

"THE MONSOON REMINDS US
Prepared mind prosper."

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Are Taxed: The Capital
Gains Guide

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falls 10%, why might some
funds fall far less?"

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How Your Investments Are Taxed.

The Guide That Changes What You Keep.

Capital gains tax is not just a filing obligation. It is the difference between good returns and great ones. Every investor deserves to understand it completely.

— OPULENCE WEALTH • INVESTOR INTELLIGENCE SERIES



KEY RATE — EQUITY LTCG

12.5%

After 12 months

Above ₹1.25 lakh gains



FREE EVERY YEAR

₹1.25L

Equity LTCG exempt

No tax on first ₹1.25 lakh



EQUITY STCG RATE

20%

Under 12 months

Post Budget 2024

Every year, thousands of investors pay more tax on their investments than they need to. Not because they did anything wrong. But because nobody sat down and explained the rules clearly. This is that explanation and once you read it, you will never look at your portfolio the same way again.

"I redeemed my mutual fund after 10 months because I needed the money urgently," said one of our clients. "My financial expert told me afterwards that if I had waited just 8 more weeks, I would have crossed 12 months and saved 7.5% in tax on my gains. That was nearly ₹40,000. Just 8 weeks."

That story is not unusual. The difference between Short-Term Capital Gains (STCG) and Long-Term Capital Gains (LTCG) is measured in months. But the tax impact is measured in lakhs. And for investors who have worked hard to build returns, understanding exactly where these thresholds fall is not optional it is essential.

1. The one rule that changes everything: time.

Capital gains tax in India is structured around one single principle: the longer you hold, the less you pay. This is the government's way of rewarding patient investors and punishing short-term trading. Here is how the holding period clock works for your investments:

HOLDING PERIOD — SHORT-TERM VS LONG-TERM (EQUITY MUTUAL FUNDS)

SHORT-TERM

Under 12 months

12m

LONG-TERM

12 months and beyond

STCG Tax: 20%

LTCG Tax: 12.5% (above ₹1.25 lakh)

First ₹1.25 lakh LTCG every year: 0% TAX

2. Your complete capital gains tax reference

Different investments, different holding thresholds, different rates. This is the complete picture updated for FY 2025–26 after Budget 2024 changes.

INVESTMENT TYPE	STCG RATE	HOLDING FOR LTCG	LTCG RATE	FREE EXEMPTION
Equity Mutual Funds Stocks, equity funds, ELSS	20%	12 months	12.5%	₹1.25 lakh/yr
Debt Mutual Funds Bought after Apr 2023	Slab rate	No LTCG benefit	Slab rate	None
Gold ETF / Gold Funds Gold savings funds	Slab rate	24 months	12.5%	None
Real Estate Property, land	Slab rate	24 months	12.5%	No indexation*
Hybrid Funds (Equity) >65% equity allocation	20%	12 months	12.5%	₹1.25 lakh/yr

*Budget 2024 removed indexation benefit for real estate LTCG. Rates effective July 23, 2024.

3. The SIP question everyone asks

Here is the part that confuses even experienced investors: **when you run a SIP, each instalments have its own separate holding period.** Your January SIP and your December SIP are taxed differently when you redeem in the following year. The clock starts fresh for every instalment.

HOW SIP TAXATION WORKS — FIFO (FIRST IN, FIRST OUT)



Scenario: You invested ₹10,000/month in Jan–Dec 2024. You redeem in Jan 2025.

