WEALTH 360

OPULENCE WEALTH
AMFI Registered Mutual Fund Distributor | ARN - 94634

BY OPULENCE WEALTH

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WHAT IS YOUR NUMBER *for Financial Independence*?

CALCULATE TODAY. LIVE FREELY TOMORROW.

Because true freedom is knowing your tomorrow is **financially secure.**

- Are You Comparing Your Portfolio with the Wrong People
- Porting versus migrating in health insurance
- The Illusion of Control

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What's Your Number?"
The retirement corpus calculation, at different lifestyles

WHAT'S YOUR NUMBER? The Retirement Corpus You Need for the Life You Dream Of “Retirement doesn't begin when you stop working. It begins when your salary stops coming.”

Imagine it's your first Monday after retirement. There are no office calls, no traffic and no deadlines. You wake up peacefully; enjoy your morning tea and finally have the time you've always wished for. But then one thought quietly enters your mind: 'Will my savings last longer than I do?' That single question separates a peaceful retirement from a stressful one.

Most people spend three decades building a career but never spend enough time calculating how much money they will actually need after retirement. Retirement is not about reaching a certain age it is about reaching a certain number.

You can borrow money for almost anything today.

But there is one dream no bank will ever fund for you one goal you must build completely on your own, rupee by rupee, year by year.

That dream is your retirement. And the amount you need to make it come true has a name. We simply call it Your Number.

The alarm clock finally goes silent. But life does not stop with it. The groceries still arrive. The bills still come. The medicines, the outings, the small joys — they all continue, for another 25 or 30 years.

Your Number is the pot of money that must quietly pay for all of it, once your salary can no longer help.

A simple way to picture it:

Your Number ≈ Your yearly expenses × 25

(a simple starting estimate, not a final plan)

So if your family needs **₹6 lakh** a year to live, your rough number is about **₹1.5 crore.** It sounds huge – but remember, it must act as your salary for decades, without a single day off.

