



APRIL '26

ASCENT FLASH

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Welcome to our newsletter! Stay updated with the latest financial updates, insightful articles, and valuable information delivered straight to your inbox. Explore a diverse range of topics curated to inform and inspire our readers in every edition.


Page
01

Availability Bias: How it affects your decisions?

An illustration of a human head in profile, facing right. Inside the head, there are several red, 3D-style labels with the word "BIAS" written on them in white capital letters. The background is dark blue with a subtle grid pattern.

Page
04

Can Life Cycle fund replace my financial Advisor?

A diagram illustrating the "LIFE CYCLE" concept. It features a circular flow of three arrows: a blue arrow at the top labeled "Equity", a green arrow at the bottom labeled "Debt", and a yellow arrow on the left. The text "LIFE CYCLE" is centered within the circle. To the right of the diagram is a yellow Indian Rupee symbol (₹). The background is dark blue with a subtle grid pattern.

Page
08

Markets are Falling. What Should You do Now?

An illustration of a person in a white shirt and black pants falling backwards. The person is positioned above a bar chart with several bars of varying heights. The background is a dark red gradient with a subtle grid pattern.

Page
12

Data Bytes

An illustration of a laptop screen displaying various data visualizations, including a line graph, a bar chart, and a pie chart. The background is dark blue with a subtle grid pattern.

➤ From the **Managing Director's Desk**

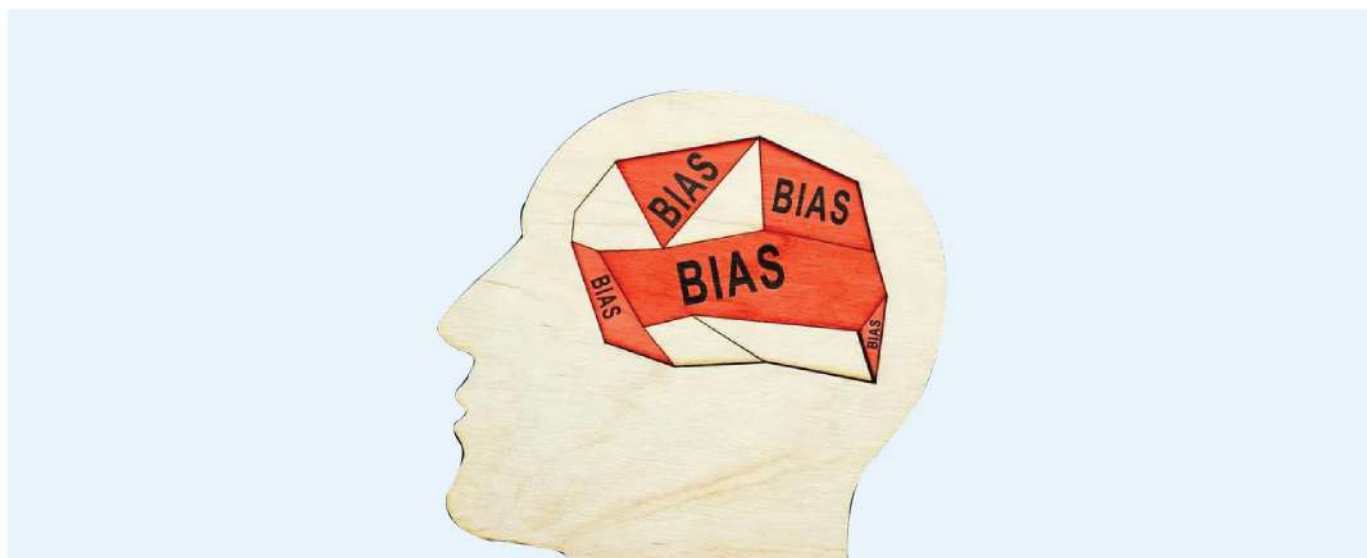


Mr. Prakash Lohana

Founder and Managing Director
Ascent Financial Solutions Pvt.

Certified Financial Planner (CFP),
Financial Planning Standard
Boards of India

Availability Bias: How it affects your decisions?



