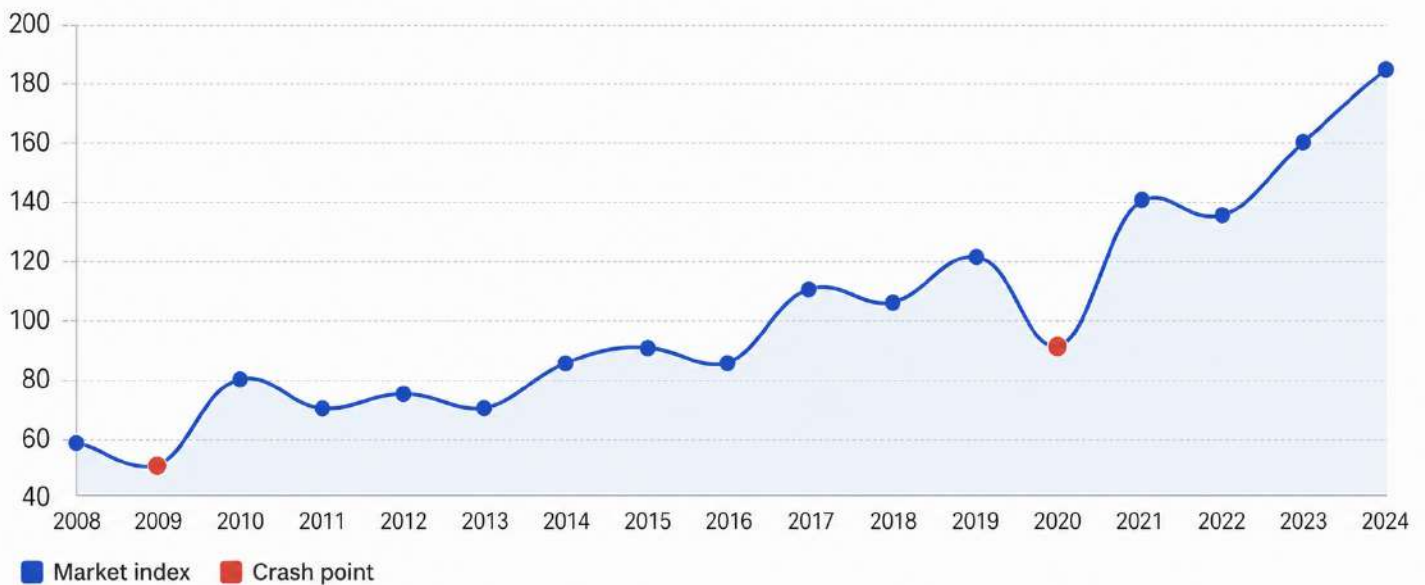
Pause only if...

- You've lost your primary income source and need liquidity
- A major life expense (medical, home, education) is coming in the next 6 months
- You have no emergency fund (3–6 months expenses) in place yet
- Your financial goal timeline has drastically changed

Notice what's NOT on that list? "The market is falling." That is not a reason. That is actually, historically, one of the best times to continue.

Market recovery chart — what waiting looks like

Nifty 50 — major drawdowns and recovery timeline



***"You don't have to predict the market.
You just have to stay in it long enough for
it to reward you."***

The one move that removes all this stress

A Systematic Investment Plan (SIP) is built exactly for this. When markets fall, your SIP buys more units. When markets rise, your existing units are worth more. You don't need to decide. You don't need to time it. The system works for you, not against your emotions.

As your wealth partner, we've seen this pattern across hundreds of investors those who stayed invested through volatility, even when it felt wrong, always came out ahead of those who waited for certainty.

The market doesn't wait for you to feel comfortable. But it does reward those who show up every month, without fail.



Past performance is indicative but not a guarantee of future returns.

All figures are illustrative.

Please consult your advisor before making investment decisions.

Data reference: NSE Nifty 50 historical data.



News vs Reality: Don't Let Headlines Destroy Your Wealth

**"Market in freefall." "Recession coming."
"Sell everything now."**

You've seen these headlines. Maybe your hand even moved toward your phone to call your advisor. Here's what you need to know before you ever do that again.

It's 9 PM. You're watching the news. A red ticker flashes across the screen. A serious anchor says the market has crashed. Your chest tightens. You open your investment app. You see red numbers. Your first thought: *"Should I get out before I lose everything?"* You are not alone. This happens to millions of investors every single day. And almost every single time it's the wrong move.

