Financial Radiance®

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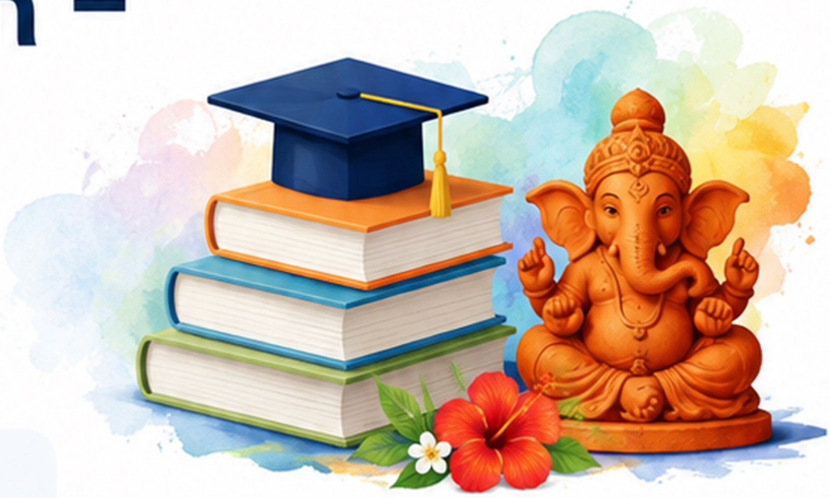
# NEWSLETTER – SEP 2026

SEPTEMBER 2026 NEWSLETTER



## WELCOME NOTE

Some of life's most valuable lessons aren't taught in classrooms.

We learn them through experience, mistakes, conversations, and sometimes simply by asking better questions.

**Money is no different.**

Understanding how to manage, invest and protect our finances can make a meaningful difference to the life we eventually build.

As we celebrate Teachers' Day and Ganesh Chaturthi this month, perhaps there are two timeless reminders worth carrying forward:

**Keep learning.** | **Keep growing.** | **And remove what stands in your way.**

## THOUGHT FOR THE MONTH

*"The best financial lesson is the one that improves the life you live."*

## WHAT'S INSIDE

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# MARKET INSIGHTS – AUGUST 2026 SNAPSHOT

MONTHLY FINANCIAL MARKET PERFORMANCE SNAPSHOT

| PARTICULARS | OPEN | HIGH | LOW | CLOSE | CHANGE % |
|---|---|---|---|---|---|
| Sensex | 78,883.34 | 79,143.15 | 76,751.32 | 76,957.27 | -1.34% |
| Nifty | 24,572.70 | 24,774.30 | 23,993.85 | 24,080.40 | -1.24% |
| Nasdaq | 25,452.66 | 26,875.52 | 25,420.35 | 26,370.89 | 3.93% |
| Gold | $4,077.11 | $4,697.66 | $4,019.19 | $4,452.37 | 10.13% |
| Crude | $77.83 | $87.38 | $73.51 | $85.44 | 0.95% |

## MF CATEGORY-WISE PERFORMANCE AT A GLANCE

| CATEGORY | 1 YEAR | 3 YEAR | 5 YEAR | 10 YEAR |
|---|---|---|---|---|
| Equity - Contra Fund | 3.55 | 14.48 | 14.68 | 15.04 |
| Equity - Dividend Yield Fund | 5.94 | 13.85 | 13.37 | 13.52 |
| Equity - ELSS | 4.14 | 12.22 | 11.5 | 13.12 |
| Equity - Flexi Cap Fund | 6.93 | 13.32 | 11.64 | 13.27 |
| Equity - Focused Fund | 7.81 | 13.31 | 11.48 | 12.96 |
| Equity - Large & Mid Cap Fund | 7.93 | 15 | 13.48 | 13.86 |
| Equity - Large Cap Fund | 2.65 | 11.07 | 9.59 | 11.54 |
| Equity - Mid Cap Fund | 12.39 | 17.93 | 16.33 | 15.73 |
| Equity - Multi Cap Fund | 10.42 | 15.32 | 14.24 | 14.63 |
| Equity - Small cap Fund | 16.4 | 16.8 | 16.99 | 16.75 |
| Equity - Value Fund | 7.22 | 13.9 | 13.29 | 12.92 |

### What This Means for You

Markets rarely come with a clear answer key. Economic developments, corporate earnings, interest rates, global events, and investor sentiment can influence them in different ways. Understanding the environment is therefore more useful than trying to predict every short-term move.

### Investor Takeaway:

You don't need to predict every market move.
You need to understand why you are invested.

*Source: Investing.com/wsj.com/masterstrokeonline.com

* All Sectoral, Thematic, Index & ETF Funds are excluded from the above list. Returns are not guaranteed.
Financial Market Performance Snapshot Data Period - 01/08/2026 to 31/08/2026


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# THE FINANCIAL LESSONS WE LEARN TOO LATE

Some financial lessons become obvious only after they become expensive.

## 01 A Higher Income Doesn't Automatically Create Wealth

As income rises, expenses often rise with it. Without consciously increasing investments, a higher salary may simply create a more expensive lifestyle.

## 02 Borrowing Brings Tomorrow's Income Into Today

Loans can help fulfil important needs, but excessive or expensive debt can reduce future financial flexibility.

## 03 The Best Investment Isn't Always the One With the Highest Return

An investment should make sense in the context of the goal, time horizon and risk involved.

## 04 "I'll Start Later" Is Still a Financial Decision

Every year of delay means one less year for an investment to potentially grow.

## 05 Financial Success Isn't Only About Earning More

What you retain, invest and eventually use to achieve meaningful goals matters just as much.