One of my friends is working in an engineering company at senior management level. 60% of his personal investment portfolio consists of his employer company shares. When, I ask him why he is buying so many shares of his employer's company. He always gives me details of performance and future plans of his company. When I discuss about other good companies and their results he is not ready to believe and invest in them. This is availability bias. We believe in information which is easily and readily available to us. This is a very common bias. In above case of my friend he trusts his company like anything because that information again and again comes in front of him but don't look at information about other companies or don't trust them.

But when the same information about his company comes to me, I don't give much importance to it because I also have similar information about other companies too. So importance of information about any company is similar and I analyse all the companies with same importance.

We create the picture of the world based on the information available to us. Also we give more importance to information which is served to us more dramatically or loudly rather than considering quantitative factors. To prove this I will ask you one question. Tell me the name of bath soaps available in India? Now observe yourself you will easily come up with 3 to 4 names that first come to your mind than you start struggling and still can come up with 1 or 2 more names. Now think why the first three names came to your mind immediately. Some of them have given very good advertisements again and again which you have seen and have made place in your brains



So you first come up with these names. This is availability bias. The other brands of soaps may be better than these soaps but as you have not been given that information about these soaps you remember these three and believe they are better. The things which are made available to you more number of times come immediately in our mind and we believe them more. Further if the ads are more dramatic we believe them more. We don't go into quantities analysis.

I remember last year when we were going for the vacation in the month of June by plane and just one week before that my son saw a Tv programme on plane crashes, he clearly refused to come with us because he believed that there are high chances that our plane may crash. So by watching that programme on plane crashes probability of plane crash in his mind went up and his decision to travel by plane was influenced heavily by that information. If he had not seen that programme he could have easily travelled to planes for his whole life.

Human brains give more importance to easily available and recent information while taking any decisions. One of my clients is working in an infrastructure company, the company was not doing well for last few years, and so overall company had not given any salary rise to employees this year. Around a month back when I was discussing his portfolio with him, as a part of my investment recommendation I suggested him to invest some of his funds in few infrastructure equity funds. These funds were specific thematic funds and will invest in share of infrastructure companies but he was very pessimistic about the future of infrastructure companies and was reluctant to invest in infrastructure funds because of low performance of his own employer company. Two days before I was writing this article, I received a call from him asking me to invest his funds in infrastructure funds, when I went into details to find why his behaviour changed I found that his company got few orders one after another and this was sufficient to convert his pessimism to optimism. So the information which was available to him was very positive about infrastructure industry so future image he was making was very bright. On the other hand upto few days back it was reverse because information available to him easily was not speaking well about future of infrastructure companies in India. When I was arguing with him and giving him information that infrastructure companies will do well he was not ready to listen & consider the information that I was sharing. So we believe in the information that is easily available to us and start making very important investment decisions or life decisions on those basis.

Many clients when first come to me have bought lots of life insurance policies for investment. When I analyze those policies and tell them that they are not worth investing and they should buy insurance only for life cover and not for investment purpose. Their answer is simple that at the beginning of my career I saw all my colleagues & friends investing in life insurance policies so I thought it is correct approach and did the same. So they believed what information was available to them.

Conclusion

So what do we learn from this.

We all tend to believe what we see and hear more often. That is natural. But in investing, this can lead to wrong decisions. Because we start trusting familiar information and ignore what we do not see regularly. So before taking any decision, just ask yourself one question. Am I acting on complete information or just what is easily available to me. This one pause can save you from many mistakes.



Can Life Cycle fund replace my Financial Advisor?

CA Aayush Bhatt
Head of Research & Strategy
Ascent Financial Solutions Pvt. Ltd.



In the world of investing, simplicity is often seen as a virtue. Over the last few years, Lifecycle Funds have gained popularity globally as an easy and automated investment solution for individuals who want their portfolio to evolve as they age. In February 2026, SEBI introduced Life Cycle funds replacing Solution oriented funds (retirement/children) While these funds certainly bring convenience, an important question remains “can they truly replace the role of a financial advisor?”

What are Life cycle Funds?