Why headlines are designed to scare you

Let's understand one hard truth: news channels don't make money when you feel calm. They make money when you feel afraid. Fear makes you watch. Panic makes you click. "Markets steady, long-term outlook positive" is not a headline that gets ratings. "Market **CRASHES** Is your money safe?" most certainly does.

So every dip becomes a "crash." Every slowdown becomes a "recession." Every global event becomes a "crisis." The language is always extreme — because extreme language sells. And when you react to that extreme language with your hard-earned money, you pay the price.

What the headline said vs what actually happened

BREAKING HEADLINES THAT CAUSED PANIC

- 2008** "Global financial system on the verge of collapse. This is the end."
- 2016** "Brexit chaos — markets in freefall, economy faces years of darkness."
- 2020** "COVID crash — worst market fall in history. Sell before it's too late."
- 2022** "Interest rate hikes will destroy your portfolio. Global recession certain."

WHAT THE MARKET ACTUALLY DID AFTER

2008

Nifty recovered fully within 18 months.
Those who stayed in doubled their money by 2011.

2016

Markets bounced back within weeks.
Global trade continued. Panic sellers missed the rebound.

2020

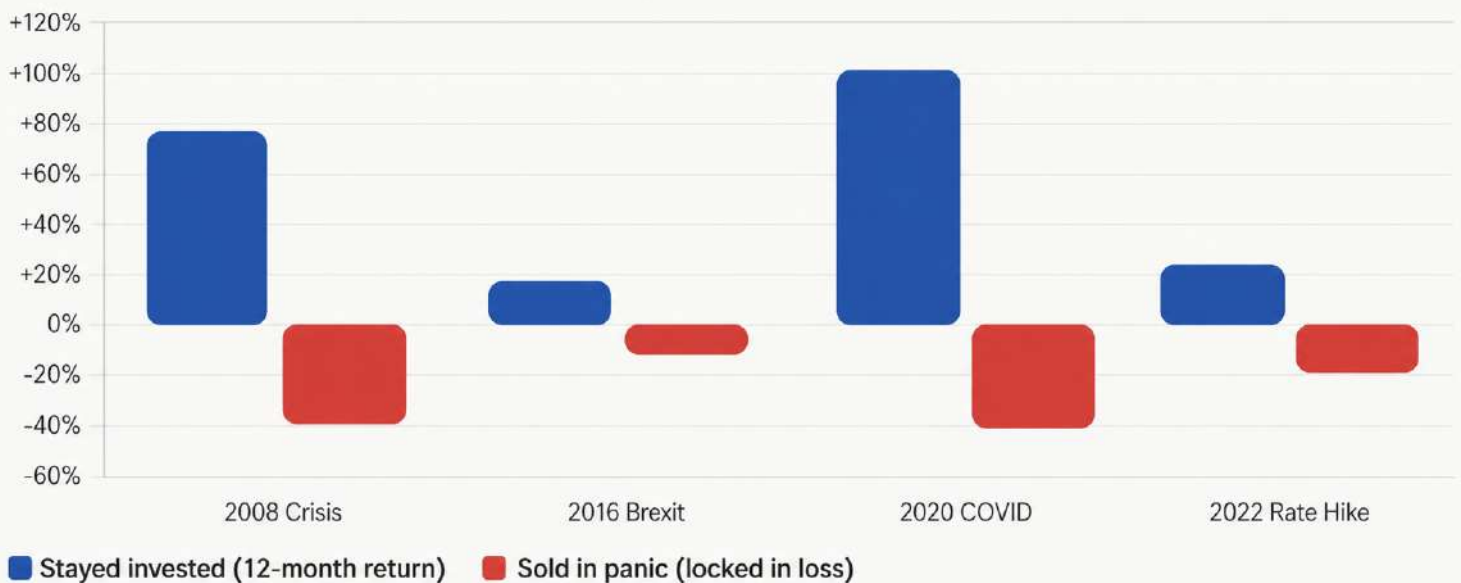
Nifty fell 40% in 6 weeks — then rose 100% in 12 months.
The fastest recovery in history.

2022

Markets stabilised within 12 months.
Those who kept SIPs running bought at the lowest prices.