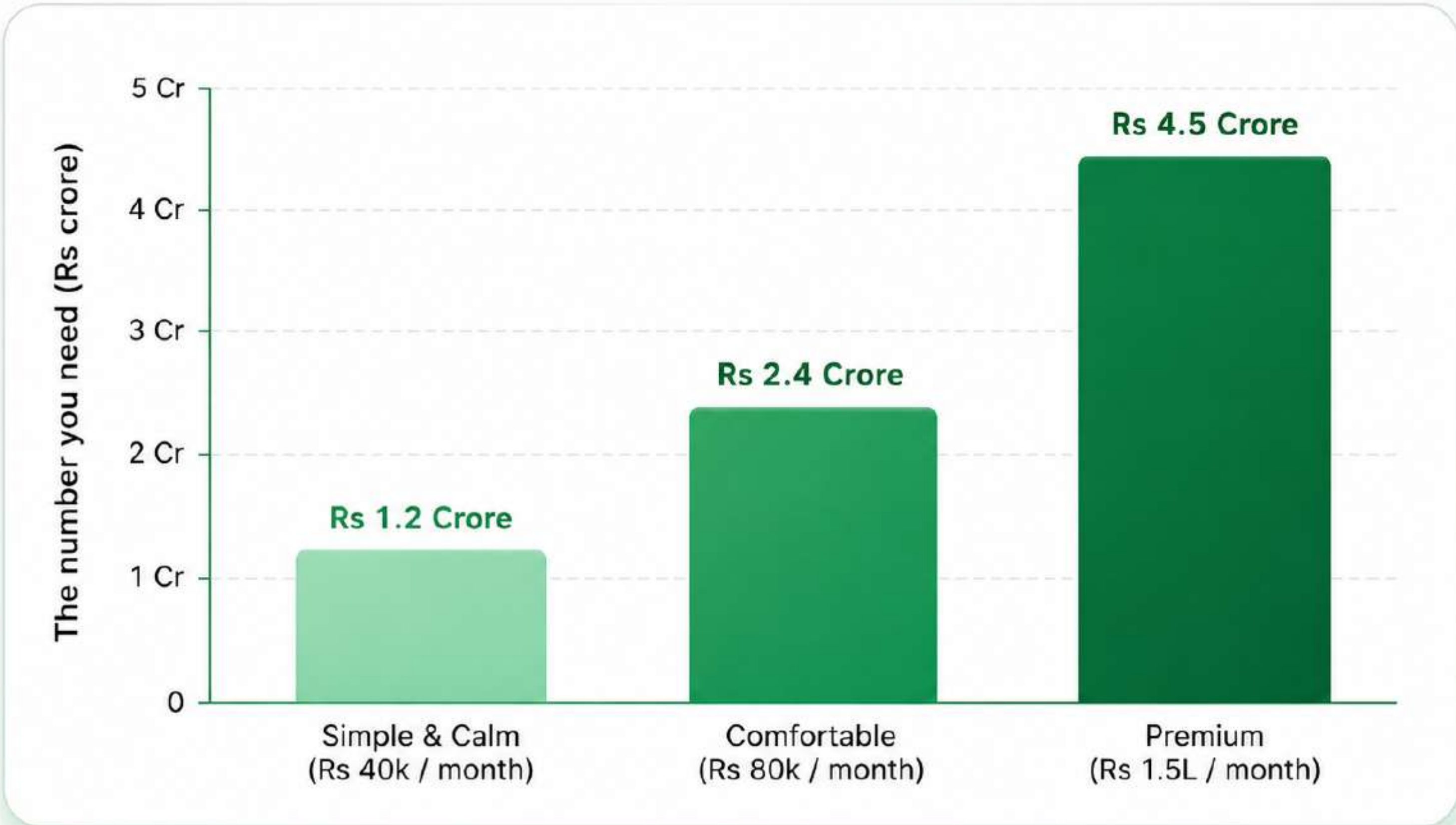
There Is No Single "Right" Number

Here is the part most people miss. There is no one correct number for everyone. It depends completely on the life you want to live.

A calm, simple retirement costs far less than one filled with travel, dining out, and spoiling the grandchildren. Neither choice is right or wrong. But each one comes with its own price tag and its own number.

Three Lifestyles, Three Numbers

Illustrative guide — about 25x your yearly expenses, in today's money



The life you dream of decides the number you need.

Illustrative only. The life you dream of decides the number you need.

Look closely. The life you dream of is not free; it has a number quietly attached to it. And the sooner you know your number, the calmer your journey towards it becomes.

Why the Number Feels Scary and Why It Shouldn't

A figure in crores can frighten anyone. But here is the gentle truth: you are not meant to save it all at once, and certainly not all by yourself.

Two quiet helpers do most of the heavy lifting. The first is time. The second is the steady growth of money that stays invested. Together, small amounts saved regularly can grow into surprisingly large sums if you simply give them enough years. That is exactly why starting early and staying invested matter far more than any single big deposit.

The Good News - You Have Already Started

Here is what should bring you a quiet smile.

By investing with us, you are already walking towards your number while many people have not even stopped to ask what theirs is. You have a plan, a direction, and time working for you. That is a real head start.

But a journey is always easier when you can see where it ends.

So do not leave your most important number to a guess. Retirement should be the reward at the end of a lifetime of hard work never a worry waiting quietly at the door.

Before deciding whether **your retirement planning is on track, ask yourself honestly:**

- At what age do I want to retire?
- How much do I spend every month today?
- What lifestyle do I want after retirement?
- Have I included inflation and medical expenses?
- Will my current investments help me reach that goal?

If you hesitate while answering even one of these questions...

it may be time to review your retirement plan.

💡 *Opulence Wealth Insight*

"Your retirement number is unique just like your dreams. Instead of guessing, calculate it scientifically and review it regularly. The best retirement plans are not built in the last five years before retirement; they are built through disciplined investing over decades.

The Illusion of Control: Why We Think We Can Time the Market

In most of life, watching closely helps us win. The market is the one place where that instinct quietly fools us.

We human beings love the feeling of control.