Life cycle Funds, also known as Target-Date Funds, are investment products designed to automatically adjust their asset allocation based on the investor's age or target retirement year.

The idea is simple:

- When you are young, the fund allocates a larger portion to equity, aiming for higher growth.
- As you approach retirement, the allocation gradually shifts toward debt and safer assets, reducing volatility and protecting capital.

For example, a 30-year-old investor may have 75% – 80% equity exposure, while someone nearing retirement may have 20–30% equity and the rest in debt instruments.

Life cycle funds are therefore positioned as “set-it-and-forget-it” investments, making them appealing for investors who prefer automation.

How Life cycle Funds Can Help Investors?

Lifecycle funds do bring several benefits to the table:

1. Automatic Asset Allocation

Investors do not need to manually rebalance their portfolios. The fund gradually adjusts the equity-debt mix over time.

2. Simplicity for Beginners

For individuals who are new to investing or do not want to actively manage their portfolios, lifecycle funds offer a structured approach.

3. Behavioural Discipline

Because allocation changes are rule-based, investors are less likely to make emotional decisions during market volatility.

4. Long-Term Orientation

Lifecycle funds encourage investors to stay invested for long-term goals like retirement.

These features make lifecycle funds a **good entry-level framework** for disciplined investing.

But Investing Is More Than Just Asset Allocation

While lifecycle funds solve the problem of automatic rebalancing, they cannot fully address the broader complexity of personal financial planning.

Every individual's financial life is unique.

A financial plan is not built merely on age, but on factors such as:

- Income stability
- Existing assets and liabilities
- Family responsibilities
- Risk appetite
- Tax considerations
- Liquidity needs
- Multiple financial goals

Two people of the same age may have completely different financial realities. A standardized glide path cannot capture these nuances.

Why Financial Advisors Retains Their Importance

A professional financial advisor does far more than selecting investments.

1. Goal-Based Planning

Advisors structure investments around specific life goals like education, home purchase, retirement, legacy planning rather than a single retirement timeline.

2. Personalised Asset Allocation

Asset allocation should depend on risk tolerance, financial stability, and time horizon, not merely age.

3. Behavioural Coaching

One of the biggest causes of poor investment outcomes is investor behaviour ie. panic selling during market crashes or chasing returns during bull markets. Advisors play a crucial role in helping investors stay disciplined.

4. Tax and Structural Planning

Financial advisors integrate investment strategies with tax planning, insurance, estate planning, and succession planning, something lifecycle funds cannot do.

5. Dynamic Decision Making

Life events — job changes, business opportunities, inheritances, or emergencies — often require restructuring financial strategies, which automated funds cannot adapt to.

Life cycle Funds: A DIY Tool, Not a Complete Solution

Life cycle funds can certainly be a useful tool within a portfolio. They simplify asset allocation and encourage disciplined investing.

However, they operate on generic assumptions about investor behaviour and financial journeys.

Financial planning, on the other hand, is inherently personal, dynamic, and behavioural.

A lifecycle fund can manage asset allocation, but it cannot replace judgment, personalization, and guidance.



Markets Are Falling. What Should You Do Now?

Savan Mehta

Research Associate

Ascent Financial Solutions Pvt. Ltd.



If you have been following the markets recently, you would have noticed a clear shift in sentiment. Prices have corrected, news flow has turned cautious, and conversations have moved from optimism to concern. This naturally raises a question in the mind of most investors: is this just a passing phase, or is there something more structural at play?

What's Happening in the Markets

The current correction has not come out of nowhere. Over the past few years, especially in mid and small cap segments, markets had seen a strong run up. Valuations expanded, liquidity was easily available, and overall sentiment remained positive for a prolonged period.

What we are seeing now is a phase of adjustment. Global liquidity conditions have tightened, foreign investors have been reducing exposure, and the segments that had moved up the most are seeing a sharper correction. Such phases are a natural part of market cycles.

The Role of Geopolitical Events

Alongside this, geopolitical developments have added another layer of uncertainty. Events such as wars or conflicts tend to have a broader impact on the economy. They influence commodity prices, affect supply chains, and create hesitation among participants.