The real cost of reacting to news

Nifty 50 — what panic sellers missed after major "crash" headlines



73%

of retail investors who sold in panic
regretted it within 6 months

87%

of "market crashes" recovered within 2
years historically

12x

more likely to lose money reacting to
news than staying the course

Your 3-rule shield against news panic

01

Wait 72 hours

Never make an investment decision on the same day you saw a scary headline. Markets overreact. You should not. Give the noise 72 hours to settle.

02

Ask: did my goal change?

Your child's education. Your retirement. Your home. Did today's news change those goals? If not — your investment strategy should not change either.

03

Call your advisor, not a news anchor

The news anchor does not know your portfolio. Your advisor does. Before any action, make that one call. It has saved crores for our investors over the years.

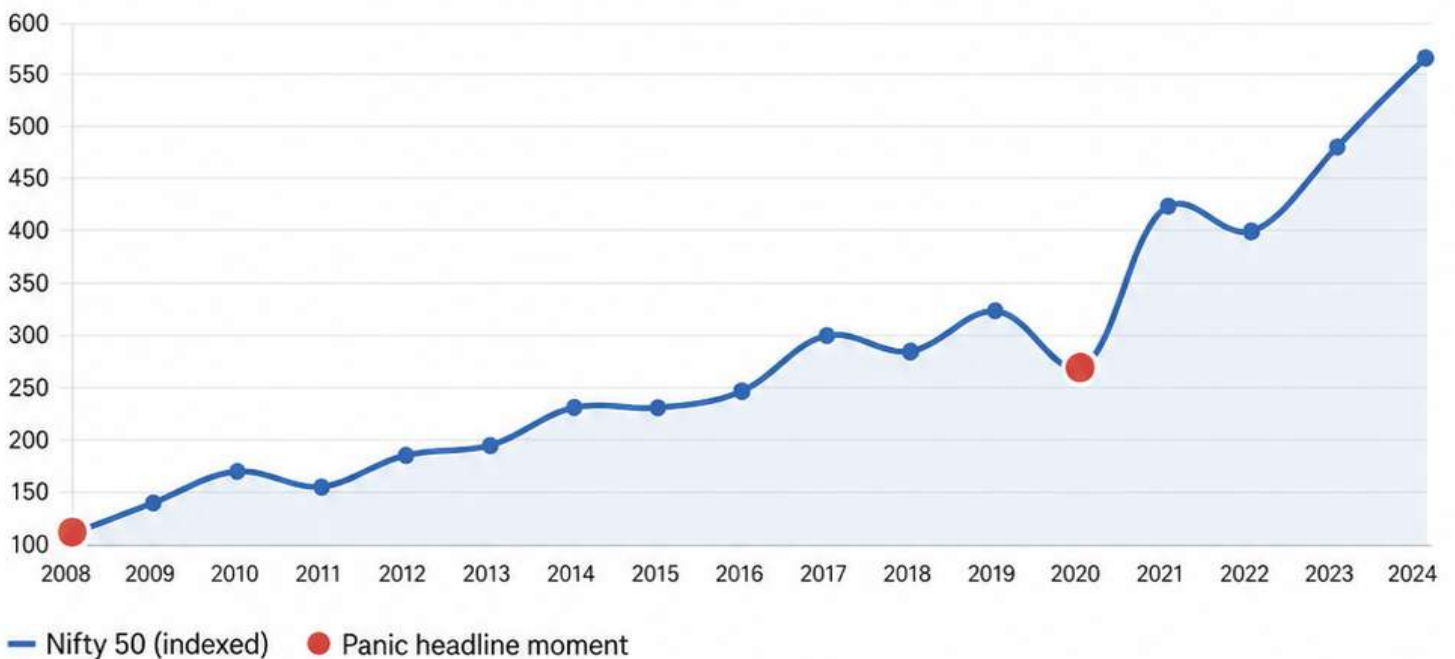
04

Look at the 10-year chart

Zoom out. Every scary moment on a 10-year chart looks like a tiny dip. Your wealth is built across decades — not news cycles of 48 hours.

The chart that changes everything

Nifty 50 long-term growth — with major panic headlines marked



Every red dot felt like the end of the world when it happened. On the chart — they are barely visible blips on a long journey upward.

