

INTRODUCTORY BLUEPRINT

Passive Income Freedom Plan.

Build your investments. Plan regular withdrawals. Make more room for the life you want.

Investments held in your name

Costs and risks explained

Personal support and reviews

A clear starting point for you and your family. No obligation to invest.

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04 Plan inflation-adjusted withdrawals

02 Build the corpus

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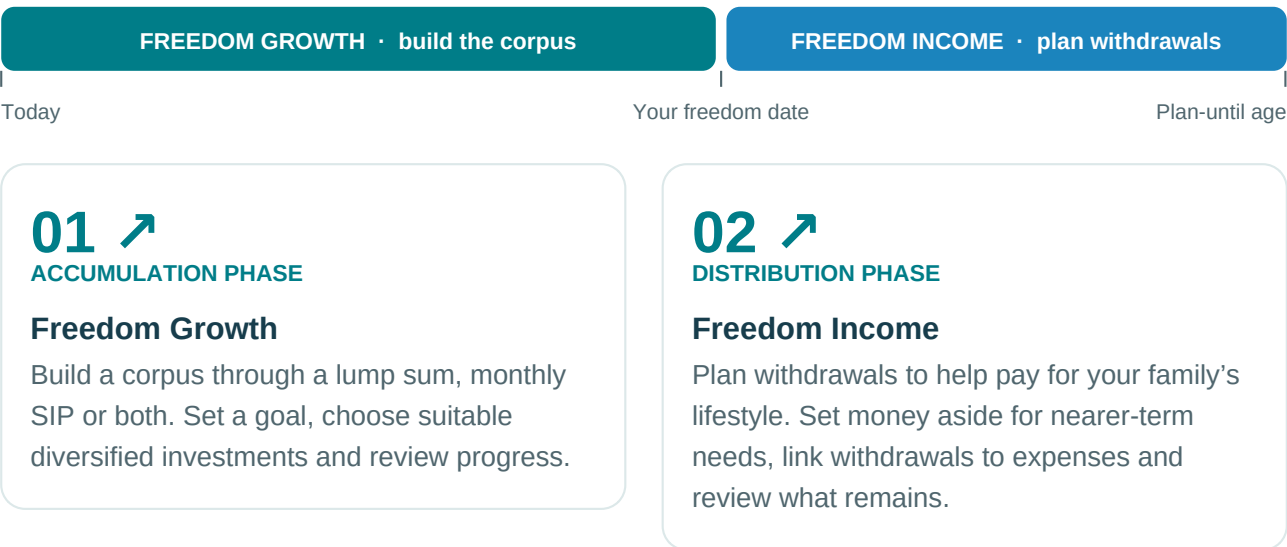
START HERE

Make More Room For The Life You Want.

Many families want regular money from their investments, so that work can become a choice. This guide gives you a clear, practical way to plan for that. It is a plan you can understand, test and review, not a promise of income.

What “passive income” means here: regular withdrawals from your investments. They are not guaranteed. They can include your original capital, and may reduce or exhaust your investments if you withdraw too much or returns are low.

One Plan. Two Life Stages.



Your Six Steps

Step	What you will do
1	Know your Freedom Number How much could fund your family's expenses, rising with inflation.
2	Build the corpus Lump sum, SIP and yearly step-ups, and the levers that close a gap.
3	Organise three time buckets Match money to when you will need it.
4	Plan inflation-adjusted withdrawals And test them against lower returns.
5	Prepare for what can go wrong Risks to plan for, in plain language.
6	Write your plan and review it A one-page worksheet and a review rhythm.

STEP 1 OF 6

Know Your Freedom Number.

Start with spending, not with a return target. Your Freedom Number is the corpus that could fund your family's expenses, rising with inflation, for the whole period you are planning for.

How to work it out

	What to do	Why it matters
A	Add up your monthly household expenses today.	Include EMIs, insurance premiums, health costs, travel, and support for parents or children.
B	Grow them with inflation to the year you want freedom.	Costs keep rising. The sooner you plan for it, the smaller the surprise.
C	Estimate the corpus that could pay those expenses, rising each year, until the age you plan to.	Plan to a long age. Living longer than planned is a good problem to prepare for.

Worked example (illustrative)

Your details	Example
Current age / freedom age / plan until	35 / 55 / 85
Monthly expenses today	₹1,00,000
Assumed inflation	6% a year
Monthly expenses at age 55, adjusted for inflation	₹3.21 L a month
Assumed return after freedom	7% a year
Corpus needed at age 55	₹9.80 Cr
First-year withdrawals as a share of that corpus	about 3.9% a year

The inflation effect

₹1,00,000 a month today becomes about ₹3.21 L a month in 20 years at 6% inflation. Inflation does the heavy lifting in your plan, so build it in from day one.