And usually, life rewards it. Study harder, and you pass the exam. Work sincerely, and the promotion comes. Drive carefully, and you reach home safe. Almost everywhere we look, effort and attention lead to better results.

So when it comes to the market, we assume the same rule must apply. "If I just watch closely enough," we tell ourselves, "I can buy when it is low and sell when it is high. I can time it perfectly."

It feels completely logical. And it is almost completely an illusion.

Why the Market Is Different

The exam has a fixed syllabus. Your job has clear rules. But the market? It moves on millions of things no one can predict global news, interest rates, wars, elections, and the moods of countless strangers, all at the very same time.

No one rings a bell at the top or the bottom. Not the news anchors. Not the experts. Not even the biggest investors in the world. The "perfect moment" is only ever obvious afterwards when it is already too late.

The Trap of Remembering Only Our Wins

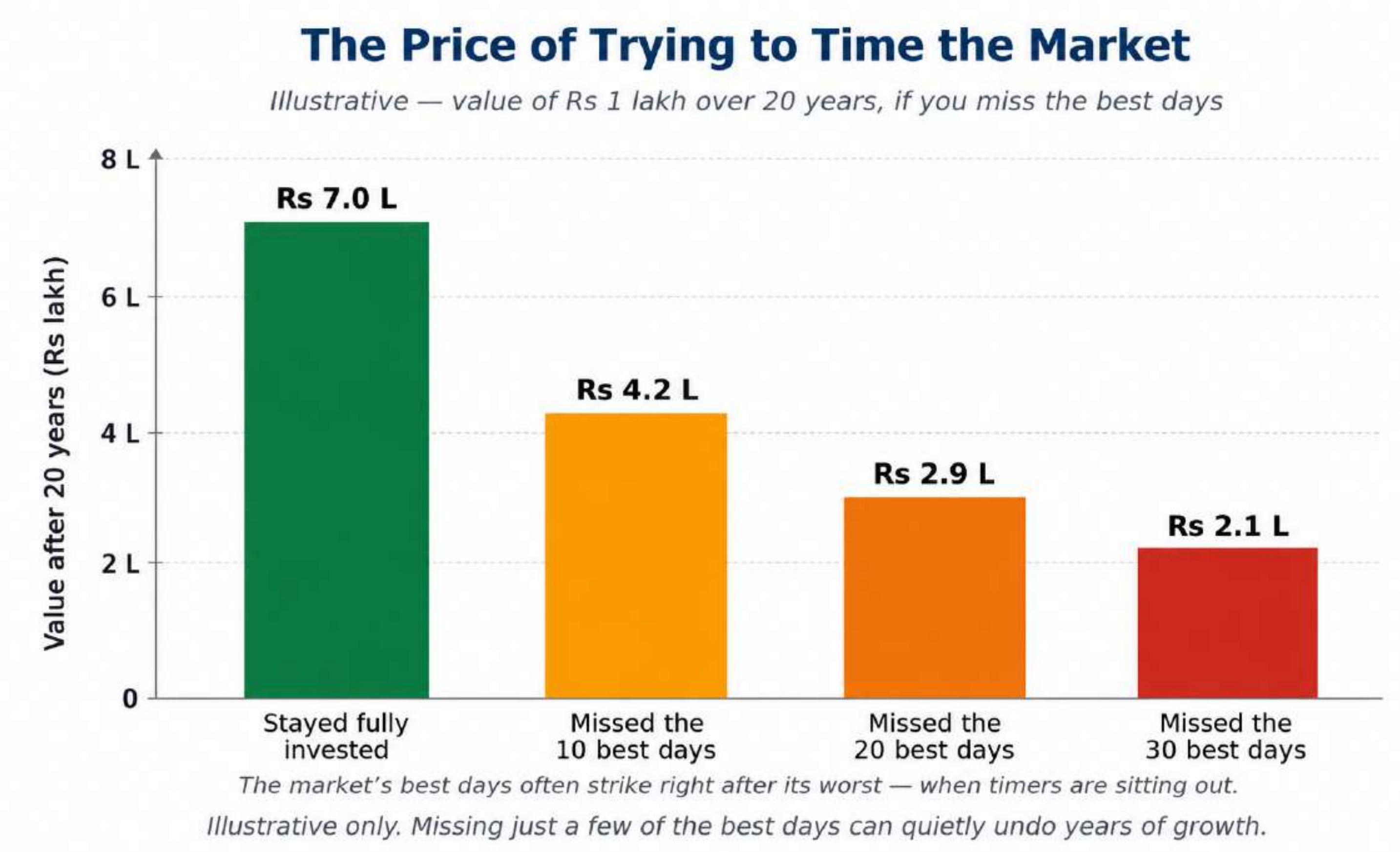
Here is the sneaky part. If we guess right just once if we happen to sell right before a fall we feel like geniuses. "I knew it!" we say. That single lucky call stays in our memory forever.