Jan 2024 ₹10,000 LTCG ✓ 12+ months	Apr 2024 ₹10,000 STCG ✗ <12 months	Sep 2024 ₹10,000 STCG ✗ <12 months	Dec 2024 ₹10,000 STCG ✗ <12 months
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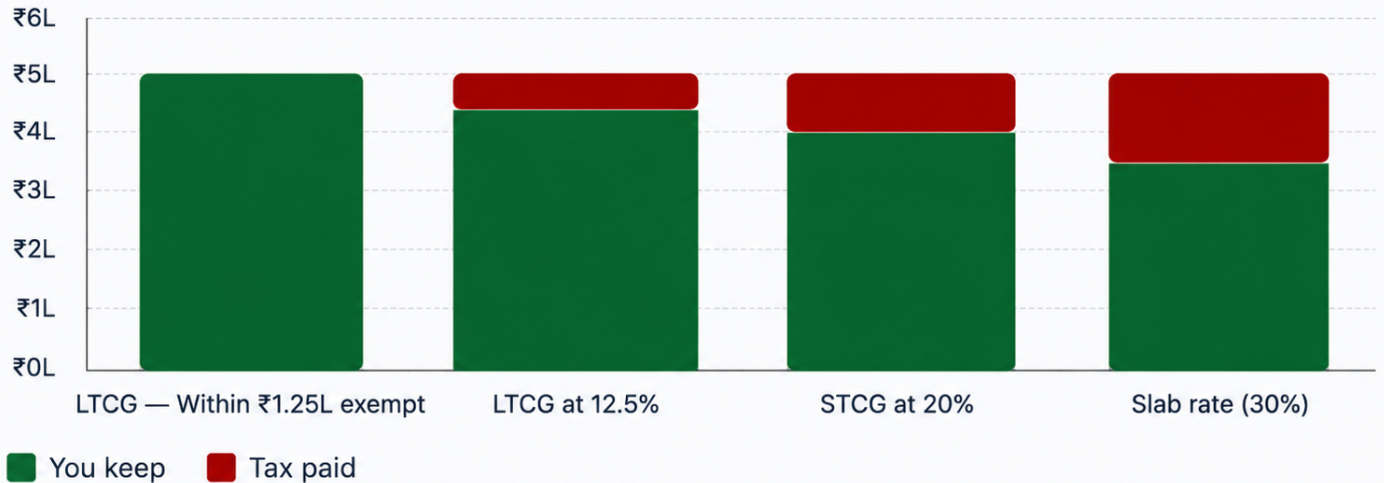
Key insight: Only the January installment has crossed 12 months by January 2025.

All others attract STCG at 20%.

Plan partial redemptions carefully — the oldest units are redeemed first (FIFO).

4. The chart that shows what tax actually costs you

₹5 lakh gains — what you actually keep after tax across holding periods



₹5.00L

LTCG within ₹1.25L exemption — you keep everything

₹4.38L

LTCG at 12.5% on ₹5L gains — keep ₹4.38 lakh

₹4.00L

STCG at 20% on ₹5L gains — keep ₹4 lakh

5. Four strategies to legally pay less tax



Harvest your ₹1.25L exemption every year

Every financial year, your first ₹1.25 lakh of equity LTCG is completely tax free. Book that much in gains each March, reinvest immediately. Over 10 years, this saves a significant amount.



Action: Do this every March



Wait for the 12-month mark before redeeming

Crossing 12 months cuts your tax rate from 20% to 12.5% on equity gains. If your redemption is just weeks away from that date — wait. The tax saving almost always justifies the patience.



Saves 7.5% on every rupee of gains



Set off losses against gains

Capital losses can be set off against capital gains of the same type. STCG losses offset STCG gains. LTCG losses offset LTCG gains. Losses can be carried forward for 8 years — use them strategically.



Loss harvesting reduces tax bill



Invest in spouse's or parent's name

If a family member is in a lower tax bracket, investing in their name can reduce overall family tax on debt fund or slab-rate gains. Each individual gets their own ₹1.25L LTCG exemption too.



Multiple family exemptions

"The difference between a good investor and a great one is not just how much they earn it is how much they keep after tax."

Opulence Wealth – Tax Intelligence Series

Taxes are not the enemy. They are the cost of having profitable investments and that is a good problem to have. But there is an enormous difference between paying what is legally required and paying more than you should out of ignorance. As your wealth partner, our job is to make sure you are always on the right side of that line.

Your next step

Before your next redemption, before the end of this financial year, have one conversation with your financial expert about your capital gains position. Ask about the ₹1.25 lakh harvesting opportunity. Ask about any unrealised losses you could offset. These are not complicated actions. But they are the kind that compound into significant savings over a decade of investing.

Connect with Opuvence Wealth for a personal tax efficiency review of your portfolio.

*Tax rates are as per Budget 2024, effective July 23, 2024. Debt fund taxation changed from April 1, 2023. Individual tax situations may vary. This article is for educational purposes only and does not constitute tax advice. Please consult a qualified tax advisor or chartered accountant for your specific situation.