Questions that change your number

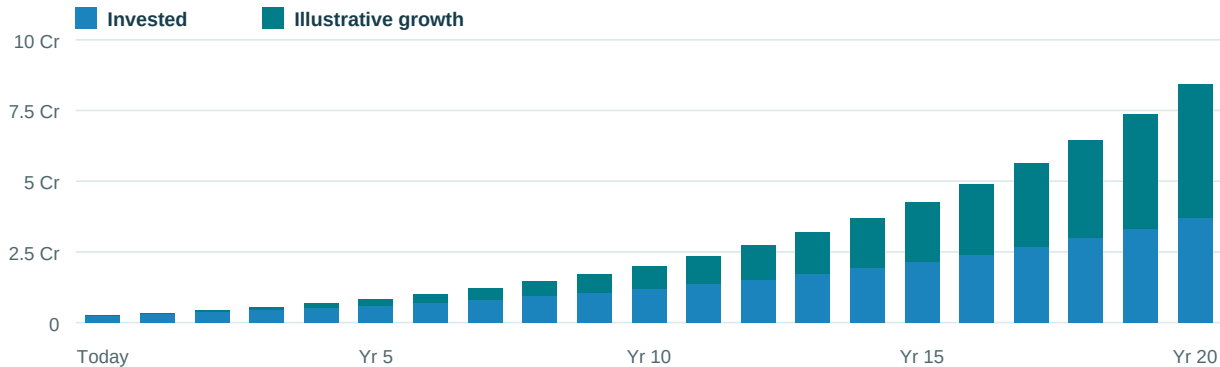
- Will any EMIs end before your freedom date?
- Will you have other income, such as rent or a pension?
- Are insurance and an emergency fund in place? Do you have big goals before freedom, such as education or a home? Plan those separately.

STEP 2 OF 6

Build The Corpus. Freedom Growth.

Three simple tools do most of the work: a lump sum you invest today, a monthly SIP, and a yearly step-up that raises your SIP as your income grows.

The same example, year by year



Existing ₹25,00,000 plus a ₹50,000 monthly SIP stepping up 10% each year, for 20 years, at an assumed 9% a year. Projected corpus: ₹8.41 Cr. Illustration only. Real returns vary and can be lower.

The step-up effect

Yearly SIP step-up	Total invested over 20 years	Illustrative corpus at the end
0%	₹1.45 Cr	₹4.60 Cr
5%	₹2.23 Cr	₹6.01 Cr
10%	₹3.69 Cr	₹8.41 Cr

Same SIP of ₹50,000 and ₹25 lakh already invested, at an assumed 9% a year. A step-up means investing more, which is why the invested amount rises too.

If there is a gap, you have four levers

In our example you need ₹9.80 Cr but are projected to reach ₹8.41 Cr, a gap of ₹1.39 Cr. Each lever below uses the same assumptions and changes it one at a time. Try your own numbers in the free planner at www.auriswealth.com.

Lever	What it changes
Invest more each month	About ₹9,906 extra a month, with the same 10% step-up, closes the gap.
Invest a one-time amount today	About ₹24.79 L today, at the same assumed return, closes the gap.
Choose a later freedom date	Freedom at 57 instead of 55 turns the gap into a surplus of ₹54.33 L.
Trim expenses	Monthly expenses of ₹90,000 instead of ₹1,00,000 shrink the gap to ₹40.90 L.

STEP 3 OF 6

Organise Three Time Buckets.

Start with when you need your money. Different needs call for different investments. Buckets keep this year's expenses away from market ups and downs.

BUCKET 1 · NEAR-TERM**1 Month To 3 Years**

Keep money available when you need it.

- Suitable debt mutual funds
- Bank and NBFC deposits
- Corporate bonds with suitable maturities

We check access to your money, payment dates and credit risk. A bond portfolio is not suitable for every short-term need.

BUCKET 2 · MEDIUM-TERM**3 To 10 Years**

Balance growth with your need for access.

- Suitable hybrid mutual funds
- Multi-asset allocation funds
- Dynamic asset allocation funds

The mix depends on your deadline and ability to accept losses. A three-year goal may need a more cautious approach.

BUCKET 3 · LONG-TERM**10 Years And Above**

Invest for long-term family goals.

- Diversified equity mutual funds
- Suitable SIF, PMS and AIF options
- International and GIFT City funds

For eligible investors who can accept market falls. A long holding period does not remove the risk of loss.

