



LEVELUP

— YOUR FINANCE —

POWERED BY

LOHIA INVESTMENTS

SINCE 2004

THE SMART INVESTOR'S GUIDE

*A practical guide to growing, protecting
and managing your money wisely.*



Helping Families Build
Wealth with Confidence



20+
Years Legacy



1200+
Mutual Fund
Clients



Certified
Financial Planning
Support



Insurance +
Investments +
Wealth Planning



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THE 4 PILLARS OF FINANCIAL PLANNING

A strong financial future is built on a solid foundation.



1. EMERGENCY FUND

- Maintain 6–12 months expenses
- Helps during uncertainty
- Creates financial stability



2. PROTECTION

Small contributions prevent bigger losses

- ✓ Health Insurance
- ✓ Term Insurance
- ✓ Vehicle Insurance
- ✓ Personal Accident Insurance



3. WEALTH CREATION

Grow Your Money Mindfully with Asset Allocation

-  Fixed Income (Debt)
-  Bullion (Gold & Silver)
-  Equity (Mutual Funds and Shares)
-  Real Estate
-  Self Development (learning new skills)



4. LEGACY PLANNING

Transferring wealth through generations is even more important

- ✓ Estate Planning
- ✓ Multiple sources of income
- ✓ Passive Income Planning



“ Investment without protection is a vehicle without brakes. ”

COMMON INVESTMENT MISTAKES

Avoid today. Secure your tomorrow.

Small mistakes today can lead to big financial setbacks tomorrow.

1



DELAYING INVESTMENTS

The earlier you start, the more time your money has to grow.

Small delays can cost lakhs over time.

2



INVESTING EMOTIONALLY

Fear and greed lead to impulsive decisions like buying high and selling low.

Stay calm, stay invested, stay ahead.

3



CHASING QUICK RETURNS

High returns in short time usually come with high risk.

Wealth creation requires patience and discipline.

4



NO DIVERSIFICATION

Putting all your money in one asset or sector increases your risk.

Diversify to protect and grow your wealth.

5



IGNORING INSURANCE

One medical emergency or unexpected event can disturb years of savings.

Protection is the foundation of financial security.

6



IGNORING TAXATION

High returns lose value to high taxes if not planned properly.

Plan your investments to save tax and grow more.

7



INVESTING WITHOUT GOALS

Without clear goals, it's easy to lose focus and make wrong choices.

Investment should have a purpose.

8



LACK OF REVIEW

Markets change, life changes, and so should your investments.

Review regularly and stay on track.



WHAT SUCCESSFUL INVESTORS DO DIFFERENTLY



Invest Regularly



Stay Disciplined



Review Annually



Focus on Long-Term



Work with Trusted Advisors

“

Smart investing is not about timing the market, it's about time in the market.

”

SMART INVESTOR VS COMMON INVESTOR

— Two Mindsets. Two Journeys. Two Very Different Outcomes. —

SMART INVESTOR

Stays Calm. Thinks Long Term.



MARKET CRASH



DURING THE CRASH

Sees volatility as temporary and an opportunity.

COMMON INVESTOR

Panics Easily. Thinks Short Term.



MARKET CRASH



DURING THE CRASH

Sees volatility as a **threat** and **panics**.

- ✓ Stays invested
- ✓ Buys quality assets at lower prices
- ✓ Follows his plan
- ✓ Controls emotions
- ✓ Focuses on long-term goals



HOW THEY HANDLE IT

- ✗ Sells in panic
- ✗ Books losses
- ✗ Tries to time the market
- ✗ Follows noise and rumors
- ✗ Loses focus and confidence



HOW THEY HANDLE IT



SHINING RESULTS



THE OUTCOME

Wealth grows significantly with time and patience.



SHAKING RESULTS



THE OUTCOME

Misses the **big picture** and long-term wealth.


POWER OF PATIENCE & COMPOUNDING



The market rewards those who stay invested and disciplined.

Time in the market beats timing the market.

COST OF FEAR & IMPATIENCE

“ Be fearful when others are greedy, and greedy when others are fearful, ”

– Warren Buffett



Stay Invested



Stay Disciplined



Stay Focused



Stay Wealthy

Market ups and downs are normal. Stay focused on your goals and let **compounding** do the magic.

WHAT IS IMPORTANT – TIME OR TIMING?

The cost of missing the best days can be extremely high.

INDIAN EQUITY MARKET (NIFTY 50)

This graph highlights the power of staying invested in the Indian equity market over 20 years. Many investors try to time the market, but missing just a few of the best days can significantly impact long-term returns.

