

August 16-31, 2026

1) Financial Independence through Financial Planning

By: Anto Jose

2) Reframing Generational Wealth: How Mutual Funds are Becoming the New-Age Legacy

By: Deviprasad Nair



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



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Key Takeaways¹

August 16-31, 2026

1. Financial Independence through Financial Planning

Speaker: Anto Jose, SEBI-Empaneled Financial Literacy Trainer

Context: *The session highlighted that “Financial independence is not simply about earning more money; it is about building a strong financial foundation, protecting it, and allowing money to work for you.” It focuses on providing a practical roadmap to financial independence through budgeting, emergency preparedness, insurance, debt management, goal-based planning, investing, and retirement planning.*

❖ Session Highlights:

- **Financial independence** means having enough income-generating assets to meet living expenses without depending entirely on a job, while **financial freedom** provides the confidence and flexibility to make life choices without being constrained by money. It also highlighted the difference between income and wealth—income is what one earns, while wealth is what one retains and grows.
- **Financial independence is built step by step.** The financial planning roadmap begins with income and budgeting, followed by an emergency fund, insurance, debt management, investments, goal planning, retirement planning, and ultimately, financial freedom. Skipping foundational steps can weaken everything that follows.

✓ Key Takeaways:

- Investors should not act on tips, reels, forwards, or recommendations without first assessing whether the idea is suitable for their financial goals, risk capacity, time horizon, and overall financial situation.
- The 50-30-20 rule provides a simple framework for allocating income—50% towards needs, 30% towards wants, and 20% towards savings and investments.
- Goal-based investing, disciplined SIPs, appropriate asset selection, and early retirement planning allow time and the power of compounding to do much of the heavy lifting.

🔗 [Recording of Webinar Link \[In Malayalam\]](#)

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2. Reframing Generational Wealth: How Mutual Funds are Becoming the New-Age Legacy

Speaker: Deviprasad Nair, Chief Business Officer, Helios Capital Asset Management (India) Private Limited

Context: This session highlighted how the traditional Indian idea of "**Virasat**" (**legacy**)—built around gold, land, and property—is being reshaped by changing family structures, rising costs, and the need for liquid, transferable, and income-generating assets. This webinar explored how mutual funds are emerging as a practical vehicle for building and passing on wealth across generations.

❖ Session Highlights:

- Explained that, for generations, wealth was defined by physical assets - gold jewellery, ancestral land, houses and property, and traditional deposits—which were valued for their portability, perceived permanence, and emotional significance.
- Discussed the practical challenges associated with these traditional assets, including the lack of regular income, legal disputes over titles, large capital requirements, and limited liquidity during emergencies.
- Highlighted structural shifts affecting legacy planning today, including nuclear families, children relocating to different cities or countries, longer life expectancy, and rising education and healthcare costs.
- Illustrated, through a reality check of expenses over the last 10 years—including school fees, college education, hospitalisation, rent, and domestic help—that inflation is a bigger threat to inherited wealth than most people realise.
- Introduced mutual funds as an asset class that combines growth through equity participation, transferability through nomination and gifting, liquidity through easy redemption, and income through Systematic Withdrawal Plans (SWPs). The session also compared mutual funds with gold and real estate in terms of liquidity, cash flow, entry cost, and ease of transfer to heirs.
- Demonstrated, through illustrative calculations, how starting a SIP at a child's birth with an investment of ₹5,000 per month can build a meaningful corpus by the time the child reaches financial milestones such as college or starting a first venture. It also highlighted how delaying a SIP by even 5–10 years can result in a permanent and uncompensable loss of wealth, as no rate of return can fully make up for lost time.
- Showed the impact of staying invested through market cycles using the Nifty 500 TRI (2001–2026), compared with pausing SIPs during downturns, and demonstrated the effect of annual SIP step-ups on the final corpus.
- Presented a "SIP + SWP" model as a two-generation solution: SIP builds wealth in Generation 1, SWP provides retirement income without exhausting the capital, and the remaining corpus can be transferred seamlessly to Generation 2 through nomination, without forced sale or division.
- Outlined the practical steps for gifting or transferring mutual fund units to family members through RTA platforms such as CAMS and KFinTech, along with the taxation treatment of gifted units for family and non-family recipients.

✓ *Key Takeaways:*

- A "generational" asset today needs to do more than hold value—it should offer growth, liquidity, transferability, and the ability to generate income. Mutual funds are structured to provide all four.
- Time in the market matters more than the amount invested or the rate of return. Starting a SIP early, even from a child's birth, can create a multiplier effect that a higher return starting later may not be able to offset.
- Mutual funds allow wealth to be created, drawn down as income, and passed on to the next generation through the same investment, without the legal disputes, illiquidity, or forced division commonly associated with physical assets.

🔗 [Recording of Webinar Link](#)