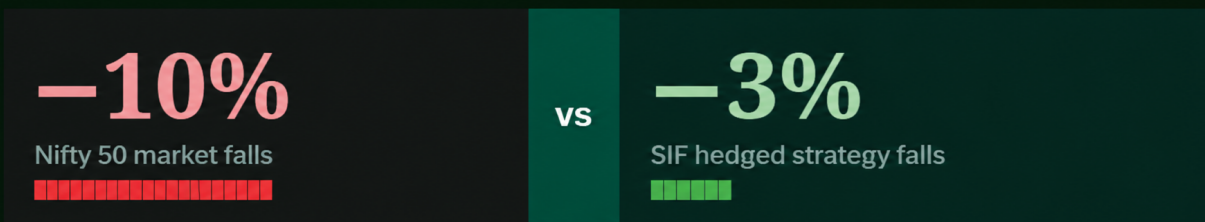


SIF – "When the market falls 10%, why might some funds fall far less?"

• THE MARKET RESILIENCE QUESTION

When the market falls 10%, why do some funds fall far less?

It is not luck. It is not magic. It is a category of investing that most people didn't have access to — until SIF arrived.



Imagine watching the news. Markets have crashed 10%. Everyone around you is worried. You open your portfolio and you see you're only down 3%. That difference isn't an accident. It's the result of a specific, deliberate investment architecture that only a handful of strategies can deliver. SIF is one of them.

"I used to dread market corrections," shared one of our clients. "Every time Nifty fell, my entire portfolio fell with it. Then we added a SIF allocation. During the next correction, when the index dropped 8%, my SIF holding dropped just 2.5%. For the first time, I didn't feel like the market owned my emotions."

That experience of a portfolio that doesn't fall as hard when markets fall is the defining quality of well-structured SIF strategies. And understanding why this happens is what separates informed investors from the rest.

1. The simple reason most funds fall with the market

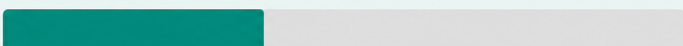
A traditional mutual fund has one direction: up. It buys stocks, holds them, and rises and falls with the market. This is called being "100% long." If the Nifty falls 10%, a fund that mirrors the market also falls 10%. Your fund manager cannot protect you from a falling market — they can only pick better stocks within it.

This is not a flaw. It's how regular funds are designed. They are built for growth over time. But they carry full market risk — meaning when the tide goes out, all ships go down together.

2. How SIF is architecturally different

SIF– Specialised Investment Fund is allowed to do something regular mutual funds cannot: it can bet on stocks going **down**, not just up. This is called short selling. And when combined with long positions, it creates something powerful a portfolio that is **not fully exposed to market direction**.

Understanding “Net Exposure” the key to smaller falls

Strategy	Net Market Exposure	%
Regular MF (100% long)		100%
SIF: Long 80%, Short 20%		60%
SIF: Long 70%, Short 30%		40%
Pure cash / FD	No market exposure	0%

Net exposure = long positions minus short positions.
Lower net exposure = smaller fall when market drops.

3. The three mechanisms that protect SIF investors



Short selling profiting when stocks fall

SIF managers can identify overvalued or weak stocks and take short positions bets that they'll fall. When the market drops and those stocks fall hard, the short positions generate profits that offset losses on the long side.

 Generates returns even in falling markets



Derivatives hedging a built-in insurance policy

SIF can use options and futures to create a protective floor under the portfolio. Like buying insurance before a storm, these instruments pay out when markets fall sharply directly offsetting losses.

 Limits maximum downside exposure



Dynamic net exposure reducing risk before storms

When a manager sees risk rising, they can reduce the portfolio's net long exposure effectively stepping back from the market before the fall. Regular mutual funds cannot do this as freely.

 Proactive, not reactive protection

4. Real numbers three crashes, two strategies

Here is how the protection actually played out during India's three major market corrections. The difference is not small it is the difference between a painful year and a manageable one.

 Market Event	 Regular Fund / Nifty	 SIF Hedged Strategy*	 Protection Delivered
 COVID Crash 2020	-38%	-12%	 Saved 26% of portfolio
 Rate Hike Selloff 2022	-15%	-4%	 Saved 11% of portfolio
 Mid-cap Correction 2023	-12%	-3%	 Saved 9% of portfolio

*Illustrative figures based on representative long-short strategy performance. Actual results vary by strategy and manager.

5. The mathematics of recovery

The green line doesn't always go higher. But notice what it **doesn't do**: it doesn't fall as hard. A fund that falls 38% needs to rise **61%** just to get back to where it started. A fund that falls 12% needs to rise only **14%** to recover. Protection isn't just about avoiding pain. It's about the mathematics of recovery.