One final thought

The wealthiest investors in the world share one quality they are deeply, deliberately boring when it comes to news. Warren Buffett famously said he would be perfectly happy if the stock market closed for 10 years. Not because he doesn't care about money. But because he knows that time not timing builds wealth.

You have trusted us with your financial future. And our promise to you is this: when headlines scream, we will be the calm voice that shows you the facts. Because facts not fear are what protect your wealth.

Remember this always: The market has survived two World Wars, multiple global pandemics, financial collapses, oil crises, and currency crashes. It has gone up over every meaningful long-term period in history. One scary headline on a Tuesday night is not the exception to that pattern.

Data is illustrative and based on historical Nifty 50 performance. Past returns do not guarantee future performance. Please consult your financial advisor before making any investment decisions.

Do's:



If Your Salary Stops Tomorrow, How Long Can You Survive?

Most people don't know the answer. The ones who do sleep better, invest smarter, and never make decisions out of desperation.

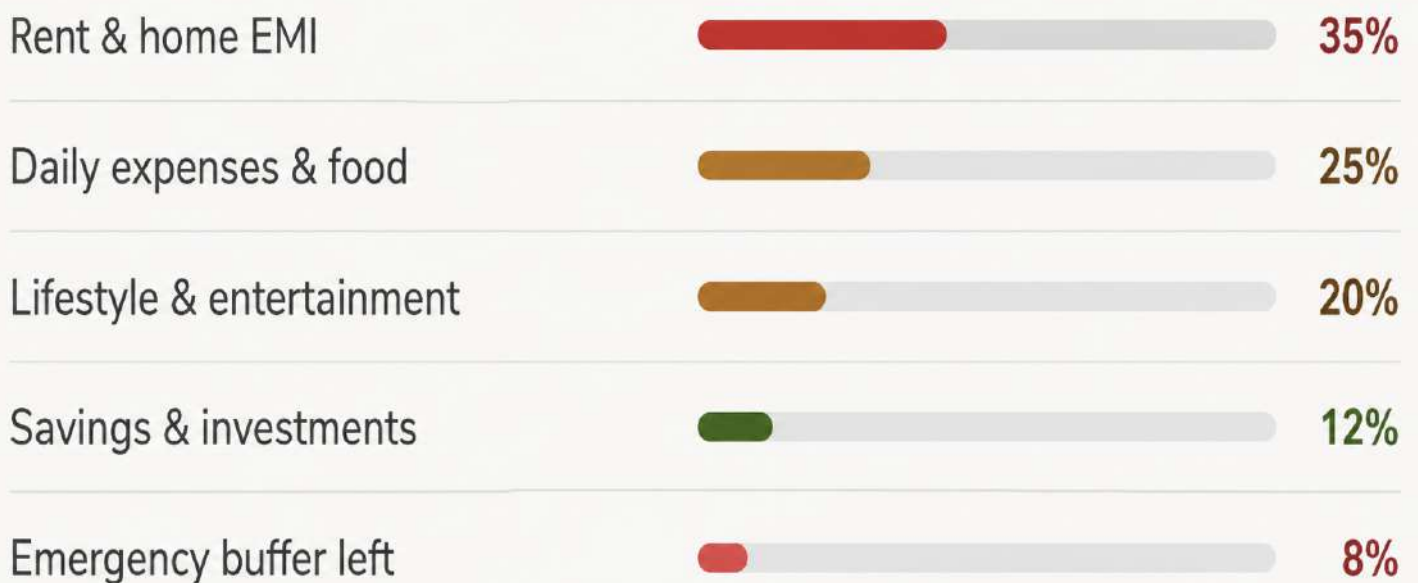
Think about this for just one moment. Not in a scary way just honestly. If your salary did not arrive next month, how long before life gets difficult? One month? Three months? Or are you already living close to the edge without realising it?

This is not a theoretical question. Jobs are lost. Medical emergencies strike. Businesses slow down. Life as we all know does not follow a plan. And the difference between someone who gets through that storm and someone who is permanently damaged by it comes down to one thing: their emergency fund.

The honest reality check

Let's look at how most Indians actually live because the data is a wake-up call even for those who think they're doing well.

WHERE DOES THE AVERAGE INDIAN SALARY GO?



Eight percent. That's what most households have left after everything else. At that rate, a family earning ₹1 lakh a month is adding just ₹8,000 to their safety net. It would take over three years to build even three months of emergency cover

How long can different people survive?

