Shubhchintak
When advice matters, Experts count

MONTHLY NEWS LETTER

1 APRIL - 30 APRIL 2026

Welcome Note

Summer brings plans—family vacations, short breaks, and moments to unwind.

At the same time, it reminds us of long-term responsibilities like your child's higher education.

The real question isn't choosing between the two—
but ensuring one does not come at the cost of the other.
This edition reflects how you can enjoy today—while staying aligned with your long-term financial direction.



What's Inside

PAGE 02
Market Insights
April Snapshot & Trends

PAGE 03
Advisor Lens
Spending v/s Discipline

PAGE 04
Investor Education
Building wealth accross generations

PAGE 05
Case Study
Two Families, Two Choices

PAGE 06
Financial Wisdom
The Balance Between Living Today & Securing Tomorrow

PAGE 07
Goal Alignment
Checklist

PAGE 08
Closing Note
Balance is Real Wealth

Thought for the Month

"Financial balance is not about restriction—it is about preparation."

Jyotiraja Sodha
Shubhchintak
AMFI-Registered Mutual Fund Distributor | ARN-18594
jyotiraja_sodha@hotmail.com 9898398189 https://shubhchintak.investwell.app/app/#/login

MARKET INSIGHTS

April 2026 Snapshot

MONTHLY FINANCIAL MARKET PERFORMANCE SNAPSHOT

Particulars	Open	High	Low	Close	Change %
Sensex	73,762.43	79,367.08	71,545.81	76,913.50	4.27%
Nifty	22,899.00	24,601.70	22,182.55	23,997.55	4.80%
Nasdaq	21,742.79	24,935.60	21,063.38	24,892.31	14.49%
Gold	$4,672.02	$4,889.70	$4,509.96	$4,626.60	-0.97%
Crude	$102.08	$117.90	$82.63	$107.91	5.71%

MF CATEGORY-WISE PERFORMANCE AT A GLANCE

Category	1 Year	3 Year	5 Year	10 Year
Equity - Contra	2.45	17.74	16.85	15.89
Equity - Dividend Yield Fund	4.99	17.24	16.76	14.88
Equity - ELSS	2.79	15.02	13.48	13.96
Equity - Flexi Cap Fund	3.73	15.26	13.24	13.88
Equity - Focused Fund	3.71	14.86	12.93	13.59
Equity - Large & Mid Cap Fund	5.89	17.64	15.37	14.62
Equity - Large Cap Fund	1.21	13.17	11.59	12.30
Equity - Mid Cap Fund	10.64	21.57	18.03	16.45
Equity - Multi Cap Fund	6.52	18.32	16.11	15.21
Equity - Small cap Fund	9.90	19.56	18.93	17.06
Equity - Value Fund	6.01	17.78	15.73	14.21

What this means for you?

Markets may continue to move in phases influenced by global developments and domestic participation. While short-term fluctuations are natural, long-term trends tend to align with economic growth. Regular investment flows continue to provide stability, reinforcing the importance of staying invested through changing market conditions.

INVESTOR TAKEAWAY

Seasonal expenses may rise — But disciplined investing should continue.

*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 - 01/04/2026 to 30/04/2026*

Jyotiraja Sodha
Shubhchintak
AMFI-Registered Mutual Fund Distributor | ARN-18594
jyotiraja_sodha@hotmail.com 9898398189 https://shubhchintak.investwell.app/app/#/login

Shubhchintak
When advice matters, Experts count

INVESTOR PERSPECTIVE

Spending vs Discipline: Finding the Right Balance

What often happens

- Lifestyle expenses increase during festive or vacation seasons
- Investments are paused or reduced temporarily
- Long-term goals take a back seat

The Hidden Risk

- Short-term choices may feel small—but their impact compounds over time.
- Short-term spending decisions can quietly impact long-term financial outcomes.

A More Structured Approach

- Maintain a clear separation between lifestyle expenses and investments
- Avoid redeeming long-term investments for short-term needs
- Continue SIPs without interruption
- Stay aligned with your financial goals

A SIMPLE PERSPECTIVE

Enjoying the present & securing the future are not opposing choices - they require discipline & consistency.

Jyotiraja Sodha
Shubhchintak
AMFI-Registered Mutual Fund Distributor | ARN-18594
jyotiraja_sodha@hotmail.com 9898398189 https://shubhchintak.investwell.app/app/#/login

INVESTOR EDUCATION

Building Wealth That Lasts Across Generations

While we focus on current goals and near-term priorities, it is equally important to think beyond our own lifetime.
Wealth creation is not only about achieving personal financial goals—it is also about creating a foundation that can support future generations. Intergenerational wealth is built over time through consistency, discipline, and clarity of purpose.

A Thoughtful Approach

- Stay invested for long-term growth
- Maintain consistency in contributions
- Align investments with long-term family objectives
- Review and organise assets periodically

INVESTOR INSIGHT

Wealth is not just what you build—it is what continues to grow, even when you are not actively managing it.

