

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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