₹1,00,000

MONTHLY INVESTMENT PLAN

10-Year Moderate-to-Aggressive Portfolio

Indian Resident Investor

Direct Growth Mutual Fund + NSE-Listed Exchange-Traded Funds

120	₹1.20 Cr	11	50%
monthly contributions	planned contributions	schemes	core allocation

Investment philosophy

Build wealth through a fixed monthly process, broad-market participation, controlled factor and sector tilts, and a gradual risk-reduction mechanism. The process is controllable; the return is market-dependent.

Prepared as a long-term portfolio framework | 02 August 2026

1. Portfolio at a glance

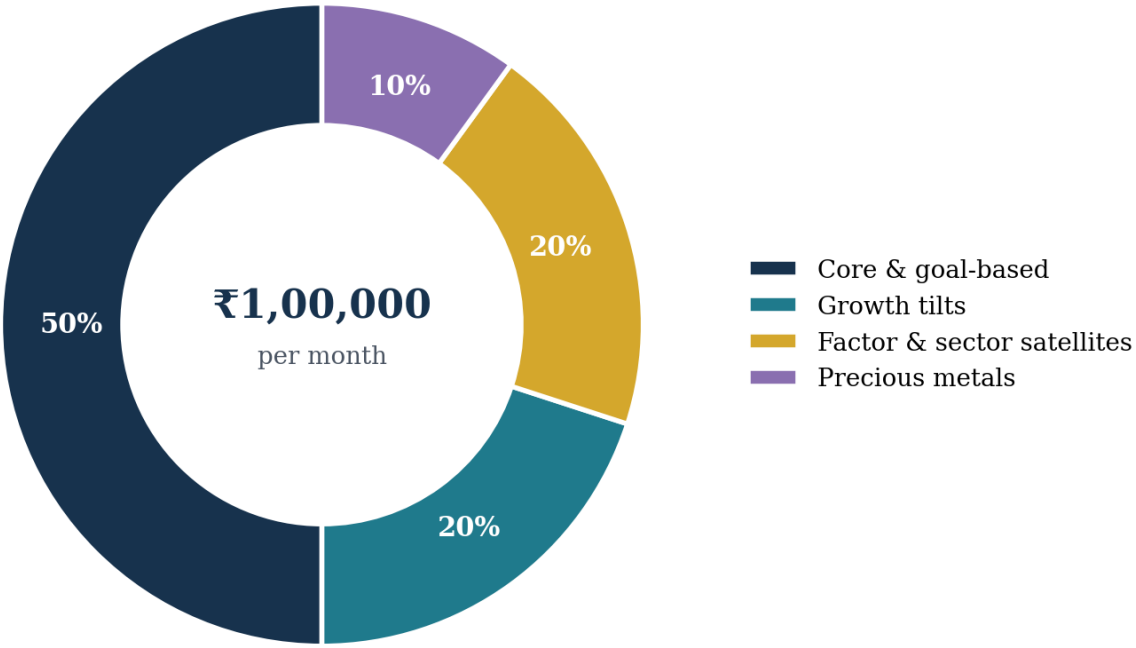
A simple architecture for a disciplined 10-year investor

This portfolio is designed for an Indian resident investor who can invest ₹1,00,000 every month for 10 years, has a separate emergency fund and adequate insurance, and can remain invested through significant market volatility.

Risk classification

Moderate-to-aggressive over the full 10-year journey, but the early-year experience can feel aggressive because most of the portfolio remains market-linked. Temporary declines of 25% or more are possible during severe equity-market stress.

Portfolio architecture



50% Core

Life Cycle Fund + Nifty 500 provide the principal foundation.

20% Growth tilts

Next 50, mid-cap and momentum add controlled growth exposure.

20% Satellites

Alpha, value, realty and hospitals are deliberately capped.

10% Diversifiers

Gold and silver reduce dependence on equity alone.