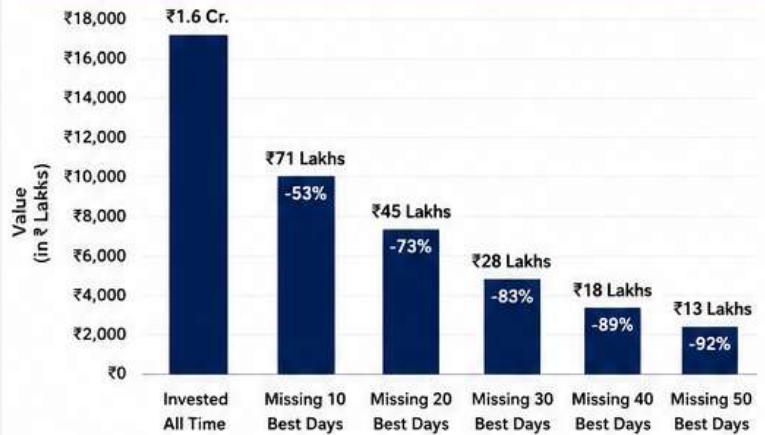


A **₹10 lakh** investment in the Nifty 50 Index from 2003 to 2022 would have grown to **₹1.6 crore** — but missing just a few of the best days drastically reduced returns. Instead of ₹1.6 crore, missing just 50 best days would leave you with only **₹13 lakh** — barely more than your initial investment and **92%** less than the amount you would have had by staying invested the entire time.



The fact that most of these “best days” come after major declines shows how markets tend to rebound sharply after downturns. For example, on **May 18, 2009**, the Nifty 50 surged **17.8%** in a single day, but this followed a **28%** decline over the previous year.

Value of ₹10 Lakhs Invested in Nifty 50 Index (Jan 2003 to Dec 2022)



Missing the best 50 days reduced returns by **92%**.
Staying invested made **all the difference**.

U.S. EQUITY MARKET (S&P 500)

This graph highlights the power of staying invested in the U.S. equity market over 20 years.



A **\$10,000** investment in the S&P 500 from 2003 to 2022 would have grown to **\$64,844** if left untouched. But missing just a few of the best days had a severe impact on returns; just missing 10 best days cut returns by more than half!



In the U.S., seven of the ten best days occurred during bear markets. The only way to capture these gains is to stay invested for the long run.

Value of \$10,000 Invested in S&P 500 Index* (Jan 2003 to Dec 2022)



Missing the best 10 days reduced returns by **54%**.
The more days you miss, the more it costs you.

Note: * S&P 500 Total Return Index



Time in the market
builds **wealth**.

Timing the market
creates **doubt**.



TIME BEATS TIMING

Staying invested through every market cycle captures growth and recovery.



DOWNTURNS BRING OPPORTUNITIES

Many of the best days come after the worst days.



COMPOUNDING NEEDS TIME

The longer you stay invested, the stronger your wealth grows.



FOCUS ON GOALS, NOT ON NOISE

Market predictions are uncertain, but your goals are worth staying for.



The market rewards **patience**, not prediction.
Stay invested. Stay disciplined. Build **wealth** over time.



How We Help You

— A Simple. Structured. Proven Process. —



We follow a transparent and client-first approach to help you make **smarter financial decisions**, stay on track with your goals, and **build long-term wealth** with confidence.

01

02

03

04

05

Understand Your Goals



We understand your life goals, dreams and priorities.

We assess your income, expenses, assets and current financial situation.

We identify your short-term needs and long-term aspirations.



Outcome:
Clear clarity on what matters most to you.

Risk Assessment



We evaluate your risk appetite and comfort level.

We assess your investment knowledge and experience.

We analyze how you respond to market fluctuations.



Outcome:
The right strategy suited to you.

Personalized Financial Planning



We create a customized financial plan aligned with your goals.

We recommend the right asset allocation.

We plan for emergencies, protection, tax efficiency and future needs.



Outcome:
A clear roadmap to achieve your goals.

Investment Execution



We invest in high-quality funds and instruments suitable for you.

We ensure proper diversification across asset classes.

We set up SIPs and automate investments for discipline.



Outcome:
Your money works for your future.

Ongoing Review & Support



We regularly review your portfolio and performance.

We reassess your goals and adjust the plan as life changes.

We provide continuous guidance and support whenever you need.



Outcome:
You stay on track, always.



LEVELUP
YOUR FINANCE

Let's Build Your Financial Future Together

LEVEL UP YOUR FINANCE

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