But the many times we guessed wrong? Those quietly disappear. This is how the illusion grows: we remember our wins and forget our misses, until we feel sure we can do something no one truly can. And that confidence is expensive.

The Real Cost of Trying to Time

When we jump in and out, trying to dodge every fall, we often miss the market's best days. And here is the part almost nobody expects: the biggest up-days usually arrive right after the scariest down-days exactly when a nervous "timer" has already stepped out.

Miss just a handful of those days, and your long-term results can shrink dramatically. Look at what missing only a few of the best days can do:



Sitting out to "stay safe" can quietly cost you far more than the falls you were trying to avoid in the first place.

Time in the Market, Not Timing the Market

So what actually works? Something almost boringly simple: staying invested.

You do not need to predict the future. You only need to take part in it, patiently. The investor who quietly stays put, month after month, usually beats the clever one who keeps darting in and out.

That is exactly the path you already chose. By investing steadily with us instead of gambling on guesses you let go of the illusion of control and picked up something far more powerful: consistency. That is your real edge.

The Market Doesn't Wait for Anyone

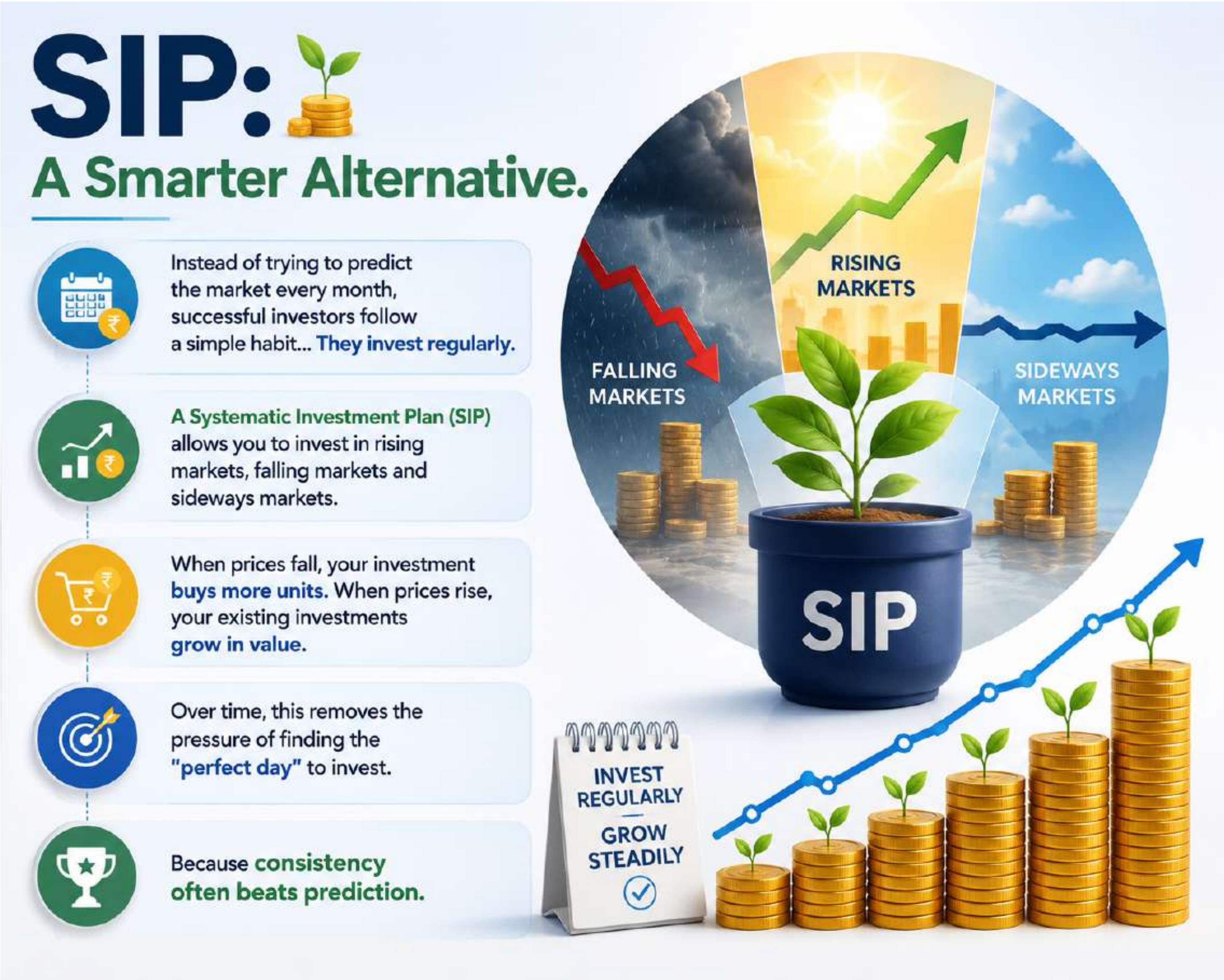
History teaches us one important lesson.