This is why SIF is not just another product. For investors who have worked years to build a portfolio, the ability to limit a crash from -38% to -12% is not a small upgrade. It is the difference between staying on track for your goals and being set back by years.

“ *The real measure of a great investment strategy is not just how high it climbs — but how little ground it gives back when the world gets difficult.* ”

OPULENCE WEALTH — INVESTMENT PHILOSOPHY



As your wealth partner, we are carefully evaluating SIF strategies from leading AMCs assessing their hedging quality, their manager track record, and how they would fit alongside your existing portfolio. This is not a product to rush into. But it is absolutely one worth understanding deeply.



A NOTE FROM YOUR FINANCIAL EXPERT

Your portfolio has been built for the long term. Market corrections are a part of that journey. But there is no rule that says you have to absorb every fall at full force. SIF offers a thoughtful, regulated way to participate in the market's growth while quietly, structurally, limiting the damage when things go wrong. That combination has never been available to Indian investors at this level before. Now it is.



Connect with your Opulence Wealth to explore if a SIF allocation is right for your portfolio stage.



All figures marked with * are illustrative of representative hedged strategies and not specific fund performance. Past performance does not guarantee future results. SIF strategies carry their own risks including manager risk and strategy risk. Please consult your Financial Expert before investing.

CAMP ONE

Property

"My father bought land. My uncle built flats. Property is security you can touch, feel, and leave for your children."

VS

CAMP TWO

Portfolio

"Numbers don't lie. Compounding is silent but devastating in its power. The data makes a clear case."

Ask any gathering of Indians where to invest money and the room will divide instantly. One half will say property it is safe; it is real, it is what your parents did. The other half will show you a chart. The debate is as old as the Indian middle class. But the data has finally settled it and the answer is more nuanced than either camp admits.

Ramesh, 48 The Property Believer

"I bought my second flat in 2010 for ₹38 lakhs. It is worth ₹95 lakhs today. My children will inherit something they can see and live in. You cannot put a mutual fund on a wall."

Priya, 44 The Portfolio Believer

"My SIP that started in 2010 with ₹38 lakhs equivalent over time is now ₹2.4 crore. I paid zero maintenance. I had no tenant drama. I can redeem it in 3 days if I need to."

Both Ramesh and Priya are right about their own experience. But they are not asking the same question. Ramesh is asking about security. Priya is asking about returns. India's greatest money debate isn't about which is better it is about which is better **for what you actually need.**

ROUND 01

RETURNS — Who grew ₹50 Lakhs more in 20 years?

Portfolio wins



PROPERTY

₹1.65 Cr

₹50L property in 2004 worth approximately ₹1.65 Cr by 2024. Average appreciation ~6% CAGR across India. Minus maintenance, property tax, vacancy — effective yield often under 5%.



5–6% effective CAGR

VS

COMPARE



PORTFOLIO (NIFTY 50 SIP)

₹3.80 Cr

₹50L invested in Nifty 50–based equity fund in 2004 grew to approximately ₹3.80 Cr by 2024. No maintenance costs, no vacancies, no tenant calls. 12–13% CAGR.



12–13% CAGR

ROUND 02

LIQUIDITY — How fast can you get your money?

Portfolio wins



PROPERTY

3–6 months

Selling a property takes months — finding a buyer, legal verification, registration, transfer. In an emergency, this illiquidity can be devastating. You cannot sell one room when you need ₹2 lakhs urgently.



Very illiquid

VS

COMPARE



PORTFOLIO

1–3 days

Mutual funds settle in T+2 to T+3 days. You can redeem exactly what you need — ₹50,000 or ₹50 lakhs — without touching the rest. True financial flexibility when life demands it.



Fully liquid

ROUND 03

PASSIVE INCOME — What comes in every month?

It depends



PROPERTY — RENTAL YIELD

2–3%

Indian rental yields are among the lowest in the world. A ₹1 crore flat earns ₹20,000–₹25,000/month rent — before maintenance, society charges, and vacancy months. The income sounds good until you calculate the yield.



2–3% gross yield

VS

COMPARE



PORTFOLIO — SWP INCOME

6–7%

A Systematic Withdrawal Plan (SWP) from a balanced fund at 6% annual withdrawal still allows the corpus to grow. ₹1 crore can generate ₹50,000/month — while the underlying portfolio potentially keeps compounding.



