

## THE THREE-BUCKET ALLOCATION

*Structure your wealth by time, not just return.*

**Your Name:** \_\_\_\_\_

### BUCKET 1: SAFETY (Years 0-3)

*Purpose: Sleep well at night.*

**Assets:** Liquid Funds, FDs, Cash.

**Target Amount:** ₹ \_\_\_\_\_  
(Monthly Expense x 36)

### BUCKET 2: GROWTH (Years 3-7)

*Purpose: Beating Inflation.*

**Assets:** Hybrid Funds, Balanced Advantage.

**Target Amount:** ₹ \_\_\_\_\_  
(Upcoming Goals like Education/Car)

### BUCKET 3: WEALTH (Years 7+)

*Purpose: Real Alpha.*

**Assets:** Pure Equity, Small/Mid Caps.

**Target Amount:** ₹ \_\_\_\_\_  
(Retirement / Legacy)

### THE PILLOW TEST

If the market falls 30% tomorrow, is Bucket 1 safe?

- ☐ YES (I sleep well)  
☐ NO (I need to move money to Bucket 1)

**Need help structuring your buckets?**

Let's design a plan that lets you sleep well at night.

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