2. Final monthly allocation

NSE ticker symbols have been verified against the NSE ETF security list

#	Investment	NSE ticker	Monthly	Weight	Role
1	Zerodha Life Cycle Fund 2036 – Direct Growth	**Mutual fund – no NSE ticker**	**₹25,000**	**25%**	Goal-based core
2	Motilal Oswal Nifty 500 ETF	**MONIFTY500**	**₹25,000**	**25%**	Broad-market core
3	ICICI Prudential Nifty Next 50 ETF	**NEXT50IETF**	**₹10,000**	**10%**	Emerging large-cap tilt
4	Zerodha Nifty Midcap 150 ETF	**MID150CASE**	**₹5,000**	**5%**	Mid-cap growth tilt
5	Motilal Oswal Nifty 500 Momentum 50 ETF	**MOMENTUM 50**	**₹5,000**	**5%**	Momentum factor
6	Kotak Nifty Alpha 50 ETF	**ALPHA**	**₹5,000**	**5%**	Alpha factor
7	ICICI Prudential Nifty200 Value 30 ETF	**VAL30IETF**	**₹5,000**	**5%**	Value factor
8	Motilal Oswal Nifty Realty ETF	**MOREALTY**	**₹5,000**	**5%**	Realty satellite
9	Groww BSE Hospitals ETF	**GROWWHOSPI**	**₹5,000**	**5%**	Hospitals satellite
10	Tata Gold Exchange Traded Fund	**TATAGOLD**	**₹7,000**	**7%**	Gold diversifier
11	Tata Silver Exchange Traded Fund	**TATSILV**	**₹3,000**	**3%**	Silver diversifier
	TOTAL MONTHLY INVESTMENT		**₹1,00,000**	**100%**	**10-year plan**

ETF execution note

ETF purchases happen on the stock exchange in whole units. The exact monthly rupee amount may vary slightly with market price. Use a recurring broker basket or a fixed monthly reminder, use limit orders near the indicative net asset value, and carry any small uninvested balance into the following month.

Do not confuse execution with performance monitoring

Check monthly only to confirm that each transaction was executed. Review portfolio performance and structure only once a year.

3. Why each component is included

Core, growth, factor, sector and diversification sleeves

Zerodha Life Cycle Fund 2036 – 25%

The goal-based anchor. It invests across equity, debt, gold and silver and follows a pre-defined glide path that becomes more conservative as 2036 approaches. Internal rebalancing is automatic.

Motilal Oswal Nifty 500 ETF – 25%

The broad-market engine. It spreads exposure across large-, mid- and smaller listed companies and reduces dependence on any one theme or sector.

Next 50 + Midcap 150 – 15%

A controlled tilt toward companies beyond the Nifty 50 and toward mid-cap businesses. Higher growth potential comes with higher volatility.

Momentum 50 – 5%

A small trend-following factor allocation. It can participate strongly in sustained market leadership but can reverse sharply; therefore it remains limited.

Alpha + Value – 10%

Two contrasting factor sleeves. Alpha seeks companies with stronger risk-adjusted performance, while value provides a valuation-oriented counterweight.

Realty + Hospitals – 10%

Deliberate sector satellites. Each is capped at 5%, allowing participation in long-term themes without allowing one sector to dominate the portfolio.

Gold – 7%

The primary non-equity diversifier, intended to help during inflation, geopolitical stress and periods when equity sentiment weakens.

Silver – 3%

A smaller, more volatile diversifier linked to both precious-metal demand and industrial activity. Kept below gold because its price swings can be larger.

Portfolio character

This is not a collection of 11 independent bets. It is a 50% core portfolio surrounded by controlled growth, factor and sector satellites. The limits are as important as the selections.

Key strengths

- Broad-market core remains the largest equity allocation.
- Factor styles are diversified across momentum, alpha and value rather than relying on only one style.
- Sector exposure is capped at 10% in total, helping contain concentration risk.
- Gold, silver and the Life Cycle Fund provide non-equity diversification and a gradual risk-reduction mechanism.