Financial advisors globally recommend 6 months of expenses as the minimum emergency fund. Here is where most people actually stand:



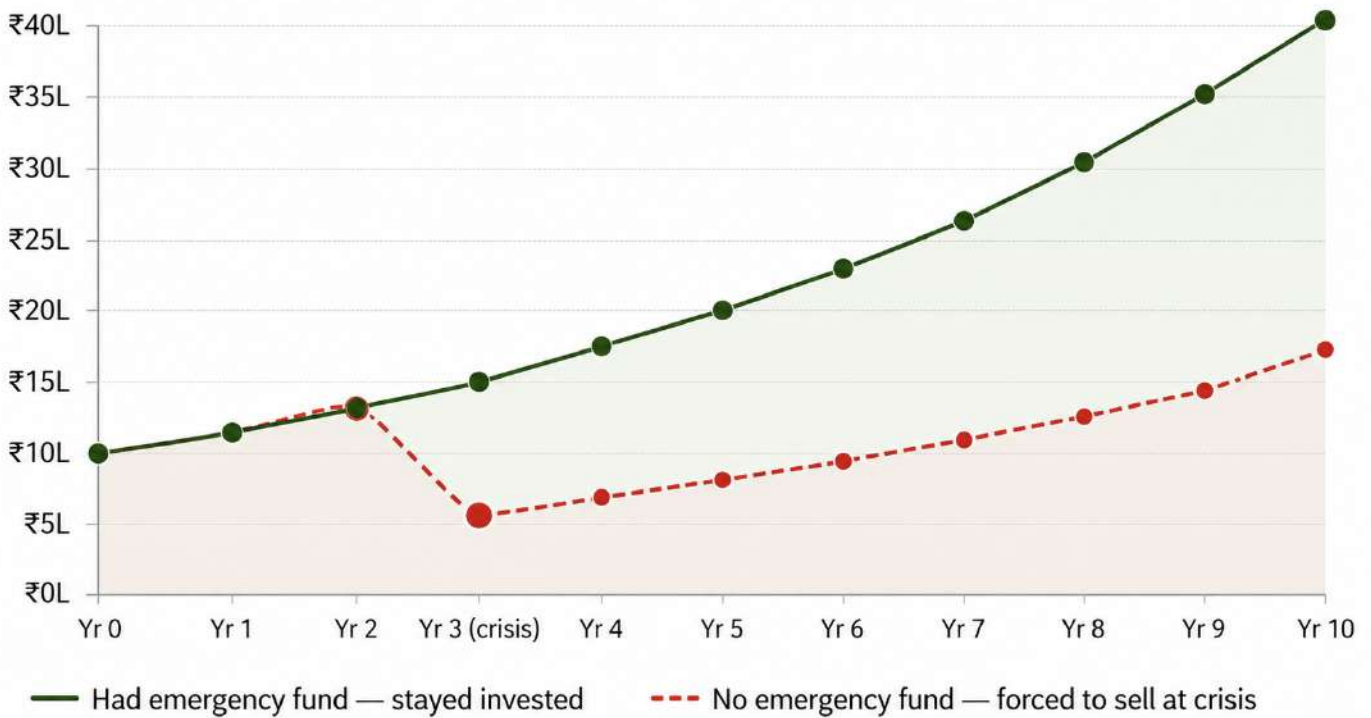
“An emergency fund is not about hoarding cash. It is about having the freedom to make choices — not just survive, but to protect everything else you have built.”

Why this matters for your investments

Here is the connection most people miss: your emergency fund and your investments are not separate. They are deeply linked. When life goes wrong and you have no emergency fund, the first thing you do is break your investments your SIPs, your mutual funds, your FDs. You sell at the wrong time, lose your returns, and set yourself back by years.

We have seen it happen. An investor builds a beautiful portfolio over five years. A job loss or medical crisis hits. With no buffer, they liquidate everything sometimes at a loss — to manage cash flow. Five years of discipline erased in two months of crisis.

Portfolio of ₹10 Lakhs — stayed invested (with emergency fund) vs forced to withdraw (without)



01

Calculate your real monthly need

Add rent, groceries, EMI, utilities and school fees. Not your income — your actual minimum survival cost. That number $\times 6$ is your target.