When multiple factors come together, market reactions tend to be more pronounced.

Investor Behaviour During Such Phases

During periods like these, behaviour often follows a familiar pattern. Trading volumes increase on declining days, investors start reducing exposure, and sentiment weakens quickly.

This is not unusual. It reflects how investors respond when visibility reduces and outcomes become harder to predict.

How Institutional Investors Are Positioned

Institutional investors, on the other hand, tend to make measured adjustments rather than abrupt changes. Allocation gradually shifts towards cash or short duration instruments, exposure to cyclical sectors is reduced, and defensive sectors such as FMCG and pharma see relatively higher allocation.

This approach is more about managing risk and maintaining balance within the portfolio.

Understanding How Returns Are Generated

One aspect of equity investing that often goes unnoticed is how returns are actually generated over time. Returns are not evenly distributed. A meaningful portion of long term performance comes from a relatively small number of days.

The impact of missing these days can be significant:

Equity Returns are non-linear - Missing few best days in the market significantly reduces returns

Rs.10 Lakh invested in Nifty 50 TRI (1999 to 2026 YTD)



If you missed the 15 best days in the last 25+ years, your portfolio lost 2/3rd of its value

Source: FundsIndia Wealth Conversations Report



This illustration shows how ₹10 lakh grows to ₹3.05 crore when you stay invested. Missing just 5 key days brings it down to ₹1.90 crore, and missing 50 days reduces it to only ₹20 lakh. It highlights how a few recovery days can make a significant difference to long term returns.

What History Indicates

If one looks at past geopolitical events, a consistent pattern can be observed. Markets tend to correct during periods of uncertainty, but over time they have also shown the ability to recover and move forward. For example, during the Iraq War, markets corrected by 14% but delivered 26% returns in just one month and 65% over six months. Again during the Kargil War, markets fell by 11%, but went on to deliver 17% in one month and 40% over six months. And the pattern continues.

Markets vs Geopolitics

How Indian markets corrected and recovered after major global conflicts

| Geopolitical event | Date | Correction (%) | Forward returns from correction low (%) | | |
|---------------------------|--------|----------------|-----------------------------------------|----------|----------|
| | | | 1 month | 3 months | 6 months |
| Iraq War | Aug-90 | -14 | 26 | 39 | 65 |
| Kargil War | May-99 | -11 | 17 | 33 | 40 |
| World Trade Center Attack | Sep-01 | -18 | 18 | 35 | 45 |
| 26/11 Mumbai Attack | Nov-08 | -3 | 20 | 24 | 36 |
| Pulwama Attack | Feb-19 | -2 | 9 | 12 | 14 |
| Russia-Ukraine Conflict | Feb-22 | -11 | 7 | 19 | 25 |
| Iran-Israel Conflict | Mar-26 | -3 | — | — | — |

Source: ICICI Securities. The returns are for BSE Sensex and as of March 06, 2026.

 **Value Research**
Stock Advisor

What Should You Take From This

Phases like these are part of how markets function over longer periods. What tends to have a greater impact on outcomes is not the occurrence of such phases, but how one chooses to respond to them.

Decisions taken during such times often play a larger role in shaping long term results than the market movement itself.

If you're unsure how to approach your investments in current market conditions, feel free to connect with us at +91 93270 34882 or write to celebratinglife@ascentsolutions.in

➤ DATA BYTES: OVERVIEW OF INDIAN EQUITY MARKET

Based on Total Return Index (%)

