INVESTOR EDUCATION WEBINARS

INVESTO₹ edu Bytes

Empowering Investors Through Knowledge

National Institute of Securities Markets
A Capacity Building Initiative of SEBI

June 16-30, 2026

1) **Creating the Paycheque - Turning your life savings into regular income**
   By: Renu Maheshwari

2) **Financial Freedom through Financial Awareness**
   By: Dr. Hiral Pathak

3) **Like a Soldier's Z Kit Bag, Every Father Plans Before the Mission Begins.**
   By: Ajit Menon

4) **Managing Financial Transactions in Mutual Funds**
   By: Anuradha Srinivasan

5) **The Safety Shield - Protecting your wealth from taxes, scams and market drops**
   By: Renu Maheshwari

6) **Inside Your Demat Account – Everything Investors Should Know**
   By: Himani Lath

7) **Managing Non-Financial Transactions in Mutual Funds**
   By: Vikram Sharma

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

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Key Takeaways[1]

June 16-30, 2026

1. Creating the Paycheque - Turning your life savings into regular income

Speaker: *Renu Maheshwari, Certified Financial Planner & SEBI RIA*

Context: The session focused on converting retirement savings into a sustainable, inflation-adjusted income stream while managing key retirement risks.

❖ *Session Highlights:*

- Understanding retirement income risks, including longevity, inflation, healthcare costs, and sequence-of-returns risk.
- Introduction to the 4-Bucket System: Income, Growth, Reserve, and Review Buckets.
- Exploring retirement income sources, including Systematic Withdrawal Plans (SWPs), annuities, FD laddering, and the National Pension System (NPS).
- Strategies for managing market volatility and protecting retirement withdrawals.

✅ *Key Takeaways:*

- Retirement income requires structure, discipline, and long-term planning.
- The 4-Bucket System helps balance income needs, long-term growth, and emergency reserves.
- Combining SWPs, annuities, FD ladders, and NPS can create stable and sustainable retirement cash flows.
- Keeping 3–5 years' worth of income outside equity investments helps manage market downturns.
- Inflation protection and regular portfolio reviews are essential for sustaining retirement income over the long term.

🔗 Recording of Webinar Link

2. Building Financial Freedom through Financial Awareness

Speaker: *Dr. Hiral Trivedi Pathak, Financial Trainer*

Context: The session aimed to create awareness among investors about achieving financial freedom through informed investment strategies and sound financial planning.

[1] *The views expressed in Edubytes are those of the speaker(s) and do not represent the views of NISM. This initiative is part of investor education and should not be considered financial or investment advice.*

❖ *Session Highlights:*

- Explained how individuals can achieve lifelong financial freedom through timely financial planning by allocating at least 25–30% of their income to investments, enabling them to benefit from the power of compounding.
- Discussed the growing prevalence of cyber scams in the financial markets and explained the appropriate steps investors should take to protect themselves and respond effectively if they become victims.

✅*Key Takeaways:*

- o Investors should aim to invest at least 30% of their income while maintaining a diversified portfolio to balance risk and returns. Starting investments at a young age and remaining invested for the long term can significantly reduce risk and help build substantial wealth through the power of compounding to meet future financial goals.
- o Before seeking investment advice, investors should verify the advisor's SEBI registration number. Similarly, before downloading any trading application, they should confirm that it is registered with SEBI. Investors are also encouraged to use the financial calculators and investor education modules available on the SEBI website and the SAARTHI app to make informed investment decisions.

🔗 **Recording of Webinar Link** **[in Gujarati]**

3. The Safety Shield - Protecting your wealth from taxes, scams and market drops

Speaker: *Renu Maheshwari, Certified Financial Planner & SEBI RIA*

Context: The session focused on protecting retirement wealth and income. Building on the previous sessions, which covered wealth creation, portfolio construction, and retirement income generation, this session emphasized safeguarding retirement savings from four major threats: scams, taxes, market volatility, and inflation.

❖ *Session Highlights:*

- Prevent fraud by pausing before making decisions, verifying credentials, avoiding the sharing of OTPs and passwords, and involving family members in major financial decisions.
- Manage taxes by focusing on post-tax income, planning withdrawals strategically, aligning withdrawals with portfolio rebalancing, and reviewing tax implications annually.
- Manage market downturns by using income and reserve buckets instead of selling growth assets during periods of market volatility.
- Protect against inflation by maintaining exposure to growth assets, gradually increasing retirement income, reviewing expenses regularly, and setting aside reserves for healthcare costs.
- Conduct an annual retirement protection review covering fraud prevention, tax planning, inflation, market exposure, emergency reserves, and insurance coverage.

✅*Key Takeaways:*

- o Protecting wealth is just as important as accumulating it.
- o Prevent fraud by slowing down, verifying information, and avoiding high-pressure situations.

- Focus on post-tax income rather than headline returns.
- Use a bucket strategy to manage market volatility without disrupting retirement income.
- Counter inflation by maintaining exposure to growth assets and adjusting income over time.

🔗 Recording of Webinar Link

4. Inside Your Demat Account – Everything Investors Should Know

Speaker: *Himani Lath, SEBI Smart Trainer*

Context: To impart understanding about demat account, benefits and do's and don'ts.

❖ *Session Highlights:*

- Explained the how Demat account can be opened online and physically. Various features like, BSDA, CAS, Pledge.
- Nomination and transmission was explained for a smooth transfer of shares in case of Death of the account holder.

✓*Key Takeaways:*

- Investors must start investments through registered brokers/intermediaries only.
- SEBI Scores platform is introduced for easy grievance reporting along with SEBI Saarthi App.

🔗 Recording of Webinar Link

Watch more investor education webinars:

Webinar Date	Webinar Topic and Speaker	Webinar Link
19th June 2026	**Like a Soldier's Z Kit Bag, Every Father Plans Before the Mission Begins.** *By: Ajit Menon*	Click here
22nd June 2026	**Managing Financial Transactions in Mutual Funds** *By: Anuradha Srinivasan*	Click here
29th June 2026	**Managing Non-Financial Transactions in Mutual Funds** *By: Vikram Sharma*	Click here