02

Open a separate account

Not your salary account. Not your investment account. A separate liquid account — ideally a liquid mutual fund or a sweep-in FD — only for emergencies.



03

Automate ₹5,000–10,000/month

Treat it like an EMI you can't skip. Set an auto-transfer on salary day. You'll have a 6-month cushion built in under 3 years without feeling the pinch.



04

Never touch it — except for real emergencies

A holiday is not an emergency. A sale is not an emergency. A job loss, hospitalisation, or major home repair — those are. Guard this fund like your financial life depends on it. Because it does.



A message to you









You have already made the smart choice by investing with us. That puts you ahead of most people. But an investment portfolio without **an emergency fund is a house without a foundation**. One bad storm and everything above it shakes. Build the foundation first then watch everything built on top of it become truly unshakeable.

Talk to your financial expert today about reviewing whether your emergency fund is where it needs to be. It is the one financial conversation that costs you nothing and could save you everything.

All figures are illustrative. Individual financial needs vary. Consult your advisor before making any investment or savings decisions.



Historical Data & Changes

INDEX & COMMODITIES	VALUE/PRICE [01st April 2026]	VALUE/PRICE [30th April 2026]	% CHANGE
 BSE SENSEX	73,134.32	76,913.50	5.17
 NIFTY 50	22,679.40	23,997.55	5.81
 BSE MID CAP 150	14,602.28	16,087.54	10.17
 BSE SMALL CAP 250	5,840.91	6,661.52	14.05
 GOLD ₹/10GM	1,49,200.00	1,51,449.00	1.51
 SILVER ₹/01 KG	2,39,772.00	2,39,816.00	0.02
 USD/INR	1/93.36	1/94.915	1.66
 BRENT CRUDE ₹/BARREL	9,366.00	10,168.00	8.56

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.



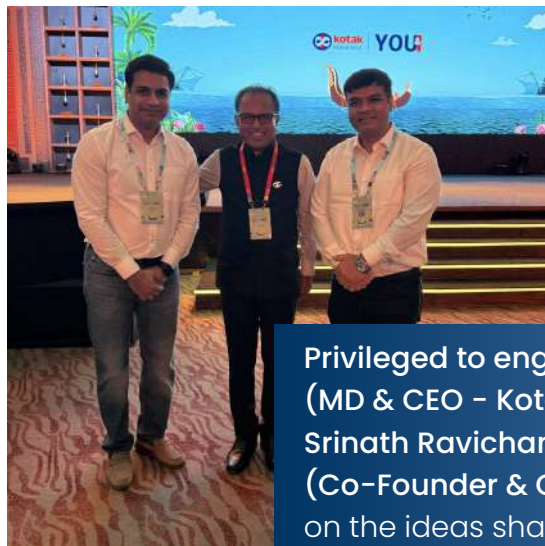
Employee of the month



Earth Day celebration



Training conducted by DSP Mutual Fund for GIFT CITY



Two leaders, two domains, one common thread vision matched with velocity.

Privileged to engage with Mr. Nilesh Shah (MD & CEO - Kotak Mahindra AMC) and Srinath Ravichandran (Co-Founder & CEO - Agnikul Cosmos) on the ideas shaping India's economic and technological future.

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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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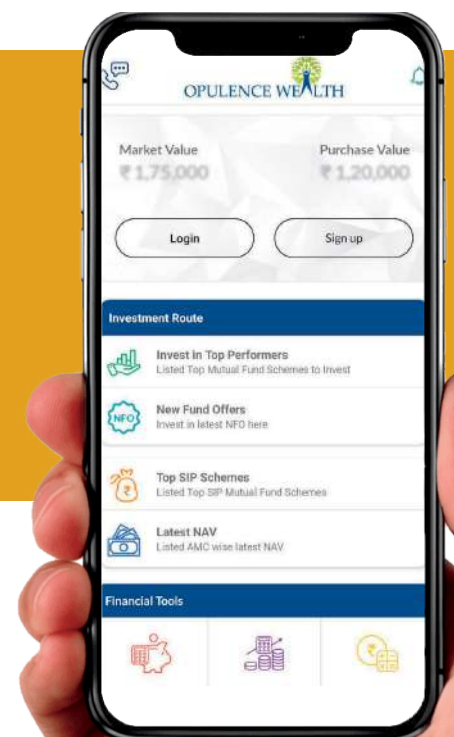
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