6–7% sustainable withdrawal

ROUND 04

EMOTIONAL VALUE — What lets you sleep at night?

Property wins



PROPERTY

Tangible

You can see it. Touch it. Drive your family past it. Property satisfies something deeply human — the need for roots, the sense of having built something real. No market crash makes your flat disappear.



Real, visible, inheritable

VS

COMPARE



PORTFOLIO

Numbers

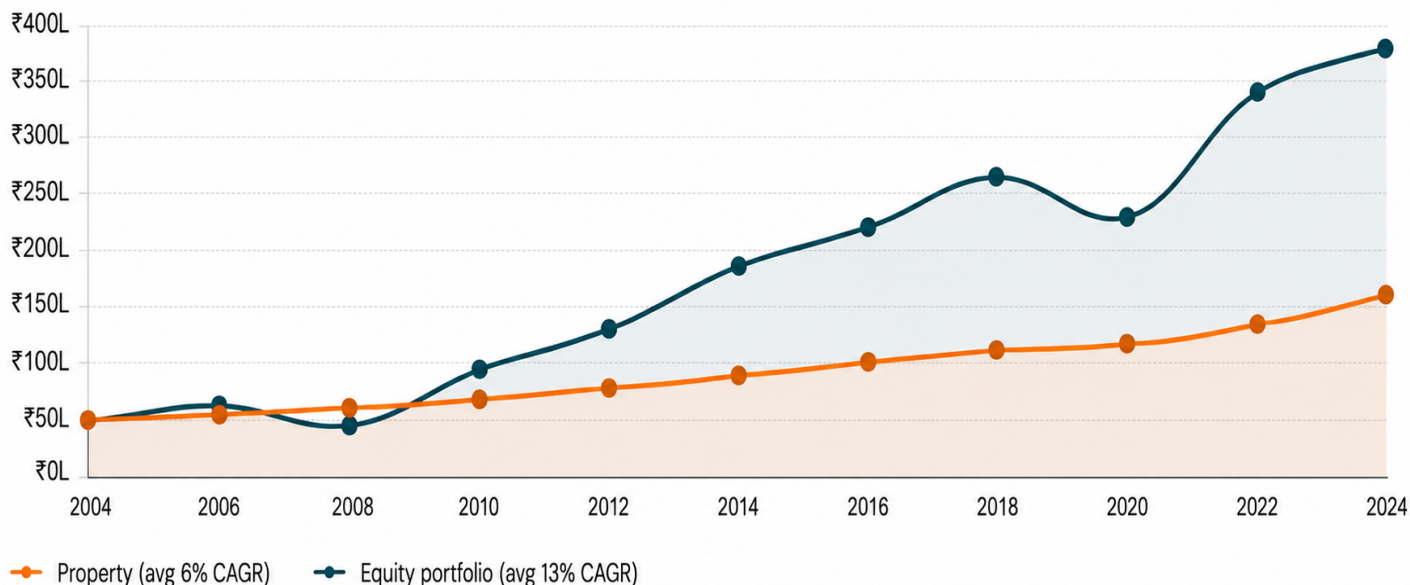
A portfolio is numbers on a screen. When markets fall, those numbers shrink — and for many investors, that is psychologically harder to handle than a vacant flat. Wealth without peace of mind has a hidden cost.



Better returns, more nerve

₹50 Lakh invested in 2004 — Property vs Equity Portfolio over 20 years

Illustrative based on average Nifty 50 returns vs average Indian residential property appreciation



THE SCORECARD

PROPERTY	CATEGORY	PORTFOLIO
5–6% avg CAGR	RETURNS	12–13% CAGR ✓
3–6 months	LIQUIDITY	1–3 days ✓
₹50L+ needed	ENTRY COST	₹500 minimum ✓
2–3% rental yield	INCOME YIELD	6–7% via SWP ✓
✓ Tangible, real	EMOTIONAL	Numbers on screen ✓
Maintenance + tax	ONGOING COST	Near zero ✓
✓ Can mortgage	LEVERAGE	No leverage option ✓
2 rounds	WINS	5 rounds

The Verdict

The numbers are not even close. A diversified portfolio has *outperformed property* on almost every financial metric over the past two decades in India. But here is the truth that the data doesn't capture: property gives you a home. It gives your family roots. It gives you leverage that no mutual fund can offer. The answer is not either-or. Own one property to live in with your heart. Build your wealth in a portfolio with your head. The investors who understand this distinction are the ones who retire free.

