# The Financial Blueprint — Build the foundation first.

A short guide to the order things should happen in. Skip a step and the whole structure carries risk it wasn't built for — do it in sequence, and every rupee you invest later is genuinely free to grow.

| 01 TERM / LIFE INSURANCE | 02 HEALTH INSURANCE | 03 EMERGENCY FUND |
|---|---|---|

◆ PHASE 01 — THE FOUNDATION, EXPLAINED

## 01 Term / Life Insurance

A pure term plan pays a lump sum to your family if you're no longer around to earn — nothing more, nothing less. It's not an investment and shouldn't be sold to you as one; that's exactly why it's inexpensive. Buy it while you're young and healthy, when premiums are locked in at their lowest.

**WHY IT COMES FIRST →** without it, every other goal — the emergency fund, the investments, the house — is one bad day away from unraveling for the people who depend on your income.

GUIDE: COVER OF ~10–15× YOUR ANNUAL INCOME

## 02 Health Insurance

A single hospitalization can undo years of saving. A family floater health policy — held independently of any employer cover, which disappears the moment you change jobs — keeps a medical bill from becoming a financial setback.

**WHY IT COMES SECOND →** it's the piece that stops a health emergency from forcing you to break the emergency fund or, worse, sell investments at the wrong time.

GUIDE: FAMILY FLOATER, BUY EARLY WHILE PREMIUMS ARE LOW

## 03 Emergency Fund

Six times your monthly expenditure, held somewhere liquid — a savings account, a sweep-in FD, or a liquid mutual fund — not locked away or exposed to market swings. This is the buffer for a job loss, an urgent repair, or any expense insurance doesn't cover.

**WHY IT COMES THIRD →** it's what lets you leave your investments untouched when life happens, so compounding is never interrupted.

GUIDE: 6× MONTHLY EXPENSES, KEPT FULLY LIQUID

# Phase 02 — Now you're ready to build.

With the foundation in place and enough understanding to manage it yourself, the next step is a simple two-fund structure — a good starting anchor is a 70:30 equity-to-debt ratio, personalized to your risk profile and horizon during your first call with us.

## ◆ THE STRUCTURE, DIMENSIONED

| EQUITY — 70% | DEBT — 30% |
|---|---|

**EQUITY · GROWTH**

### Multicap Fund

Invests across large, mid, and small-cap companies in one fund — the growth engine of the portfolio. Expect volatility along the way; it's a holding for a 7-year-plus horizon, not a place for money you'll need soon.

**DEBT · STABILITY**

### Corporate / Dynamic Bond Fund

Corporate bond funds hold higher-rated company debt for steady, moderate returns; dynamic bond funds actively adjust duration as interest rates shift. Either way, this slice is the ballast that steadies the portfolio when equities swing.

**70:30 balances growth against volatility** — enough equity to compound meaningfully, enough debt to cushion the portfolio when markets fall. This ratio is a starting anchor, not a fixed rule — the exact split we recommend depends on your risk profile, goals, and time horizon.

**REBALANCING — THE MAINTENANCE CLAUSE.** Markets move, so the 70:30 split won't hold on its own — strong equity years can quietly push it to 80:20 or further. Rebalance when the drift is meaningful (a common trigger is ±5–10 percentage points), not on a fixed date. In practice this means trimming whichever side has grown ahead and topping up the other — a disciplined way of selling high and buying low.

**TAXATION, IN BRIEF.** Equity and debt funds are taxed differently, and holding period changes the rate on equity gains. We'll walk you through the current treatment for your specific funds before you invest — it shapes when rebalancing and withdrawals make sense.

## ◆ THE FULL SEQUENCE

| | | | | | |
|---|---|---|---|---|---|
| **01** Term Insurance → | **02** Health Insurance → | **03** Emergency Fund → | **04** Multicap Fund (70%) + | **05** Bond Fund (30%) → | **06** Rebalance as needed |

## ◆ COMMON MISTAKES THIS SEQUENCE PREVENTS

**Investing before insuring**

A portfolio with no term cover means a family's financial plan and its income depend on one uninterrupted life.

**Treating insurance as investment**

ULIPs and endowment plans blend the two poorly — you get lower cover and lower returns than buying each separately.

**Skipping the emergency fund**

Without it, the first real setback gets funded by breaking an investment or a life policy — usually at the worst time.

**Never rebalancing**

Left alone, a rising market quietly turns a 70:30 portfolio into an 85:15 one, carrying more risk than intended.

# Who's holding the compass?

Nivesh Compass is an independent investment distribution desk working out of Muzaffarpur, Bihar and Bengaluru, Karnataka — AMFI-registered (ARN-8464). We help you pick the instrument that fits where you actually are, not the one that's easiest to sell.

## ◆ FOUR WAYS TO PUT CAPITAL TO WORK — NIVESHCOMPASS.IN

**MF**
Mutual Funds — the entry point, from ₹500/month

**SIF**
Specialized Investment Funds — the new middle ground

**PMS**
Portfolio Management — a personalised mandate

**AIF**
Alternative Investment Funds — private markets, beyond MF and PMS

Most clients start with Mutual Funds and move right as their portfolio, and appetite for risk, grows. The site also carries a set of free calculators — SIP, XIRR, retirement, rebalancing and more — under "Financial Calculators," if you'd rather run your own numbers first.

§ We first focus on **capital preservation**, then **appreciation**. If that order doesn't align with what you're looking for — we probably can't help, and we'll say so plainly rather than take you on anyway.

## ◆ A NOTE ON HOW WE REACH OUT

| | | | |
|---|---|---|---|
| OUTGOING CALL MODULE | NOT INSTALLED | INCOMING CALL MODULE | FULLY OPERATIONAL |

We don't cold-call you about the "next multibagger." As far as we're concerned, our phones only take incoming calls — if you want to talk, you'll have to be the one dialing.

## ◆ WHAT HAPPENS WHEN YOU REACH OUT

**01** 15-min call → **02** Risk profiling → **03** Fund shortlist → **04** You decide, on your terms

### Ready to talk it through, on your terms?

**CALL / WHATSAPP → +91-9354881867**

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