Some of the market's biggest gains happen immediately after periods of uncertainty.

Unfortunately, investors waiting for the "perfect opportunity" often miss these recovery days. And missing just a handful of strong market days can significantly reduce long-term returns.

The biggest risk isn't investing before a correction.

The biggest risk is **never getting started.**



Final Thought

A mango tree doesn't grow overnight.

It grows because someone planted it and gave it time.

Your investments work the same way.

**Markets will fluctuate.
News will change.**

But time rewards disciplined investors far more than perfect timing ever can.

**Start early.
Stay invested.
Trust the journey.**

Because wealth isn't built by waiting

It's built by staying invested.

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.

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

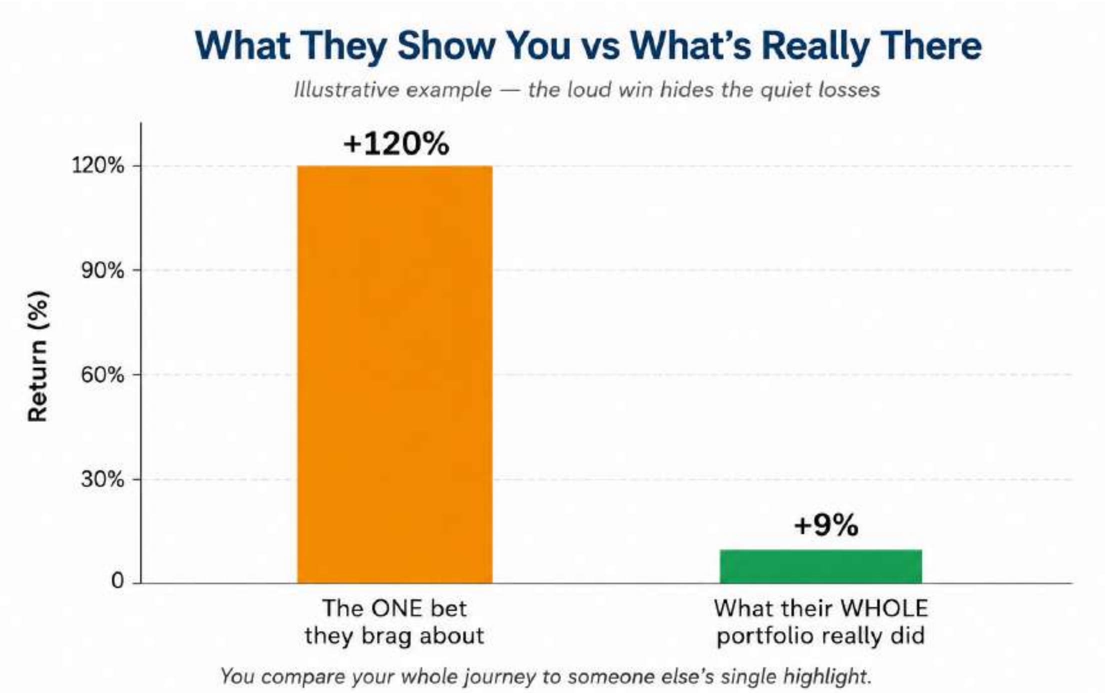
Imagine two travellers. One is driving to a town 50 km away. The other is headed to a city 500 km away. Comparing how fast they are going tells you nothing they are travelling to completely different places.