What Defines Intergenerational Wealth

Assets that continue to grow beyond one's lifetime

Financial stability passed on without burden

A structured approach that supports future needs

Jyotiraja Sodha
Shubhchintak
AMFI-Registered Mutual Fund Distributor | ARN-18594
jyotiraja_sodha@hotmail.com 9898398189 https://shubhchintak.investwell.app/app/#/login

CASE STUDY

Two Families, Two Choices.



The Mehta and Sharma families stood outside the airport—smiles wide, bags packed, and one perfect group photo to begin their summer vacation.
Both families were headed to the same destination, staying at similar hotels, and chasing the same sunsets.

But behind the scenes, their financial choices had already taken different paths.

The Mehtas arranged funds at the last moment by breaking an existing investment.

The Sharmas, on the other hand, had set aside money over time specifically for such lifestyle needs and opted for a systematic withdrawal plan (SWP)—without disturbing their other long-term investments.

The vacation unfolded beautifully for both. Photos were clicked. Memories were made. Stories were shared

Months later, both families remembered the trip the same way—
but their financial outcomes were different.

For the Mehtas, their savings were interrupted—that may have impacted future growth.

For the Sharmas, their long-term investments continued without disruption..

The Real Difference

A vacation is remembered for the experience - but its true cost is defined by how it is funded.

Jyotiraja Sodha
Shubhchintak
AMFI-Registered Mutual Fund Distributor | ARN-18594
jyotiraja_sodha@hotmail.com 9898398189 https://shubhchintak.investwell.app/app/#/login

FINANCIAL WISDOM

The Balance Between Living Today and Securing Tomorrow

Life is meant to be lived in the present—celebrating moments, creating memories, and enjoying what we earn. At the same time, the future carries its own responsibilities—goals that require patience and foresight. The challenge is not choosing one over the other, but maintaining a balance between both.

Where the Imbalance Begins

- Prioritising the current lifestyle at the cost of future security
- Delaying long-term investments for short-term comfort
- Treating savings as optional rather than essential

WISDOM TO REMEMBER

Living well today and securing tomorrow are not competing goals - they are outcomes of the same disciplined approach.

A More Balanced Perspective

Enjoy the present—but within your means. Secure the future—but without postponing life. Financial well-being lies not in extremes, but in consistent balance.

Jyotiraja Sodha
Shubhchintak
AMFI-Registered Mutual Fund Distributor | ARN-18594
jyotiraja_sodha@hotmail.com 9898398189 https://shubhchintak.investwell.app/app/#/login

Shubhchintak
When advice matters, Experts count

GOAL ALIGNMENT CHECKLIST

Are Your Goals Financially Aligned?

If 2 or more answers are “No”

It may be a good time to review how your goals and investments are aligned.

Even small gaps, when left unchecked, can impact long-term outcomes.

Take a moment to reflect:

✅ Have I kept separate provisions for short-term expenses like vacations?

✅ Have I avoided using investments for lifestyle needs?

✅ Am I investing regularly for long-term goals like education?

✅ Do I know how much I need for these goals?

✅ Are my investments aligned with time horizon and risk profile?

✅ Have I reviewed them recently?

Jyotiraja Sodha
Shubhchintak
AMFI-Registered Mutual Fund Distributor | ARN-18594
jyotiraja_sodha@hotmail.com 9898398189 https://shubhchintak.investwell.app/app/#/login

CLOSING NOTE

Balance is Real Wealth

True financial strength is not about choosing between present enjoyment and future security.
It is about managing both with clarity and discipline.

What You Can Do This Month

- Manage expenses without disturbing long-term investments
- Review long-term goals like education
- Continue or increase SIPs where appropriate
- Ensure proper allocation across goals

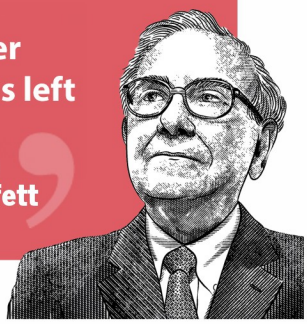
A Simple Step Forward

If you would like to review your goal alignment and investment approach, you may consider a review discussion.

QUOTE OF THE MONTH

Do not save what is left after spending, but spend what is left after saving.

— Warren Buffett



Disclaimer: *Mutual Fund investments are subject to market risks. Read all scheme-related documents carefully. Past performance is not a guarantee of future returns and may or may not be sustained in the future. This report has been prepared based on data available to us and we have taken all precautions so that there are no errors and lapses. However, we do not assume any liability for actions taken based on this report. Contact us for scheme-specific risk. The 'Investor Story' narrative involves creative liberties for storytelling purposes.*

Jyotiraja Sodha
Shubhchintak
AMFI-Registered Mutual Fund Distributor | ARN-18594
jyotiraja_sodha@hotmail.com **9898398189** **https://shubhchintak.investwell.app/app/#/login**