Are You Comparing Your Portfolio with the Wrong People?

The quickest way to feel poor is to measure your journey against someone else's highlight reel.

It usually happens at a family wedding, or in a busy WhatsApp group.

Someone leans in with a big smile and says, "I doubled my money in that one stock!" Or a cousin casually mentions the flat that has tripled in value. And suddenly, a quiet little voice inside you whispers: "Wait… am I falling behind? Is everyone growing richer, faster than me?"

That pang is one of the most natural feelings in the world. It is also one of the most dangerous because that single moment of comparison can quietly undo years of good, patient decisions.

Imagine two people travelling from Delhi.

One is going to Jaipur. The other is going to Shimla. Would you compare their routes?

Of course, not Their destinations are different. Investing works exactly the same way.

Every investor has a different:

- Age
- Income
- Family responsibilities
- Financial goals
- Risk appetite
- Investment time horizon

If your destination is different, your investment journey will naturally look different too.

The Hidden Cost of Comparison

When we compare our money with someone else's, we rarely walk away feeling richer. We usually feel worse restless, anxious, somehow "behind." And that feeling pushes us to act: to chase a hot tip, jump into something risky, or abandon a perfectly good plan, all just to catch up with a person whose full story we do not even know.

That is the real trouble. You are almost always comparing yourself with the *wrong* people.

You Are Comparing Different Journeys

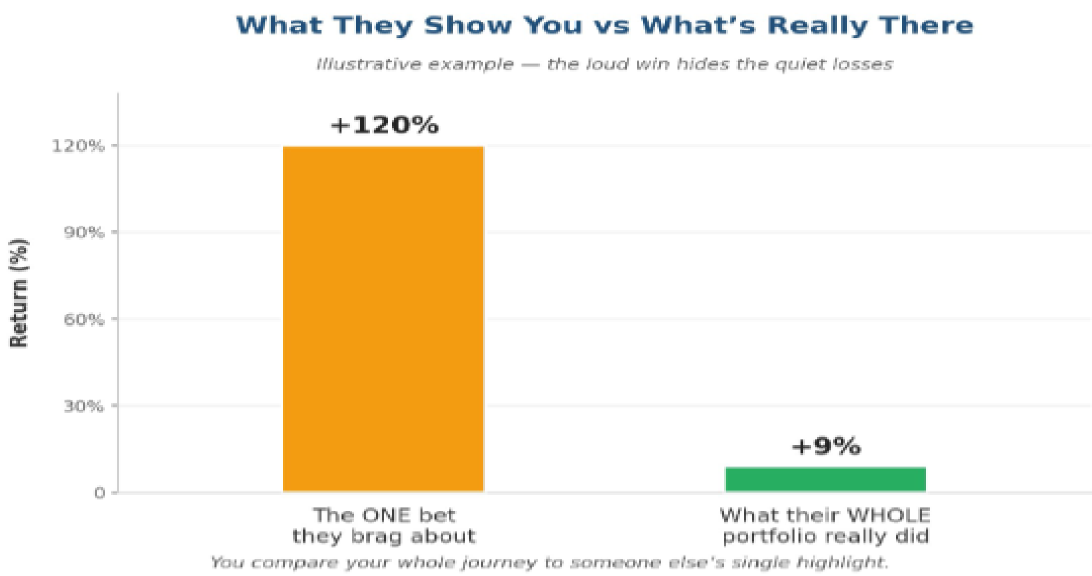
Imagine two travellers. One is driving to a town 50 km away. The other is headed to a city 500 km away. Comparing how fast they are going tells you nothing they are travelling to completely different places.

Money works the same way. Your neighbour has a different age, a different income, different responsibilities, and different dreams. The path that is right for them may be completely wrong for you. Judging your journey by their milestones is like using a stranger's map to find your own home.

You Only See Their Highlight Reel

Here is the part almost everyone forgets: people show you their wins, never their wounds.

The relative who boasts about one winning stock will quietly forget to mention the five that sank. Social media is a stage where everyone performs their very best moment. What you are comparing yourself against is not the full truth it is a carefully chosen highlight.



Illustrative only. You compare your whole journey to someone else's single highlight.

So, before you ever feel "behind," remember what is really happening: you are measuring your entire, honest journey against someone else's single, loudest moment.

The Only Comparison That Counts

There is exactly one comparison worth making. Not with your neighbour. Not with a stranger online. Only this are you closer to your own goals today than you were yesterday?

That is the real scoreboard. And it is the very reason you built a plan with us: a plan shaped around your life, your family, and your dreams not anyone else's.

Since You Are Already Investing...

If you are reading this magazine, you have already taken an important step towards your financial future.

Your investment plan was created keeping **your income, goals, responsibilities and risk profile** in mind.

That means your portfolio has a purpose.

Markets will rise.

Markets will fall.

Some funds will outperform this year.

Others may outperform next year.

But long-term wealth is created not by constantly comparing portfolios it is created by staying disciplined and following a well-designed financial plan.

💡 **Opulence Wealth Insight**

At Opulence Wealth, we don't build portfolios to beat your friends we build them to help you achieve your life's most important goals. The right portfolio is not the one with the highest short-term return; it is the one that gives you the confidence to reach your financial destination with peace of mind.