

April 1-15, 2026

1) Introduction to Succession Planning

By: Dr. Deepak Jain

2) Reach Goals Through Passive Income, in the Light of Mutual Fund Investment

By: Abdul Aziz

3) DIY Mutual Fund Investor's Checklist: Process before Products

By: Lisa Pallavi Barbora

4) Overview of Succession Laws in India

By: Dr. Deepak Jain

5) Mutual Fund Utilities (MFU): Empowering Investors & Mutual Fund Investments

By: Ganesh Ram

6) Thoughtful Investing Begins With the Right Questions

By: Roopa Venkatkrishnan

7) Understanding Wills and Estate Distribution

By: Dr. Deepak Jain



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



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Key Takeaways¹

April 1-15, 2026

1. Introduction to Succession Planning

Speaker: Dr. Deepak Jain, Director – Academics, AAFM® India

Context: Aimed at introducing investors to the importance of succession planning as a core part of estate planning.

❖ *Session Highlights:*

- Explained that wealth management is not only about accumulation and enhancement, but also about conservation, distribution, and transfer.
- Clarified that estate planning is a systematic process for distributing one's estate according to one's wishes.
- Highlighted common family- and disability-related concerns that arise when succession planning is ignored.
- Introduced four essential estate planning documents required for effective planning.

✓ *Key Takeaways:*

- Succession planning helps ensure that property is transferred according to one's wishes and reduces the risk of family disputes, legal complications, and the unintended application of succession laws.
- Estate planning is not only about distributing wealth after death, but also about maintaining control, protecting dependents, and preparing for incapacity.
- Every individual should consider preparing key estate planning documents, such as a Will, a Letter of Guardianship, a Springing Durable Financial Power of Attorney, and a Living Will/Advance Health Care Power of Attorney.

🔗 [Recording of Webinar Link](#)

2. Overview of Succession Laws in India

Speaker: Dr. Deepak Jain, Director – Academics, AAFM® India

Context: Aimed at explaining the legal framework governing succession in India.

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❖ *Session Highlights:*

- Explained the meaning of succession and the distinction between testamentary and intestate succession.
- Clarified that succession laws may vary depending on whether the asset is movable or immovable, and, in some cases, on the domicile of the deceased.
- Covered religion-based succession laws in India, including the Hindu Succession Act, Muslim personal law, and the Indian Succession Act.

✓ *Key Takeaways:*

- Succession laws become especially important when a person dies without a Will or other estate planning instrument, as the law then determines how property will pass to legal heirs.
- In India, succession is influenced by multiple factors, such as the type of asset, the domicile of the deceased, and the personal law applicable to the individual.
- A Will and related estate planning documents can help reduce uncertainty, avoid unintended outcomes, and provide greater clarity for family members.

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3. Mutual Fund Utilities (MFU): Empowering Investors & Mutual Fund Investments

Speaker: *Ganesh Ram, MD & CEO, MF Utilities*

Context: Aimed at creating awareness among mutual fund investors about the Indian mutual fund industry's share in global markets, how investors can empower themselves using MFU, and a few important tips for the mutual fund investment journey.

❖ *Session Highlights:*

- Explained how MFU India can be used by investors to make their investing journey simple, efficient, and secure.
- Demonstrated the process and features of starting an SIP on the MFU platform, along with its benefits.
- Additionally, emphasized the importance of starting investments early, choosing a secure platform, and periodically monitoring investment performance.

✓ *Key Takeaways:*

- Investors should start mutual fund investments at an early age, stay invested, and regularly monitor their portfolios.
- Increased awareness of why investors should use MFU and the unique features it offers.
- Highlighted how the Indian mutual fund industry compares with major global mutual fund industries and the opportunity to further deepen and expand the investor base.

🔗 [Recording of Webinar Link](#)

4. Understanding Wills and Estate Distribution

Speaker: Dr. Deepak Jain, Director – Academics, AAFM® India

Context: Aimed at explaining the role of a Will in estate distribution and succession planning.

❖ Session Highlights:

- Explained the role of a will as a legal declaration of a person’s wishes after death.
- Covered the legal requirements of a valid will, including capacity, a sound mind, date, signature, property disposition, and attestation by two witnesses.
- Discussed practical will-planning issues such as executor appointment, nominee versus beneficiary, codicil, probate, revocation, storage, and registration.

✓ Key Takeaways:

- A Will is not merely a document for asset distribution; it is a succession planning tool that helps provide clarity, avoid disputes, protects minor children, transfer specific assets, and record the testator’s wishes in a legally enforceable manner.
- Nomination is not a substitute for a Will. A nominee may receive the asset, but beneficial ownership may still be governed by succession law or the Will, depending on the nature of the asset and the applicable law.
- Proper execution is critical. The Will should be signed by the testator in the presence of two witnesses. The witnesses should sign in each other’s presence, and a beneficiary or the spouse of a beneficiary should not be a witness.

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13th April 2026	Thoughtful Investing Begins With the Right Questions <i>By: Roopa Venkatkrishnan</i>	Click here
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