

## A NOTE FROM TEAM INVEST SEARCH

As we step into the final stretch of the year, December becomes a moment to pause and re-evaluate. Markets evolve, goals shift, and so does life. This month, our focus has been on helping you prepare for a stronger, more disciplined financial start to 2026, one step, one habit at a time.

We look forward to supporting you in turning plans into progress.

– Team Invest Search

## #KnowYourMoney:

### Year-End Portfolio Review: Reflect, Reset & Reinvest

A year-end review keeps your investments aligned with your life goals. Here's a simple 4-step checklist (ideal for icons/graphics):



#### Review Your Goals

Are key milestones; education, retirement, home purchase, on track?

Did anything important change this year?



#### Check Asset Allocation

Markets may have shifted your equity–debt ratio.

Rebalancing helps keep risk in control.



#### Evaluate SIP Progress

Ensure all SIPs are active and aligned with goals.

Consider increasing contributions from January for long-term impact.



#### Reinvest Bonuses Wisely

Year-end bonuses offer a great chance to strengthen long-term investments.

Even small top-ups today compound meaningfully over the years.

*A yearly review ensures your investments stay aligned with your life and your future stays aligned with your dreams.*

## Money Mantra: Smart Financial Habits for 2026

Start the new year on a strong financial foundation:

### Increase SIP by 10%

Let your investments grow with your income.

### Set One Big Financial Goal for 2026

Clear goals inspire clear habits.



### Build a 3–6 Month Emergency Fund

Peace of mind during unexpected events is invaluable.

### Review Insurance Coverage

Protect yourself and your family before you invest.

### Avoid Lifestyle Inflation

Spend thoughtfully so your wealth grows faster than your expenses.

## Quick Quiz: A Habit That Built Wealth

When Neha got her first job at 25, her father suggested one simple habit: “Invest ₹10,000 every month, don't overthink it, just stay consistent.” She wasn't earning much and wasn't sure... but she trusted the advice and started.

**Fast forward 10 years**, at 12% average returns, her small habit grew to approximately:

a) ₹12 lakh

c) ₹23+ lakh

b) ₹22 lakh

d) ₹17 lakh

\*(Correct answer in the last page)

That's the power of consistency, not timing.  
*Resolutions fade. Financial discipline builds wealth.*

## Team Update: Birthday Celebration

This month, we celebrated **Meghna Sail's** birthday at the office.

A warm afternoon filled with good wishes, sweet moments, and the joy of celebrating milestones together.



We're grateful for her energy and contribution to the team!

**\*Correct answer: ₹22 lakh**

## Quote of the Month

“Think ahead. Act today.  
Your future self is always watching.”

## Connect With Us

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