"Buy property to live in. Build a portfolio to live on. They are not competing — they are completing each other."

Opulence Wealth – Wealth Architecture Philosophy

You are already on the right side of this debate. You have chosen to invest in a portfolio that compounds quietly, grows steadily, and gives you options that a locked-in property never can. That choice is not a rejection of your family's values. It is the evolved version of them.

The greatest wealth mistake in India is not buying property. It is only buying property and calling it a financial plan. A home is not a portfolio. A flat is not a retirement plan. If you want both security and freedom, you need both. Our job is to make sure your portfolio does the heavy lifting so that when you buy property someday, it's a lifestyle choice, not a financial necessity.

Speak to your Opulence Wealth team about structuring a property + portfolio strategy that works for your goals.

All return figures are illustrative. Property returns vary significantly by location, type, and time period. Portfolio returns based on historical Nifty 50 CAGR and are not guaranteed for future periods. Past performance is not indicative of future results. Please consult your financial expert before making any investment decision.



You are holding three generations together.

Here is how to do it

without losing yourself.



Your parents need you. Your children need you. Your future self needs you. The question isn't which one matters more — it's how to build a plan that honours all three without breaking you financially or emotionally.



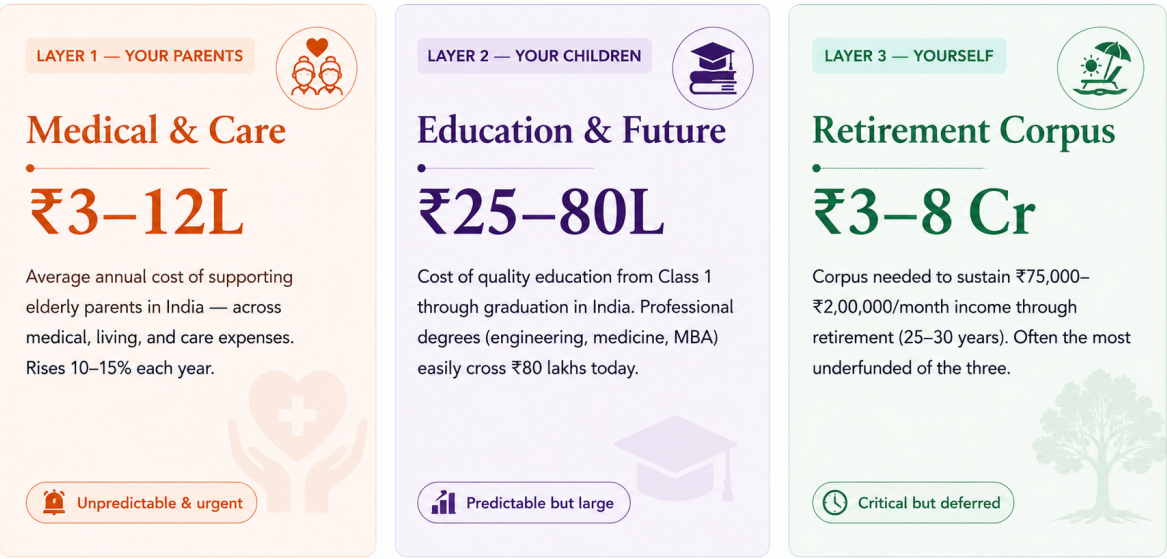
It begins somewhere in your late 30s or early 40s. Your parents start needing more. A doctor's visit here. A knee replacement there. And your children are growing school fees, coaching classes, a college fund that feels impossibly distant. Meanwhile, your own retirement silently falls to the bottom of the list. Welcome to the Sandwich Generation.

"I earn well. But last month I paid ₹1.8 lakhs for my father's cardiac procedure, ₹60,000 for my daughter's school fees, and my SIP of ₹15,000. When I added it up, I realised my SIP was the smallest number on my list. My financial expert called it the Sandwich Effect. I had never heard that term before, but I felt it every single day."

If that story sounds familiar, you are not alone. Millions of Indians between 35 and 55 are living this reality right now the invisible middle layer of a generational financial sandwich. And without a deliberate plan, the consequences compound as quietly as interest on a loan you forgot you had.