Why buckets help

- In a market fall, you can pay this year's expenses from Bucket 1 instead of selling growth investments at a low.
- You set simple refill rules in advance. At each review, top up Bucket 1 from other buckets when conditions are suitable.
- Many families keep a few years of planned withdrawals in Bucket 1. The right amount depends on your expenses, other income and comfort with risk.

A note on suitability

These time ranges help start a discussion. They are not ready-made portfolios or return forecasts. Product terms, lock-ins, eligibility, risk and your circumstances determine suitability. The investment types shown are examples of what families commonly consider, not recommendations.

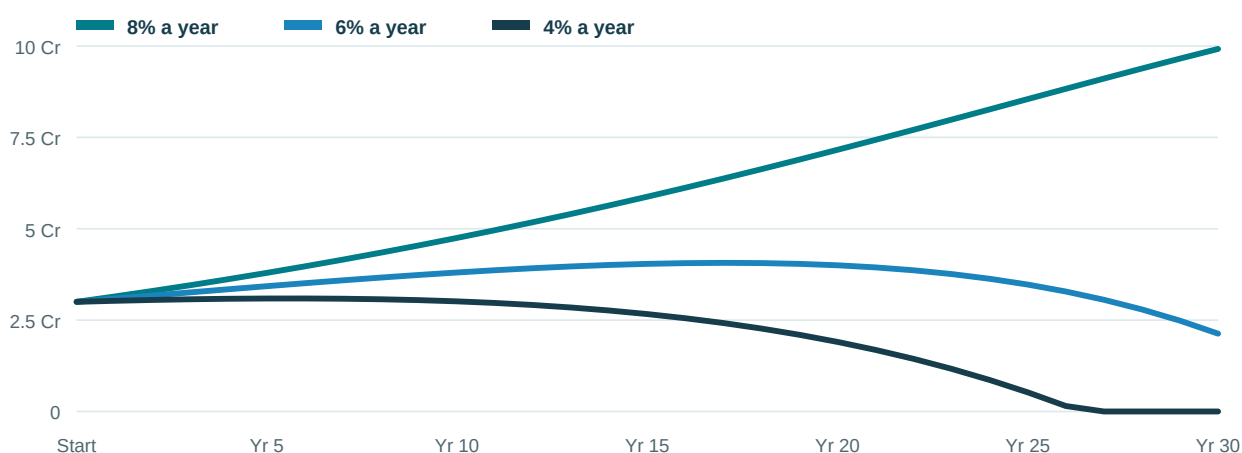
STEP 4 OF 6

Plan Inflation-Adjusted Withdrawals.

A systematic withdrawal plan (SWP) redeems part of your investment on a regular date and pays it to you. Each payment can include your original capital, not only growth. To protect your lifestyle, you can raise the amount each year with inflation.

One plan, three possible futures

Corpus ₹3.00 Cr. Starting withdrawal ₹75,000 a month (3.0% of the corpus in year one), raised 6% every year, for 30 years.



Assumed return	Result after 30 years	Total withdrawn
8% a year	₹9.92 Cr remaining	₹7.12 Cr
6% a year	₹2.13 Cr remaining	₹7.12 Cr
4% a year	Corpus runs out after 26 years 5 months	₹5.47 Cr

Constant returns are an illustration. Real investments rise and fall, and the order of good and bad years also matters. Values are before tax and costs.

The lesson

The same withdrawals can last or run out, depending on returns. That is why a good plan is tested against lower returns before it starts, and reviewed at least twice a year after that.

If markets fall, you can act

- Pay from Bucket 1 so you are not forced to sell growth investments at a low.
- Pause or reduce the yearly increase in your withdrawals for a year or two.
- Review the plan with us. A small, early change is easier than a large, late one.

STEP 5 OF 6

Prepare For What Can Go Wrong.

Good plans are not the ones that expect nothing to go wrong. They are the ones that already know what they will do if something does.

Risk	What it means	What you can do
Inflation	Costs rise faster than you assumed.	Review expenses every year. Raise withdrawals carefully, not automatically.
Market falls early	A bad few years right after freedom hurts more than later ones.	Hold near-term needs in Bucket 1. Keep some flexibility in spending.
Credit and liquidity	A bond issuer or deposit provider fails to pay. Some investments are hard to exit.	Check the issuer, payment terms, maturity and exit terms. Do not rely on one issuer or product.
Living longer	Your money must last longer than you planned.	Plan to a long age. Review the plan as your life changes.
Health and family needs	A large, unexpected expense.	Keep an emergency fund. Review health and life cover with an insurance professional.
Costs and taxes	Fund expenses, distribution commissions and taxes reduce what you keep.	Ask for costs and our compensation in writing. Check tax treatment with a tax professional.
Concentration	Too much in one product, sector or provider.	Spread across suitable options and review exposure across the whole portfolio.