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.

Porting versus migrating in health insurance: Key differences every policyholder should understand before switching plans.

You spent years earning your health cover's benefits. Here's how to switch plans without losing a single one of them.

For years, you paid your health insurance premiums without fail.

You waited patiently through the "waiting periods" those first years before your pre-existing conditions were fully covered. You quietly built up your no-claim bonus. In a way, you earned your policy's real value drop by drop, year by year.

But now something feels wrong. Maybe a claim was delayed. Maybe the service disappointed you. Maybe the premium jumped, or the plan simply no longer fits your family. You want to switch but a frightening thought stops you cold:

> ***"If I change now, do I lose everything?***
> ***Do I start those waiting periods all over again?"***

That single fear traps thousands of families in policies they have quietly outgrown. The good news is this: you are not trapped, and you do not have to lose what you have earned.

Two Doors Out - Not One

When you want to switch, there are two very different routes. Knowing the difference between them can save you years of earned benefits.

Porting = change the COMPANY. Migration = change the PLAN (same company).

In both, your waiting periods and bonus travel with you — you never start from zero.

Porting: Changing Your Insurer

Porting means moving to a completely different insurance company say, from Company A to Company B while carrying your earned benefits along with you.

The catch: the new company will look at your health afresh. Much like meeting a new doctor, they assess your age and medical history, and they may accept you, add certain conditions, or in some cases decline. Porting is your escape route when the problem is the company itself poor service, claim troubles, or a hospital network you cannot rely on.

Migration: Changing Your Plan

Migration means staying with the same company you already trust, but moving to a better or more suitable plan.

Because they already know you, this route is usually smoother and if you have been covered with them for four years or more without a break, they often cannot put you through a fresh health check again. Migration is your answer when you like the company but have simply outgrown the plan.

AT A GLANCE	PORTING change the company	MIGRATION change the plan
What changes	Your insurance company	Only your plan
Your insurer	A new company (A → B)	Stays the same
Fresh medical check?	Yes — the new insurer re-assesses you	Usually not, if covered 4+ years
Best when...	You're unhappy with the company — service or claims	You like the company, but outgrew the plan
Apply before renewal	About 45 days before	About 30 days before
In BOTH, your waiting periods and no-claim bonus carry over — you never start from zero.		

The key differences at a glance. Timelines follow IRDAI norms — confirm the exact dates with your insurer.

The Rules That Quietly Protect You

A few simple rules make all the difference. Switch only at renewal time never in the middle of a policy. Apply early: about 45 days before renewal to port, and about 30 days before to migrate. Never let your old policy lapse before the new one begins, because even a small gap can wash away the years you worked so hard to build. And by law, the switch itself costs you nothing.

One honest note: if you increase your cover while switching, the extra amount may carry its own fresh waiting period. Your existing cover, though, keeps every bit of its hard-earned continuity.