| INDEX NAME | 1 M | 3 M | 1 Yr | 3 Yr | 5 Yr | 10 Yr |
|----------------------------------------------|--------|--------|-------|-------|-------|-------|
| Broad Market Indices | | | | | | |
| Nifty 50 | -11.30 | -14.44 | -3.99 | 10.03 | 10.01 | 12.75 |
| Nifty Next 50 | -13.26 | -12.72 | -3.33 | 17.79 | 12.99 | 13.81 |
| Nifty 100 | -11.63 | -14.16 | -3.87 | 11.21 | 10.30 | 12.86 |
| Nifty 200 | -11.51 | -13.91 | -2.80 | 12.65 | 11.41 | 13.43 |
| Nifty 500 | -11.36 | -13.88 | -2.88 | 13.22 | 11.88 | 13.74 |
| Nifty Midcap 150 | -11.06 | -12.63 | 2.27 | 20.34 | 17.50 | 17.82 |
| Nifty Midcap 50 | -10.63 | -13.02 | 3.54 | 21.71 | 18.19 | 18.20 |
| Nifty Smallcap 250 | -10.02 | -14.28 | -4.86 | 18.30 | 16.34 | 14.76 |
| Nifty Smallcap 50 | -10.07 | -13.14 | -2.73 | 23.00 | 13.90 | 12.19 |
| Nifty LargeMidcap 250 | -11.34 | -13.39 | -0.82 | 15.83 | 13.96 | 15.43 |
| Nifty MidSmallcap 400 | -10.71 | -13.20 | -0.26 | 19.61 | 17.07 | 16.79 |
| Nifty Midcap 100 | -10.93 | -12.81 | 2.54 | 21.30 | 18.19 | 16.58 |
| Nifty Smallcap 100 | -10.18 | -14.06 | -4.93 | 19.92 | 14.28 | 13.39 |
| Nifty500 Multicap 50:25:25 | -11.09 | -13.81 | -2.54 | 15.41 | 13.75 | 14.75 |
| Nifty Microcap 250 | -11.28 | -16.14 | -8.25 | 23.21 | 23.82 | 19.04 |
| Nifty Midcap Select | -9.88 | -11.59 | 5.92 | 22.07 | 15.92 | 16.88 |
| Nifty Total market | -11.36 | -13.96 | -3.09 | 13.47 | 12.15 | 13.86 |
| Nifty500 LargeMidSmall Equal-Cap Weighted | -10.91 | -13.69 | -2.11 | 16.75 | 14.86 | 16.23 |

Data as on 30th March 2026

Source : NSE.

Based on Total Return Index (%)

| INDEX NAME | 1 M | 3 M | 1 Yr | 3 Yr | 5 Yr | 10 Yr |
|-----------------------------------|--------|--------|--------|-------|-------|-------|
| Sectoral Indices | | | | | | |
| Nifty Auto | -15.55 | -15.54 | 12.78 | 25.81 | 20.35 | 12.70 |
| Nifty Bank | -16.94 | -15.62 | -1.73 | 8.28 | 9.39 | 13.06 |
| Nifty Consumer Durables | -12.14 | -10.13 | -7.02 | 11.63 | 9.54 | 16.59 |
| Nifty Financial Services | -15.57 | -14.76 | -5.26 | 10.31 | 9.35 | 14.70 |
| Nifty Financial Services 25/50 | -14.92 | -14.72 | -3.09 | 15.31 | 11.72 | 15.70 |
| Nifty Financial Services Ex-Bank | -13.87 | -15.33 | 2.86 | 21.06 | 13.17 | 15.96 |
| Nifty FMCG | -10.96 | -17.84 | -13.78 | 1.30 | 7.33 | 10.74 |
| Nifty IT | -5.04 | -22.91 | -19.35 | 2.60 | 4.51 | 12.37 |
| Nifty Media | -10.86 | -12.50 | -13.92 | -8.96 | -3.34 | -5.06 |
| Nifty Metal | -8.79 | 0.03 | 23.60 | 27.38 | 24.49 | 21.87 |
| Nifty MidSmall Financial Services | -12.18 | -12.76 | 21.34 | 32.00 | 18.38 | 14.54 |
| Nifty MidSmall Healthcare | -5.12 | -4.85 | 2.45 | 28.79 | 15.35 | 18.77 |
| Nifty MidSmall IT & Telecom | -8.47 | -23.09 | -14.30 | 10.28 | 13.45 | 17.23 |
| Nifty Oil & Gas | -11.93 | -11.60 | 3.19 | 15.73 | 13.31 | 16.34 |
| Nifty Pharma | -3.14 | -1.94 | 5.94 | 23.65 | 13.45 | 8.37 |
| Nifty Private Bank | -15.63 | -15.93 | -5.65 | 6.14 | 6.98 | 11.25 |
| Nifty PSU Bank | -19.83 | -7.68 | 26.61 | 29.37 | 30.80 | 13.47 |
| Nifty Realty | -16.58 | -25.82 | -23.26 | 19.29 | 14.63 | 16.26 |

Data as on 30th March 2026

Source : NSE.