The three financial pressures each one is real

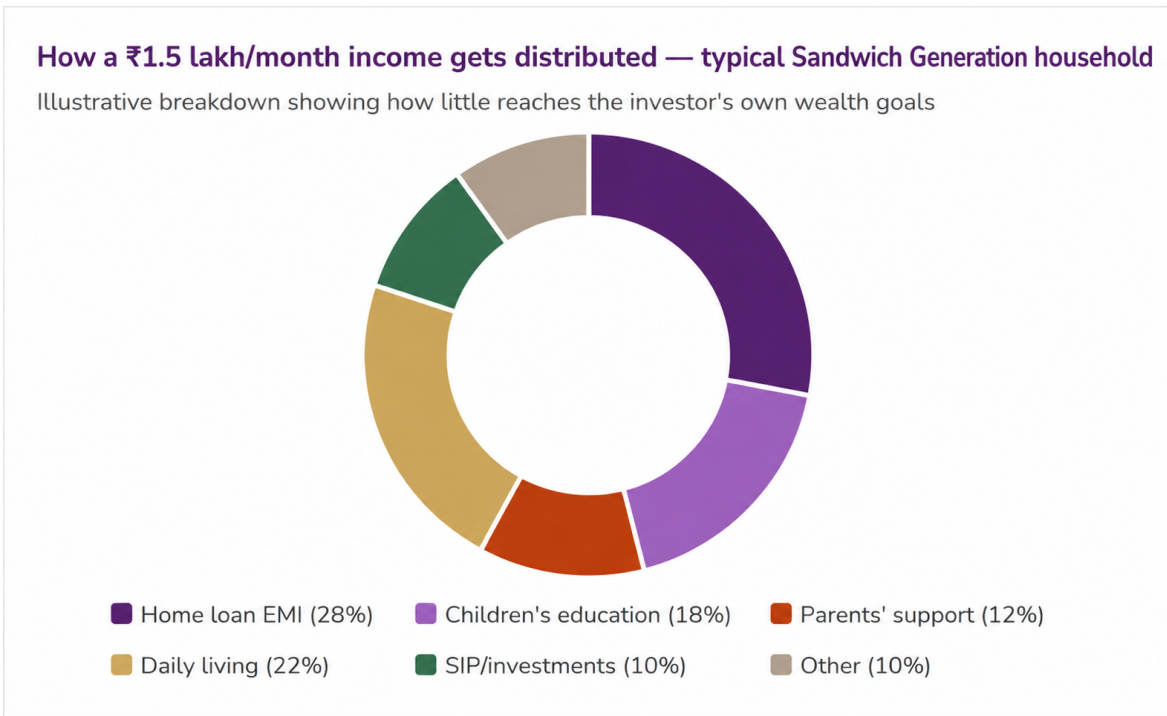
Before you can build a plan, you need to name each pressure clearly. Most people blur them together, which is why they feel overwhelmed. Here is what each layer actually costs:



The most dangerous mistake: sacrificing your retirement

When money is tight, most people cut their retirement SIP first. It feels like the safest thing to sacrifice it is far away, it is invisible, and it does not call you at midnight with a medical emergency. But this is the most expensive mistake the Sandwich Generation makes.

Here is the hard truth: you can take an education loan for your child. Your child can partially self-fund their education. Your parents may have some savings or property. But nobody will give you a loan for retirement. There is no scholarship for your old age. Your retirement corpus is the one financial goal that is entirely, irreversibly yours to build and the cost of delay is paid in decades, not months.



The income pressure what it actually looks like

On a ₹1.5 lakh income, the typical Sandwich Generation investor is saving only ₹15,000/month for their own future. **That builds approximately ₹1.8 crore over 20 years at 12% CAGR.** The retirement target is ₹4–5 crore. The gap is real and it widens every year the SIP is cut for an emergency.

The Five-Part Planning Framework

The oxygen mask principle sequence matters

1. **Your retirement SIP** never pause. Not for a wedding, not for a renovation, not for school fees. This is the line you do not cross.
2. **Parent medical buffer** senior citizen health insurance + a dedicated emergency FD of ₹5–8 lakhs. This ends the cycle of portfolio-breaking medical shocks.
3. **Child education SIP** linked to the year of college admission. A separate SIP so it never competes with your retirement.
4. **Term insurance for you** if something happens to you, all three layers collapse. A ₹1–2 crore term plan costs ₹800–1,500/month and protects everyone.
5. **The family conversation** have the money talk with your parents and children. Secrets about financial limits create more pressure than transparency ever does.

