FREE GUIDE

A step-by-step framework to systematically build wealth from where you are today.

SA

Simi Agarwal
Founder & Lead Financial Planner
Sikka Wealthness

Unit No. 408, 4th Floor, DLF Cybercity, Infocity, Patia, Bhubaneswar, Odisha – 751024

Introduction

Most people don't fail at wealth creation because they lack income. They fail because they lack a structured framework. This blueprint gives you exactly that — a clear, actionable roadmap to build wealth systematically, regardless of where you are today.

> The difference between those who build wealth and those who don't is rarely income. It's always strategy.

STEP 1: KNOW YOUR STARTING POINT

Before you build wealth, you must know where you stand.

- Calculate your exact net worth (assets minus liabilities)
- List all income sources — salary, business, rental, dividends
- Map all monthly expenses — fixed and variable
- Identify all debts — home loan, car loan, personal loans, credit cards
- Review all existing investments — mutual funds, FDs, insurance, stocks, real estate

> Key question: Are you accumulating wealth or just managing cash flow?

STEP 2: PROTECT BEFORE YOU GROW

Wealth creation without protection is a house built on sand.

- Life Insurance: Pure term cover = 15–20x your annual income
- Health Insurance: Minimum Rs.10–25 lakh family floater + super top-up
- Emergency Fund: 6 months of expenses in a liquid fund or savings account
- Disability Cover: Your income is your biggest asset — protect it

> Until these four are in place, aggressive investing is premature.

STEP 3: ELIMINATE HIGH-COST DEBT

Not all debt is bad — but expensive debt destroys wealth silently.

- Credit card outstanding (18–36% interest) — eliminate first
- Personal loans (12–18%) — prepay aggressively
- Car loans (8–10%) — moderate priority
- Home loan (7–9%) — lowest priority; tax benefits apply

> Rule: Never invest in equity when you carry high-interest debt.

STEP 4: DEFINE YOUR WEALTH GOALS

Vague goals produce vague results. Specific goals produce specific plans.

- What is the goal? (Child's education, retirement, home purchase)
- When do I need the money? (Time horizon in years)
- How much will it cost? (Today's value + inflation adjustment)
- How much do I need to invest monthly to reach it?

> Example: Retirement in 20 years. Need Rs.5 Cr corpus. At 12% CAGR, start a SIP of Rs.5,500/month today.

STEP 5: BUILD A GOAL-BASED INVESTMENT PORTFOLIO

Match every rupee to a goal and every goal to the right instrument.

- Emergency Fund (Immediate): Liquid Funds, Savings Account
- Short-term goals (1–3 years): Debt Funds, FDs, RDs
- Medium-term goals (3–7 years): Hybrid Funds, Balanced Advantage
- Long-term wealth (7+ years): Equity Mutual Funds, Direct Equity, NPS
- Retirement corpus (15–30 years): Equity SIPs, NPS, PPF

> Golden rule: Match the instrument to the time horizon — never the other way around.

STEP 6: TAX-EFFICIENT INVESTING

Every rupee saved in tax is a rupee compounded.

- Maximise Section 80C (Rs.1.5L) — ELSS, PPF, NPS
- NPS Tier I: Additional Rs.50,000 deduction under 80CCD(1B)
- LTCG on equity: Hold >1 year; Rs.1 lakh annual exemption
- HRA, LTA, standard deduction — claim every legitimate deduction
- Debt fund indexation benefit for 3+ year holdings

STEP 7: REVIEW, REBALANCE, REPEAT

Wealth creation is a discipline, not a one-time event.

- Is my asset allocation still aligned with my goals?
- Have my goals or timelines changed?
- Are any funds consistently underperforming?
- Has my income changed — should I increase SIP amounts?
- Is my insurance cover still adequate?
- Do I have a current, valid Will?

GOAL-BASED INVESTMENT FRAMEWORK

Goal Type	Time Horizon	Recommended Instruments
Emergency Fund	Immediate	Liquid Funds, Savings Account
Short-term Goals	1–3 years	Debt Funds, FDs, RDs
Medium-term Goals	3–7 years	Hybrid Funds, Balanced Advantage
Long-term Wealth	7+ years	Equity Mutual Funds, Direct Equity
Retirement Corpus	15–30 years	Equity SIPs, NPS, PPF

Ready to build your personalised Wealth Creation Blueprint? Schedule a complimentary strategy session with Simi Agarwal today.

Schedule a Call
info@sikkawealthness.com

Disclaimer: This guide is for educational and informational purposes only and does not constitute investment, financial, legal, or tax advice. Please consult Simi Agarwal or a qualified financial planner before making any financial decisions. Investments are subject to market risks.

Simi Agarwal | Founder, Sikka Wealthness | SEBI Registered Investment Advisor | INA0XXXXXXXXX