Returns for the period up-to one year are absolute returns. Returns for the period greater than one year are CAGR Returns.

GLOBAL INDICES

What Are Global Indices?

Global indices are like report cards for stock markets around the world. They show how the stock prices of major companies in a specific region or country are performing. Think of them as a quick way to see how the economy or businesses in that area are doing.

Why Global Market Trends Matter For Your Investments?

- **Gives you the big picture insight:** Global indices give you a sense of how different parts of the world are growing or facing challenges.
- **Shows you the impact on investments:** If you're investing in global markets, these indices tell you whether stocks are gaining or losing value.

- **Shows you the economic trends:** Even if you're not directly investing, global indices can hint at economic trends that might eventually affect your financial plans or investments.

| Index | 31-03-2026 | 1 Month | 1 Year | 3 Years | 5 Years | 10 Years |
|--------------------------------------------------------------------------------------------------------|------------|----------|----------|----------|----------|----------|
| DJIA  | 46,341.51 | -5.89% ▼ | 10.33% ▲ | 11.67% ▲ | 6.93% ▲ | 10.05% ▲ |
| Nasdaq 100  | 23,740.19 | -6.31% ▼ | 23.14% ▲ | 21.67% ▲ | 12.24% ▲ | 18.01% ▲ |
| Nasdaq-Composite  | 21,590.63 | -7.16% ▼ | 24.81% ▲ | 20.89% ▲ | 9.88% ▲ | 15.95% ▲ |
| FTSE 100  | 10,176.45 | -1.34% ▼ | 18.57% ▲ | 10.07% ▲ | 8.60% ▲ | 5.17% ▲ |
| Nikkei 225  | 53,221.50 | -2.74% ▼ | 49.42% ▲ | 23.81% ▲ | 12.61% ▲ | 12.66% ▲ |
| Hang Seng  | 24,788.14 | -7.63% ▼ | 7.22% ▲ | 6.71% ▲ | -3.05% ▼ | 1.92% ▲ |
| FTSE Straits Times  | 4,885.45 | -1.19% ▼ | 22.98% ▲ | 14.45% ▲ | 8.96% ▲ | 5.65% ▲ |

Data as on 31st March 2025

Source: Investing.Com

INVESTMENT ACTIVITY OVERVIEW- FII/MF (Rs Cr)

Note: Mutual Fund Data as of 20 March, DIIs as of 30 March.

| Category | MTD | YTD |
|--------------|--------------|--------------|
| FII | -1,12,307.18 | -1,28,857.35 |
| DII | 1,42,960.37 | 2,43,555.69 |
| Mutual Funds | 75,461.05 | 1,28,255 |

Source: ICICI PRUDENTIAL MUTUAL FUND HEADSTART

Abbreviations: FII (Foreign Institutional Investors), DII (Domestic Institutional Investor), MTD-Month to Date, YTD - Year to Date

CURRENCIES VS INR

| Currency | 28th Feb | 31st March | CHANGE | Status |
|-----------|----------|------------|--------|-------------------|
| USD \$ | 91.07 | 93.48 | +2.41 | INR Depreciated ▼ |
| GBP £ | 122.79 | 123.70 | +0.91 | INR Depreciated ▼ |
| Euro € | 106.37 | 108.19 | +1.82 | INR Depreciated ▼ |
| 100 Yen ¥ | 58 | 59 | +1.00 | INR Depreciated ▼ |