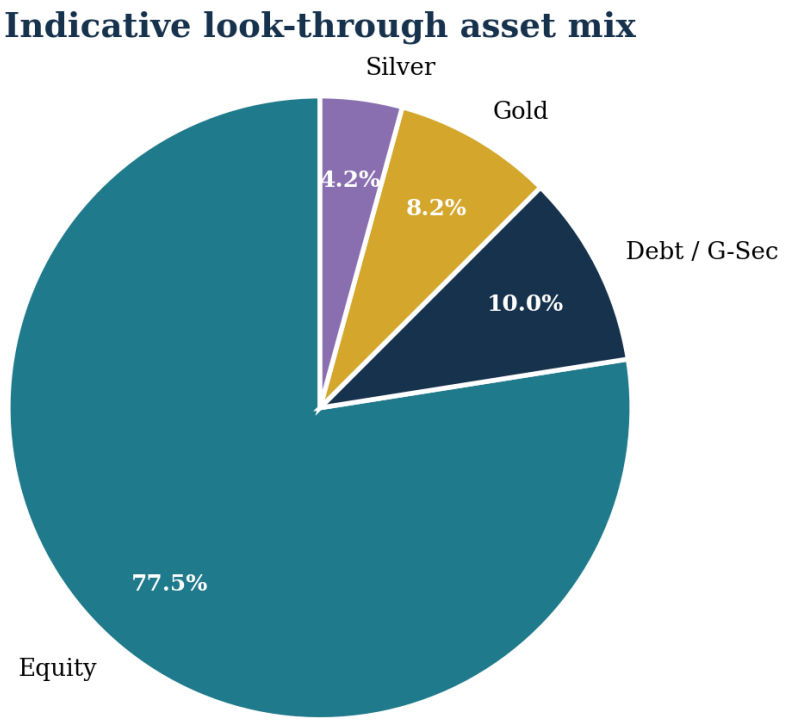
Key limitations to accept before starting

- Several exchange-traded funds are relatively new and do not have a 10-year live track record.
- There is overlap because the Nifty 500 already owns many companies that also appear in the factor and sector exchange-traded funds.
- The portfolio can underperform a simple broad index for multi-year periods even when the long-term plan remains valid.

4. Indicative asset allocation and risk

A planning view, not a fixed monthly holding disclosure

The chart below uses the Life Cycle Fund benchmark mix of 50% equity, 40% government securities, 5% gold and 5% silver as a simple planning proxy for the 25% allocation to that fund. The fund's actual allocation can differ and will change over time under its glide path.



Asset class	Approx. weight	Primary source	Portfolio purpose
Equity	**77.5%**	All equity ETFs + Life Cycle proxy	Long-term capital growth
Debt / government securities	**10.0%**	Life Cycle proxy	Stability and goal protection
Gold	**8.25%**	TATAGOLD + Life Cycle proxy	Diversification and stress hedge
Silver	**4.25%**	TATSILV + Life Cycle proxy	Commodity and industrial exposure

What the risk label really means

"Moderate-to-aggressive" describes the planned 10-year structure. It does not mean moderate day-to-day volatility. In the early years, the portfolio may behave like an aggressive equity-heavy portfolio. The ability to continue buying during a fall is part of the design.

Goal-protection feature

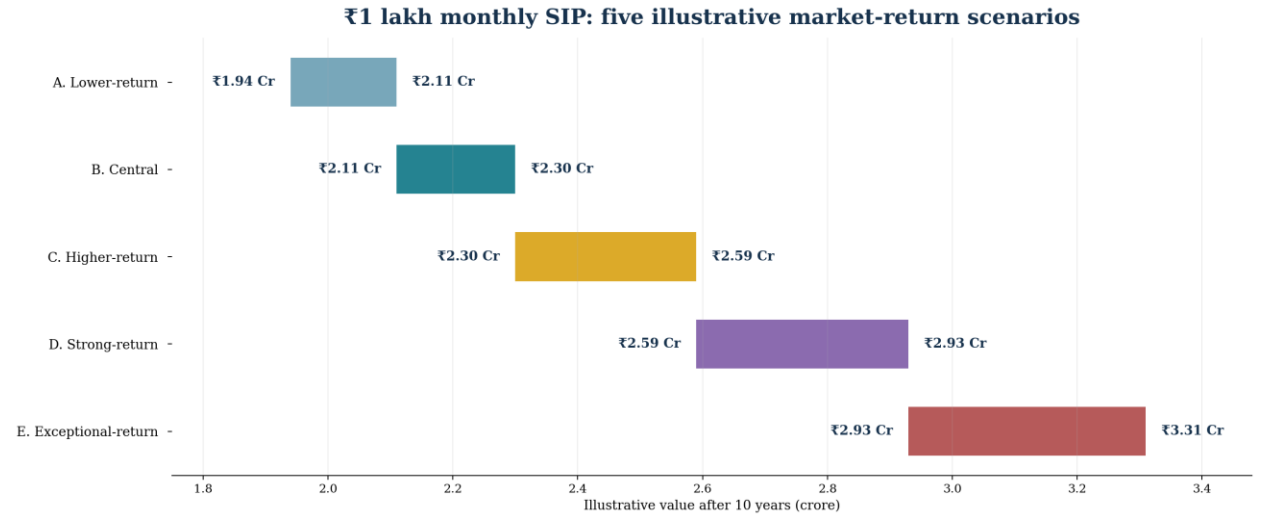
As 2036 approaches, the Life Cycle Fund is designed to reduce equity and increase more conservative assets. The rest of the portfolio does not automatically de-risk, so the overall plan still requires an annual review in the final years.

