National Institute of Securities Markets
A Capacity Building Initiative of SEBI

INVESTOR EDUCATION WEBINARS

INVESTOR edu Bytes

Empowering Investors Through Knowledge

October 16-31, 2026

1) **Times have changed, needs have changed, have your investments?**
By: Satish Prabhu

2) **Wealth Planning for Career-driven Couples & Early Retirees**
By: Amit Kukreja



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

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Key Takeaways[1]

October 16-31, 2026

1. Times have changed, needs have changed, have your investments changed?

Speaker: *Satish Prabhu, Head Content and Products, Franklin Templeton India*

Context: This session aimed at raise investors' awareness of the impact of inflation on their investments and how equity as an asset class, can help them create wealth over the long term by beating inflation. It highlighted Mutual funds as a convenient vehicle to participate in equity markets and benefits of long-term SIP investing through mutual funds.

❖ *Session Highlights:*

- Discussed the changing retirement landscape in India.
- Explained why beating inflation is important for wealth creation.
- Highlighted how equities, as an asset class, have created wealth over the long term.
- Explained how mutual funds help investors participate in equity markets
- Discussed how Systematic Investment Plans (SIPs) enable investors to invest in a fixed amount regularly over the long term to achieve their financial goals.

✓*Key Takeaways:*

- Retirement planning requires disciplined investing, realistic financial goals, and a strategy suited to individual needs and circumstances.
- Start investing early to benefit from long-term wealth creation.
- Diversify your investments to manage risk.
- Invest regularly through SIPs to work towards achieving your long term financial goals.

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

[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.*

2. Wealth Planning for Career-driven Couples & Early Retirees

Speaker: *Amit Kukreja, Founder, AmitKukreja.com and SEBI RIA*

Context: This session highlighted how financial planning evolves across different life stages through real-life case studies. It explained the importance of disciplined investing, protecting capital and managing family and financial transitions, and making informed decisions to achieve long-term financial security.

❖ *Session Highlights:*

- Explained four case studies involving a newly married millennial couple, a family relocating to Canada, a widow managing a ₹20 crore windfall, and a couple in their late 40s navigating a career change. These examples demonstrated how financial planning strategies evolve with changing life stages and circumstances.
- A monthly SIP of ₹10,000 over 20 years, assuming an annual return of 12%, could grow from a total investment of ₹24 lakh to approximately ₹1 crore. This illustrated the power of compounding and goal-based financial planning.
- The case studies covered cross-border compliance involving NRIs and relocation to Canada, short-term capital gains on withdrawals, concentration risk arising from Restricted Stock Units (RSUs), buy-versus-rent decisions, and succession planning through gifting versus a will.

✓*Key Takeaways:*

- Family conflicts, trust gaps between generations, and differing reactions between spouses during the same life transition can often matter as much as investment returns.
- During life transitions, protecting capital and staying focused on financial goals are essential. When geographical, career, or family circumstances change, capital preservation and a reliable income portfolio to meet essential expenses should take priority. Speculative investments, such as cryptocurrencies, and the temptation to chase trends in gold and silver should be approached with caution.
- Clear ownership of assets, separate accounts for each beneficiary, proper documentation, and a compliance-first approach can help prevent disputes. Tax experts should be involved in cross-border cases wherever necessary. An adviser's role is to guide clients in making informed decisions, not to impose decisions on them.

🔗 **Recording of Webinar Link**

Watch more investor education webinars:

Webinar Date	Webinar Topic and Speaker	Webinar Link
21st October 2026	**The Decumulation Challenge** **By: Rajan Mehta**	Click here
29th October 2026 [Hindi]	**Your investment may reach the destination. But can you stay the course through the journey?** **By: Harsh Roongta**	Click here