Source: Google finance

COMMODITIES

| Particular | 10g of 24k Gold in INR | Return | Brent Crude Oil (\$/bbl) | Return |
|-------------|------------------------|---------|--------------------------|--------|
| 31-03-2026 | 1,53,065 | | 121.88 | |
| 1 Week Ago | 1,46,790 | 4.27% | 103.79 | 17.43% |
| 1 Month Ago | 1,73,545 | -11.80% | 77.24 | 57.79% |
| 1 Year Ago | 93,625 | 63.49% | 77.78 | 56.70% |
| 3 Years Ago | 61,375 | 35.61% | 78.45 | 15.82% |
| 5 Years Ago | 46,770 | 26.76% | 61.86 | 14.53% |
| 7 Years Ago | 32,650 | 24.70% | 69.54 | 8.35% |

Source : Google Finance, Macro trends

Data has been taken from the closest available period, as updates are infrequent due to the nature of asset class. Returns for the period upto one year are absolute returns.

Returns for period greater than one year are CAGR returns.

INDIAN DEBT SUMMARY

Data as of 30th March 2026

| Index | 30th March | Month Ago | Year Ago |
|---------------------------|------------|-----------|----------|
| Call Rate | 6.90% | 5.11% | 7.12% |
| Repo | 5.25% | 5.25% | 6.25% |
| 10 Yr Gilt [^] | 7.02% | 6.66% | 6.58% |
| 30 Yr Gilt [^] | 7.90% | 7.48% | 7.04% |
| 91-D T Bill [^] | 5.40% | 5.29% | 6.34% |
| 182-D T Bill [^] | 5.51% | 5.41% | 6.47% |
| 364-D T Bill [^] | 5.70% | 5.53% | 6.40% |
| 1-mth CP rate | 7.90% | 6.13% | 8.05% |
| 3-mth CP rate | 7.75% | 7.50% | 7.25% |
| 6-mth CP rate | 7.65% | 7.50% | 7.75% |
| 1 yr CP rate | 7.60% | 7.25% | 7.60% |
| 1-mth CD rate | 7.49% | 5.55% | 7.80% |
| 3-mth CD rate | 7.35% | 7.00% | 7.00% |
| 6-mth CD rate | 7.30% | 7.00% | 7.40% |
| 1 yr CD rate | 7.25% | 6.85% | 7.15% |

The percentages in the table represent the annualized interest rates or yields for various lending and borrowing instruments in the Indian financial market. These figures show the current cost for banks, the government, and corporations to borrow money, as well as the returns investors can expect from lending to them. The table compares these current rates to those from a week, a month, and a year ago to show how interest rate trends are changing over time.

[^]Weighted Average Yield

Source: ICICI Prudential Mutual Fund Headstart

➤ Major Events: APRIL 2026



| APRIL 26 | | | | | | |
|----------|-----|-----|-----|-----|-----|-----|
| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
| | | | 1 | 2 | 3 | 4 |
| 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 26 | 27 | 28 | 29 | 30 | | |

2nd - Manufacturing PMI

3rd - Services PMI

28th - IIP

13th - CPI

15th - WPI

PMI - Purchasing Managers' Index | IIP - Index of Industrial Production
CPI - Consumer Price Index | WPI - Wholesale Price Index

What Our Clients Say

Juhi Patil

Designation: Solutions engineer at Couchbase

Country: Singapore

My name is Juhi Patil, and I have been associated with Ascent Financial Solutions since May 2024. I was introduced to them through a long-standing client who had a very positive experience, which gave me the confidence to get started.

From the beginning, their approachable nature and strong market knowledge stood out. They provided clear guidance and helped me make informed financial decisions with confidence.

Their support has brought clarity, discipline, and a long-term perspective to my investment strategy. They've helped me diversify my portfolio across startups, global equities, and Indian markets, while also handling all the operational overhead and research seamlessly.

Overall, my experience has been extremely positive. I would highly recommend Ascent Financial Solutions to anyone looking for a reliable and knowledgeable financial partner.

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“Equity investments are subject to 100% market risks. Read all the related documents carefully before investing.”

“Registration granted by SEBI, membership of BASL (in case of IAs) and certification from NISM in no way guarantee performance of the intermediary or provide any assurance of returns to investors.”



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