5. Ten-year value scenarios

Illustrations only — not promises, forecasts or guaranteed returns

Total planned contribution over 120 months is ₹1.20 crore. The following values assume ₹1,00,000 invested at the end of every month and show five annualised return ranges before investor-level tax, brokerage, bid–ask spread and tracking difference.

Scenario	Annualised range	10-year value	Total invested	Interpretation
A. Lower-return	**9%–10.5%**	**₹1.94–₹2.11 Cr**	₹1.20 Cr	Restrained market outcome
B. Central	**10.5%–12%**	**₹2.11–₹2.30 Cr**	₹1.20 Cr	Healthy long-term outcome
C. Higher-return	**12%–14%**	**₹2.30–₹2.59 Cr**	₹1.20 Cr	Favourable market outcome
D. Strong-return	**14%–16%**	**₹2.59–₹2.93 Cr**	₹1.20 Cr	Strong outcome; not a base assumption
E. Exceptional-return	**16%–18%**	**₹2.93–₹3.31 Cr**	₹1.20 Cr	Exceptional outcome; not a planning base



How to use these scenarios

Use 9%–10.5% for cautious planning, 10.5%–12% as a central market-dependent range, and 12%–14% as a favourable outcome. The 14%–16% and 16%–18% ranges are upside illustrations only and should not be treated as assured planning assumptions.

Important

The portfolio's future value will depend on market valuations, corporate earnings, interest rates, commodity cycles, tracking difference, costs, taxation at the time of redemption and investor behaviour. Staying invested is necessary, but it cannot guarantee a particular return.

6. Execution, review and rebalancing

A system that minimises avoidable decisions

Monthly operating rule

- Invest the full ₹1,00,000 on a fixed monthly date. Do not delay the monthly investment while waiting for a "better entry."
- For the mutual fund, use a direct-growth systematic investment plan. For exchange-traded funds, use a broker basket or recurring reminder and purchase whole units with limit orders.
- Check only whether the transaction was completed. Do not compare monthly performance between schemes.

Annual review — once every 12 months

#	Check	What to do
1	**Goal and cash flow**	Confirm that the 10-year goal and ₹1 lakh monthly capacity remain unchanged.
2	**Scheme continuity**	Confirm the scheme, benchmark and NSE ticker remain active and unchanged.
3	**ETF quality**	Review tracking difference, expense ratio, trading liquidity and bid–ask spread.
4	**Allocation drift**	Compare actual weights with target weights; correct small drift through new monthly money.
5	**Concentration**	Ensure factor + sector satellites have not grown far beyond their intended 20% total.

Is annual rebalancing compulsory?

No. Selling and buying every year merely to restore exact percentages is not compulsory. The Life Cycle Fund rebalances internally, and modest drift in the overall portfolio can usually be corrected by directing fresh monthly investments toward underweight sleeves.

- Consider a formal rebalance only when an allocation is materially away from target — for example, by more than about 5 percentage points — or when the goal, risk capacity, scheme structure or tax position changes.
- Prefer rebalancing with new money before selling existing holdings, particularly when selling could create taxes or unnecessary transaction costs.
- During the final 24–36 months, focus more on goal protection than on maximising exposure to the best-performing sector.

Simple annual rule

Review yearly. Rebalance only when the drift is meaningful. Avoid frequent tinkering.

7. Investor psychology: the real 10-year advantage

Patience, discipline and faith in the process

"Do not judge a 10-year plan by a 10-day chart."

The five psychological traps to avoid

Loss aversion	A temporary fall feels more painful than an equivalent gain feels satisfying. Do not stop the plan merely to remove discomfort.
Recency bias	The latest year appears more important than the full 10-year horizon. A weak year does not invalidate a long-term allocation.
Action bias	Doing something feels safer than doing nothing. Frequent switching often converts normal volatility into permanent mistakes.
Performance chasing	Yesterday's winner attracts more money after prices have already risen. Keep the pre-decided limits.
Fear of missing out	New themes will always appear. A good portfolio does not need every fashionable idea.