Why We Are Sharing This

You may wonder why an investment partner is talking to you about health insurance. The reason is simple: your health cover is the quiet foundation that protects everything else you are building. One large, uninsured hospital bill can undo years of careful investing in a single week.

Looking after your money means looking after what protects it, too. So before you switch out of frustration or fear pause, and switch wisely instead.

Final Thought

Imagine carrying an umbrella for years.

One day, you realise there's a stronger, better umbrella available.

Would you throw away your old one without checking whether the new one will protect you just as well?

Probably not.

Health insurance deserves the same careful thought.

Whether you choose to **port** or **migrate**, make the decision based on **better protection not just a lower premium.**

Because when a medical emergency arrives, your family won't remember how much premium you saved.

They will remember whether your policy stood by you when it mattered most.

💡 Opulence Wealth Insight

Health insurance is not a product you buy once and forget. Review it regularly as your family, income and healthcare needs evolve. Whether you are considering porting or migrating, always evaluate coverage, claim support, waiting period continuity and long-term suitability before making a decision. An informed choice today can protect both your health and your wealth tomorrow.

Historical Data & Changes

INDEX & COMMODITIES	VALUE/PRICE [01st July 2026]	VALUE/PRICE [31st July 2026]	% CHANGE
BSE SENSEX	76,922.64	78,094.00	1.52
NIFTY 50	24,005.85	24,383.60	1.57
BSE MID CAP 150	16,712.04	17,018.00	1.83
BSE SMALL CAP 250	7,044.63	7,059.00	0.20
GOLD ₹/10GM	1,41,635.00	1,41,995.00	0.25
SILVER ₹/01 KG	2,22,190.00	2,17,543.00	-2.09
USD/INR	1/95.296	1/95.413	0.12
BRENT CRUDE ₹/BARREL	6,568.00	8,024.00	22.16

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Event Corner

Training conducted by Aditya Birla Mutual Fund on SIF

Training session done by DSP Mutual Fund on GIFT CITY

Employees of the month

Honored to Receive an Appreciation from Nippon India Mutual Fund for Trust and Continued Support.

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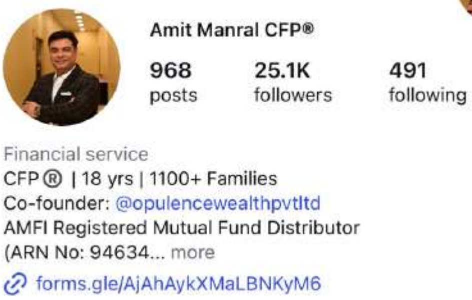

OUR NEWSLETTER - WEALTH 360

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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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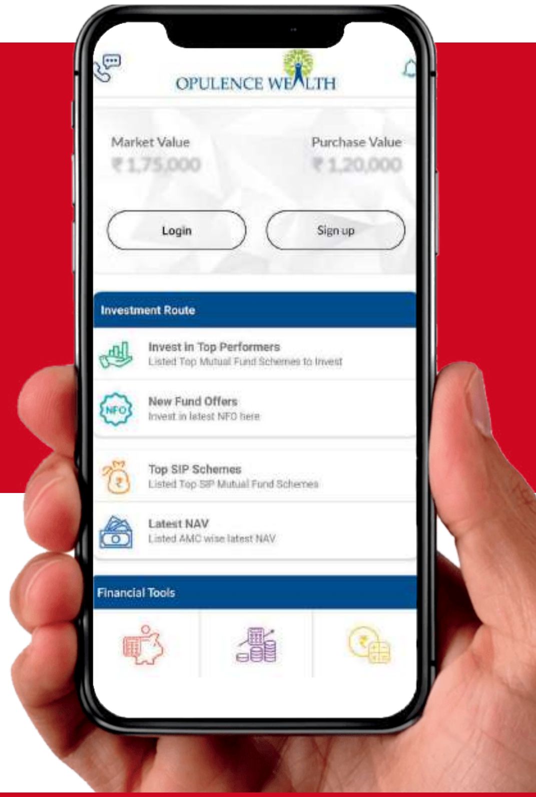

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