AXOMIND

ASSET SERVICES LLP

EDITION 2025

FINANCIAL PLANNING GUIDE

Intelligent Investing. Enduring Results.

A practitioner's handbook on SIPs, goal-based investing, retirement, tax planning and asset allocation.

PREPARED BY

Axomind Asset Services LLP

AMFI Registered Mutual Fund Distributor

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CHAPTER 01

The Discipline of Long-Term Investing

Wealth creation is the product of three variables: amount invested, expected return and time. Of these, time is the most under-appreciated.

A monthly SIP of ■10,000 compounding at 12% p.a. becomes approximately ■1 crore in 20 years. The same SIP held for only 10 years compounds to ~■23 lakh. The last decade alone added ~■77 lakh — that is the asymmetric reward of staying invested.

Investors who stay the course across cycles consistently outperform those who attempt to time markets. The hardest part of investing is not analysis — it is patience.

> *"The most powerful financial decision you make is to keep investing when it feels least comfortable."*

CHAPTER 02

Building a SIP That Works

A Systematic Investment Plan is the most reliable way to participate in equity markets across cycles.

A well-designed SIP has four characteristics:

- Aligned to a defined goal — corpus amount, time-horizon and inflation expectations.
- Diversified across large-cap, flexi-cap and balanced-advantage categories.
- Step-up annually by 10% to match income growth and protect purchasing power.
- Continues uninterrupted during volatility — that is when SIPs accumulate the most units at lower NAVs.

CHAPTER 03

Goal-Based Investing

Every rupee in your portfolio should be tagged to a specific life goal.

Children's education, retirement, a home, an emergency corpus — each goal has its own time horizon, inflation rate and risk-tolerance. The asset allocation suitable for a 3-year goal is fundamentally different from one for a 20-year goal.

We construct separate goal-tagged buckets so that short-term market movements never disturb long-term plans — and long-term aspirations never force you to take undue short-term risk.

> *"Investments without a goal are just transactions. Goals turn investing into a plan."*

CHAPTER 04

Tax-Efficient Wealth Creation

After-tax return is the only return that matters.

Section 80C ELSS funds offer the dual benefit of tax deduction (up to ■1.5 lakh) and equity-style growth — with the shortest lock-in (3 years) among 80C instruments.

For higher tax brackets, post-April 2023 debt-fund rules, tax-loss harvesting and the choice between growth and IDCW options can materially improve your post-tax compounding. Always plan taxes through the year, not in the last week of March.

CHAPTER 05

Retirement Planning

Retirement is the single largest goal most Indians under-plan for.

A 35-year-old needing ■2,00,000/month in today's value will require approximately ■6-7 crore at age 60 to sustain a 25-year retirement at 6% inflation. Three principles:

- Start now — every additional year of delay compounds into lakhs of shortfall.
- Automate SIPs and step-up 10% annually with each appraisal.
- Shift gradually toward balanced and debt allocations starting 5 years before retirement.

CHAPTER 06

Risk Management & Asset Allocation

Asset allocation explains over 90% of long-term portfolio outcomes.

Landmark studies (Brinson, Hood, Beebower) demonstrate that the asset-allocation decision matters far more than individual security selection or market timing.

A well-diversified portfolio across equity, debt and gold reduces volatility and drawdowns without materially sacrificing long-term returns. Rebalance once a year — it forces you to sell what's overpriced and buy what's underpriced, mechanically.

> *"Diversification is the only free lunch in investing — take it."*

CHAPTER 07

Common Mistakes to Avoid

Most poor outcomes are behavioural, not analytical.

We see the same patterns across hundreds of portfolios:

- Investing without clear goals or time-horizons.
- Stopping SIPs in bear markets — exactly when units are cheapest.
- Over-diversifying with 25+ funds, mostly overlapping holdings.
- Chasing last year's top performers — performance mean-reverts.
- Ignoring expense ratios, exit loads and tax incidence on switches.
- Treating ULIPs / endowment plans as 'investments' rather than what they are: bundled insurance.

CHAPTER 08

How Axomind Works With You

A structured four-step engagement, designed around your outcomes.

- Discovery — Understanding goals, risk profile, cash flows, existing investments and tax bracket.
- Construction — Building a goal-tagged portfolio using research-backed schemes and rigorous diligence.
- Execution — Fully paperless onboarding, SIP setup, RTA-direct registrations.
- Review — Quarterly written reviews, rebalancing alerts and on-demand access to your relationship manager.

LET'S TALK

Design your wealth roadmap.

Ready to translate this guide into a portfolio designed around your life? A senior member of the Axomind team will be glad to host a complimentary, no-obligation consultation — at our Mumbai office, over video, or by phone — whatever works for you.

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