The framework in action step by step

1.		1.Build a three-generation emergency fund Not one emergency fund three. Your standard 6-month fund. A separate ₹5–8 lakh medical corpus for your parents in a liquid fund. A ₹1–2 lakh children's contingency for school emergencies. Each one is separate; each one is sacred.	 Start with 6 months of your own expenses
2.		2.Ensure your parents do not fund their medical emergencies from savings Senior citizen health insurance is affordable and essential. Most plans cover ₹5–10 lakhs for ₹30,000–₹60,000/year. This single decision can prevent decades of portfolio disruption from medical bills.	 Critical: buy before a pre-existing condition is diagnosed
3.		3.Run separate SIPs one per goal, never combined Your retirement SIP. Your child's education SIP. Never combined, never mixed. When they are separate, you can see each one clearly and you will never rob one goal to fund another. Label them in your app: "Retirement 2045" and "Ananya's MBA 2033."	 Separation creates clarity and discipline
4.		4.Have the money conversation with everyone Tell your parents what you can sustainably do for them monthly. It is kinder than silent resentment and better than a surprise when you cannot. Tell your children age-appropriately that education loans exist and that your retirement matters too. These conversations change everything.	 The most avoided but most valuable step
5.		5.Review annually the Sandwich changes shape Every year, your parents' needs change. Your children's costs change. Your income changes. A plan made in 2024 needs a tune-up in 2025. Annual portfolio reviews with your advisor should include all three layers not just your investment returns.	 Book your annual family financial review

Two conversations that change the trajectory

The conversation with your parents

Tell them: "I want to take care of you well. That means I need to plan what I can do sustainably so I never resent it and can always rely on it. Let's talk about what you need and what I can realistically provide month by month."

The conversation with your children

Tell them: "We are investing for your education and I am also investing for our retirement. Both matter. Education loans exist for a reason and we will use them wisely if needed. But I want you to know the full picture."



"You cannot pour from an empty vessel. Building your own financial security is not selfishness it is the most loving thing you can do for every generation that depends on you."

OPULENCE WEALTH — LIFE PLANNING PHILOSOPHY

You have already invested in yourself by choosing to work with us. That discipline even under the pressure of being the Sandwich Generation is what will protect all three layers. The question now is not whether you care enough. You clearly do. The question is whether your plan reflects the full picture of your reality. If it doesn't, this is the moment to change that.

From your financial expert

When you come in for your next portfolio review, bring both conversations with you the one with your parents, and the one with your children. Your financial plan is not just about your money. It is about your whole family. We want to build one that works for all three generations not just the one on the statement. That is the planning you deserve.

Connect with Opulence Wealth for a three-generation financial planning session.

All figures are illustrative. Individual family situations vary significantly. Senior citizen insurance availability subject to health underwriting. Please consult your financial expert for a personalised plan.

Historical Data & Changes

INDEX & COMMODITIES	VALUE/PRICE [01st June 2026]	VALUE/PRICE [30th June 2026]	% CHANGE
 BSE SENSEX	74,267.34	76,478.67	2.98
 NIFTY 50	23,382.60	23,865.75	2.07
 BSE MID CAP 150	16,252.01	16,663.41	2.53
 BSE SMALL CAP 250	6,711.18	7,031.21	4.76
 GOLD ₹/10GM	1,54,719.00	1,42,610.00	-7.83
 SILVER ₹/01 KG	2,67,308.00	2,23,851.00	-16.26
 USD/INR	1/94.851	1/94.748	-0.11
 BRENT CRUDE ₹/BARREL	8,626.00	6,742.00	-21.84

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.





Opulence Wealth received Top Wealth Partner Award Pan India by Aditya Birla Capital



Financial awareness workshop conducted by Opulence Wealth Pvt Ltd in Central GST Office



**Best Performer Award
received by SBI General**

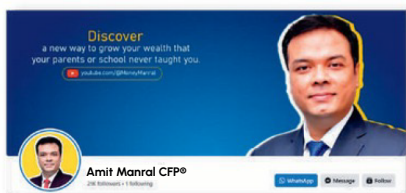


**Students of Class 12 from Vidya & Child visited Opulence
Wealth for an exposure in finance related work**

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followers

480
following

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CFP® | 18 yrs | 1100+ Families
Co-founder: @opulencewealthpvtltd
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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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