**INVESTOR PERSPECTIVE**

The best financial lesson is the one you **learn before you have to pay for it.**

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PAGE 4 INVESTOR EDUCATION

# THE WEALTH OBSTACLES HIDING IN PLAIN SIGHT

Sometimes the path towards financial progress doesn't require another investment. It requires removing an obstacle.

**01 Unclear Goals**
When the destination isn't clear, it becomes difficult to know how much to invest, for how long, or what level of risk may be appropriate.

**02 Too Many Investments**
More investments do not automatically mean better diversification. A portfolio can become difficult to understand when it contains too many overlapping holdings.

**03 High-Cost Debt**
Expensive debt can quietly compete with wealth creation by consuming a significant portion of future income.

**04 Idle Money**
Keeping excess money idle for long periods may expose it to the gradual erosion of purchasing power.

**05 Financial Procrastination**
Sometimes the biggest obstacle is simply waiting for the "perfect" time to begin.

**INVESTOR INSIGHT**

Sometimes moving closer to your financial goals isn't about doing more.
**It's about removing what holds you back.**

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# AMIT'S FIRST YEAR AS A SIP INVESTOR

Amit had a good job, a comfortable income and a life he enjoyed. Weekends meant restaurants, new gadgets, short trips and the occasional impulse purchase. He wasn't careless with money, but investing was always something he would "start later."

" One evening, while reading a financial newsletter, a simple thought caught his attention: Was he preparing only for the next weekend, or also for the milestones he wanted to achieve in life?

That question stayed with him.

He reached out to his Mutual Fund Distributor and began a conversation about his future goals. For the first time, Amit looked beyond his monthly expenses and thought seriously about the life he wanted to build. He started a monthly SIP that was comfortable for him. Nothing dramatic. No attempt to change his lifestyle overnight. He simply made investing a regular part of his monthly routine.

A year passed.

The markets had not delivered any spectacular movement. His portfolio had grown, but not dramatically. Yet Amit had changed. He no longer wondered where his money had gone at the end of every month. He had started thinking before making impulsive purchases. His financial goals were clearer, and a portion of his income was now automatically working towards them.

For Amit, the biggest achievement of the year wasn't the return on his SIP.
**It was becoming an investor.**

## THE REAL TRANSFORMATION

The market may not change your life in one year. But one good financial habit can change the way you approach the next ten.

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# MORE MONEY DOESN'T ALWAYS MEAN MORE FREEDOM

We often believe that earning more will automatically lead to a better life. But financial freedom isn't about how much you earn.

**It's about how well you manage what you have.**

- It's not about earning more.
- It's about spending wise.
- It's about investing right.
- It's about living with purpose.

## KEY INSIGHTS

**Higher income can increase choices, but not necessarily peace of mind.**
Lifestyle inflation can quietly replace progress with pressure.

**Financial freedom is built through intentional decisions.**
Save, invest and protect what matters most to you.

**Freedom is the ability to choose your life, not just afford it.**
When money supports your values, life feels lighter.

**More money without a plan can create more stress.**
A plan brings clarity, confidence and control.

## REMEMBER

It's not the size of your income that gives you freedom.

**It's the strength of your plan.**


> *True financial freedom means having enough*
> ***so you never have to trade your peace for money.***

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# HOW WOULD YOU GRADE YOUR FINANCIAL LIFE?


Financial freedom begins with self-awareness.
Use this checklist to assess where you stand today.
Score yourself honestly.

**SCORING GUIDE**

0 = Not Started | 1 = In Progress | 2 = Well Managed

| | AREA | WHAT TO CHECK | SCORE (0–2) |
|---|---|---|---|
| 01 | GOALS | I have clear short-term, medium-term and long-term financial goals. | 0 1 2 |
| 02 | BUDGETING | I follow a budget and track my income and expenses. | 0 1 2 |
| 03 | SAVINGS | I save regularly and have an emergency fund. | 0 1 2 |
| 04 | INVESTMENTS | I invest consistently for my goals and future. | 0 1 2 |
| 05 | RISK PROTECTION | I have adequate insurance cover for myself and my family. | 0 1 2 |
| 06 | DEBT MANAGEMENT | I manage my debt well and avoid unnecessary loans. | 0 1 2 |
| 07 | RETIREMENT PLANNING | I am planning today for a financially independent tomorrow. | 0 1 2 |

Σ **YOUR TOTAL SCORE** | / 14 | Add up your score (out of 14)

## WHAT YOUR SCORE MEANS

| 0 – 4 | 5 – 9 | 10 – 12 | 13 – 14 |
|---|---|---|---|
| JUST GETTING STARTED | MAKING PROGRESS | GOOD GOING! | EXCELLENT! |
| Take small steps today. Every journey begins with the first step. | You're on the right path. Stay consistent and keep going. | You're building a strong financial foundation. Keep it up! | You're well on your way to financial independence. Keep growing and inspiring! |

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# KEEP LEARNING.
# KEEP GROWING.

Financial success isn't about having all the answers. It's about staying curious, making informed decisions and taking consistent steps forward.

Thank you for letting us be a part of your financial journey.

**Here's to a month of mindful choices and meaningful progress.**


## KEY REMINDERS TO CARRY FORWARD

### KEEP LEARNING

The more you learn, the better decisions you can make.

### KEEP GROWING

Growth takes time, patience and consistency.

### STAY DISCIPLINED

Small, disciplined actions today can create big results tomorrow.

### STAY FOCUSED

Your goals are the reason behind every financial step.

> *The best financial lesson is the one*
> ***that improves the life you live.***


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