When the market falls

- First response: continue the normal monthly plan. A falling market is not automatically evidence that the plan is broken.
- Remember that the same rupee amount buys more units when prices are lower; this is one of the main benefits of a disciplined systematic investment process.
- Do not average a sector fund blindly merely because it has fallen. A sector can remain out of favour for many years.
- Faith should be placed in diversification, process and time — not in any one fund, sector or prediction.

Patience is active, not passive

Patience means continuing to invest, maintaining liquidity, resisting emotional switches, reviewing facts annually and allowing compounding enough time to work.

8. Optional dip-buying framework and final rules

Additional investing is optional; the regular monthly plan comes first

Dip buying — only with surplus money

Additional lump-sum investing can be useful during a broad-market correction, but it should be rule-based rather than emotional. The normal ₹1 lakh monthly investment should continue regardless.

Source of money	Use only genuine surplus cash after maintaining the emergency fund, insurance, taxes and near-term obligations.
Where to add	Prefer the diversified core — Nifty 500 and/or the Life Cycle Fund — rather than adding aggressively to realty, hospitals or a factor ETF.
How to deploy	Split the opportunity reserve into three or four tranches. Avoid investing the entire reserve on the first day of a fall.
When to consider	Consider it after a meaningful broad-market decline, not merely because one selected sector or ETF has dropped.
What never to do	Do not borrow, use emergency money, cancel essential insurance or stop the regular SIP to fund dip buying.

The 10 non-negotiable rules

1. Commit to 120 monthly investments unless there is a genuine financial emergency.

2. Do not stop because of headlines, elections, war, recession predictions or short-term market falls.

3. Check execution monthly; review the portfolio annually.

4. Keep the 50% core intact and do not allow satellites to become the portfolio core.

5. Do not add new thematic exchange-traded funds without removing or reducing an existing satellite.

6. Use fresh monthly money to correct small allocation drift.

7. Use limit orders for exchange-traded funds and avoid impulsive market orders in thin liquidity.

8. Never use leverage or borrowed money for this plan.

9. In the final years, protect the goal rather than chase the highest recent return.

10. Maintain faith in the process, but remain willing to change when the goal or product structure genuinely changes.

Final perspective

A strong portfolio is not the one that is always comfortable. It is the one that remains understandable, investable and survivable through many different market conditions. Consistency, patience and controlled behaviour are expected to contribute more than frequent prediction.

9. Verification sources and important disclaimer

Product names and ticker symbols checked as of 02 August 2026

Official verification sources

1. NSE exchange-traded fund security list — symbols and ISINs
2. Zerodha Life Cycle Fund 2036 — official fund page
3. Zerodha Life Cycle Fund 2036 — Scheme Information Document
4. Motilal Oswal Nifty 500 ETF — official page
5. ICICI Prudential Nifty Next 50 ETF — official factsheet
6. Zerodha Nifty Midcap 150 ETF — official page
7. Motilal Oswal Nifty 500 Momentum 50 ETF — official page
8. Kotak Nifty Alpha 50 ETF — official page
9. ICICI Prudential Nifty200 Value 30 ETF — official factsheet
10. Motilal Oswal Nifty Realty ETF — official page
11. Groww BSE Hospitals ETF — official Scheme Information Document
12. Tata Gold Exchange Traded Fund — official page
13. Tata Silver Exchange Traded Fund — official page

Disclaimer

This document is an educational portfolio framework and not personalised investment advice, a research recommendation, an assurance of return or a substitute for advice from a SEBI-registered investment adviser and tax professional. Mutual funds and exchange-traded funds are subject to market risk. Scheme objectives, names, benchmarks, ticker symbols, expense ratios, taxation, liquidity and regulations may change during the 10-year period.

Before investing, read the latest Scheme Information Document, Key Information Memorandum and factsheet. Verify the current NSE ticker, indicative net asset value, bid–ask spread, tracking difference, expense ratio and tax treatment. The investor should maintain an emergency fund, adequate health and life insurance, and avoid investing money required for near-term obligations.

One sentence to remember

Stay disciplined enough to follow the plan, humble enough to accept uncertainty, and flexible enough to respond only when the facts — not emotions — genuinely change.