Foundations first

Before you build any income plan, set aside an emergency fund and review your insurance. Investing for income works best when the basics are already protected.

Family financial security depends on your wider financial circumstances, not on investment selection alone.

STEP 6 OF 6

Write Your Freedom Plan.

Print this page or note the answers in your phone. Bring it to your first meeting and we will fill the gaps together.

A. MY NUMBERS

Monthly household expenses today (₹)	
Age I want freedom / plan until age	
My Freedom Number (₹)	
Investments I already have (₹)	
Monthly SIP today (₹) / yearly step-up (%)	

B. MY THREE BUCKETS

Bucket 1 · next 1 month to 3 years (₹)	
Bucket 2 · 3 to 10 years (₹)	
Bucket 3 · 10 years and above (₹)	

C. MY WITHDRAWAL PLAN

First-year monthly withdrawal (₹)	
Yearly increase in withdrawals (%)	
What I will do if markets fall	

D. MY REVIEW RHYTHM

Review dates (at least twice a year)	
Life events that trigger an extra review	

BEFORE YOU MEET AND BEFORE YOU INVEST

Two Short Checklists.

Your first meeting checklist

- Your household expenses and other regular income.
- Existing investments, loans and emergency savings.
- When you want work to become a choice.
- Your ability to accept market falls and changes in income.
- Your family's needs, including parents and children.

12 questions to ask before investing

1. What is this investment and how does it make money?
2. What are the risks, including loss of capital?
3. What will I pay: fund expenses, fees and commissions?
4. How are you paid when I invest?
5. Whose name is the investment in, and who holds the money?
6. Can I exit, when, and at what cost?
7. What are the minimum amount and any lock-in?
8. What happens in a bad year, and how long might recovery take?
9. How does it fit with my other investments?
10. What are the tax implications for me?
11. How and when will progress be reviewed?
12. Which documents should I read first?

How Auris Wealth is paid

We receive commissions on investments distributed through us. We will explain our compensation and the relevant product costs before you invest. Regular mutual fund plans include distribution expenses and generally have higher expense ratios than corresponding direct plans.

Read the relevant offer documents and terms before investing. Mutual fund investments are subject to market risks. Read all scheme-related documents carefully.

YOUR NEXT STEP

Start With A Clear Plan.

You now have the framework. A short conversation can turn it into numbers for your family. We will listen first, explain the choices, costs and risks, and help you take the next step. There is no obligation to invest.

Book an investment meeting

Call or WhatsApp

+91 93266 72457

Email

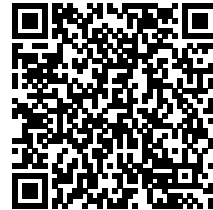
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Website and free planner

www.auriswealth.com

Hours

Monday to Saturday, 10 AM to 7 PM



Scan to message us on WhatsApp

Where we can help

Auris Wealth is a brand of Auris Apex LLP. Our service starts from ₹25 lakh, or a monthly SIP of ₹50,000. These are Auris service thresholds, not general regulatory minimums. Individual product minimums differ.

About the founder

Sarvesh S Gutti, CEO & MD, Auris Wealth. Sarvesh brings his financial markets background into a service centred on clear explanations, investment support and regular reviews. “Your investments should have a clear purpose. Our role is to help you understand the options, their costs and risks, and stay informed as your needs change.”

Learn more: [YouTube \(English\)](#) · [YouTube \(Hindi\)](#) · [LinkedIn](#)

IMPORTANT INFORMATION

Please Read.

Our registrations**AMFI Registered Mutual Fund & SIF Distributor****ARN-359871****APMI Registered PMS Distributor****APRN-08964**

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About the examples in this guide. All figures are simplified mathematical illustrations using the assumptions stated. They are not forecasts, not the returns of any product, and not a personalised recommendation. Assumed returns are constant, which real investments are not. Results are before taxes and costs. SIP contributions are at month-end and step up once a year. SWP withdrawals are at the start of each month. Withdrawals can include your original capital and may reduce or exhaust your investments. The investment types named are examples, not recommendations. Tax treatment depends on your circumstances. Please consult a tax professional.

The financial products mentioned may not be suitable for every investor. Please discuss your needs, risk capacity and objectives before investing. Family financial security depends on your wider financial circumstances, not on investment selection alone.

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