

March 16-31, 2026

1) Tax, Timing & Take-Home Returns: Making Fixed Income Work Harder

By: Sanjeev Kumar

2) Planning and Sequencing Lifestyle Goals: Living it up Needs Planning Too!

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**A fortnightly series offering quick, engaging insights from investor education webinars.*



Key Takeaways¹

March 16-31, 2026

1. Tax, Timing & Take-Home Returns: Making Fixed Income Work Harder

Speaker: Sanjeev Kumar – Co-CEO, Founding Member, BondVue

Context: This session focused on optimizing fixed-income portfolios after allocation decisions have been made. The discussion highlighted how taxation, interest rate cycles, duration positioning, and entry–exit timing significantly impact actual (post-tax) returns, and how investors can enhance outcomes through better structuring and decision-making.

❖ Session Highlights:

- The role of the yield curve in determining entry timing and duration strategy.
- The impact of taxation on reducing effective returns.
- A framework for entry and exit timing based on rate cycles.
- The importance of credit spreads and qualitative risk assessment.

✓ Key Takeaways:

- Yield is not the actual return; post-tax yield is what truly matters.
- Tax efficiency can improve returns by 1–2%, making it the most significant optimization lever.
- Higher yields always come with higher risk; focus on risk-adjusted returns.
- Interest rates and bond prices share an inverse relationship.

🔗 [Recording of Webinar Link](#)

2. Planning and Sequencing Lifestyle Goals: Living it up Needs Planning Too!

Speaker: Suresh Sadagopan - MD & Principal Officer, Ladder7 Wealth Planners Pvt. Ltd.

Context: The session focused on how effective financial planning requires thoughtful prioritization and sequencing of life goals. It emphasized that, while many individuals earn well, they often struggle with money management due to a short-term, product-oriented mindset. The discussion highlighted the importance of discipline, long-term thinking, and aligning lifestyle choices with financial capacity to avoid cash flow issues and excessive debt.

❖ Session Highlights:

- Many individuals face financial stress early in their careers due to the clustering of short-term goals and an overreliance on loans, leading to cash flow challenges.

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- Proper goal management involves prioritizing, sequencing, and spacing out goals, as well as saving before spending rather than borrowing.

✓ **Key Takeaways:**

- Financial success depends on aligning lifestyle, goals, and income—spend within your means, avoid unnecessary debt, and plan systematically.
- Clearly define your goals, maintain consistency, and ensure that lifestyle upgrades are supported by sustainable income growth without compromising critical goals such as retirement.

🔗 [Recording of Webinar Link](#)

3. Retirement – An Underestimated Goal: Planning Ahead for a Comfortable Retired Life

Speaker: *Suresh Sadagopan - MD & Principal Officer, Ladder7 Wealth Planners Pvt. Ltd.*

Context: The session highlighted the critical importance of retirement planning, a goal often overlooked or underestimated by individuals. It emphasized that retirement is a long phase of life—often spanning 25–30+ years—and requires early, disciplined planning. The discussion focused on building an adequate retirement corpus, managing expenses, accounting for inflation, and preparing both financially and emotionally for life after active income.

❖ **Session Highlights:**

- Retirement is frequently ignored, with many people relying on assumptions such as family support or informal arrangements, which may not be reliable.
- Starting early is the most powerful factor in retirement planning, as it allows compounding to work effectively over time.
- Controlling expenses and maintaining a higher savings rate play a crucial role in building a sustainable retirement corpus.

✓ **Key Takeaways:**

- Retirement planning must start early, remain consistent, and be treated as a non-negotiable financial goal.
- Focus on disciplined savings, expense control, and long-term investing to build an adequate corpus.
- Prepare holistically—financially, emotionally, and practically—for a long and meaningful retirement phase, while also ensuring proper succession planning.

🔗 [Recording of Webinar Link](#)

4. Basic Principles of Financial Planning [in Hindi]

Speaker: *Himani Lath- SEBI Smart trainer, Former Manager NSDL*

Context: Session is planned for the audience who are beginner in Financial planning and Budgeting.

❖ *Session Highlights:*

- Explained the concepts of budgeting, saving, and investments. The ratio of savings and the power of compounding were also discussed.
- A few case studies were discussed, providing examples of earnings and spending.

✓ *Key Takeaways:*

- Investors must be cautious about the importance of savings in life. Starting early in life will help them create wealth, as the benefits of compounding can work like magic.
- It is also essential to start systematic investments. In this context, mutual fund SIPs can be a suitable option for the salaried class. Planning for retirement is equally crucial and should be a goal for everyone.

⇒ [Recording of Webinar Link](#)

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