

# The Architecture of Wealth

Moving from tax compliance to wealth creation in India for FY 2025–26.







# Shift from a Deadline to a Discipline

Tax planning is a year-round wealth optimization strategy. By applying legal exemptions, smart deductions, and precise investment timing, you fundamentally reduce your tax liability while accelerating your financial goals.



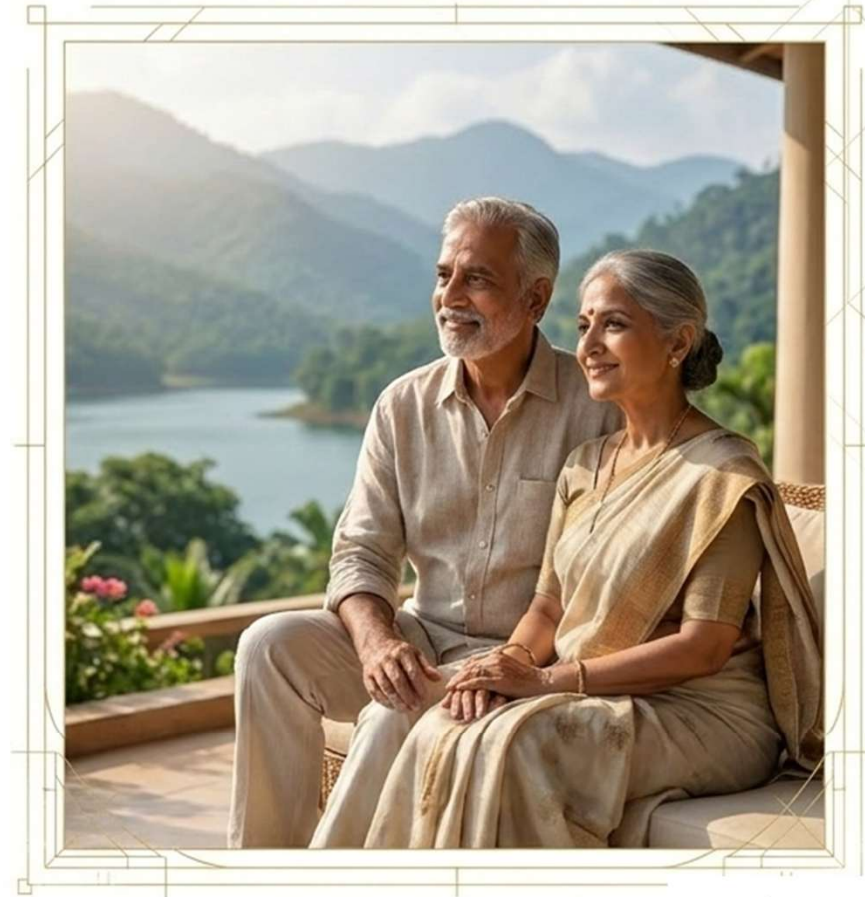
# Establish Your Foundation: Choose the Right Tax Regime

Evaluate both regimes annually based on your specific deductions and income profile.

The Old Regime	The New Regime
 <p>Ideal for individuals with substantial deductions and home loan interest.</p>   <p>80C 80D HRA</p>	 <p>Lower slab rates, ₹75,000 standard deduction, employer's NPS contributions, and interest on let-out property loans.</p>  
<p><b>Best Fit For:</b> Salaried individuals maximizing 80C/80D (Old) vs. Freelancers / Those with fewer deductions (New).</p>	

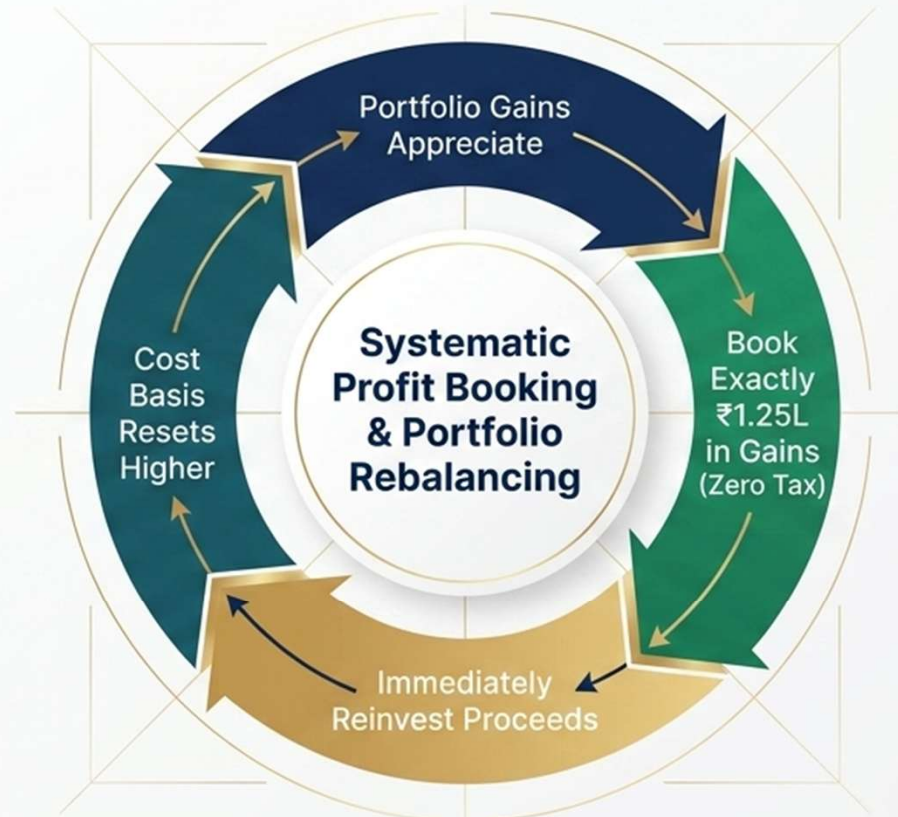
# Construct a Tax-Shielded Retirement with NPS

The National Pension Scheme builds a market-linked retirement corpus while offering layered, cumulative tax deductions.



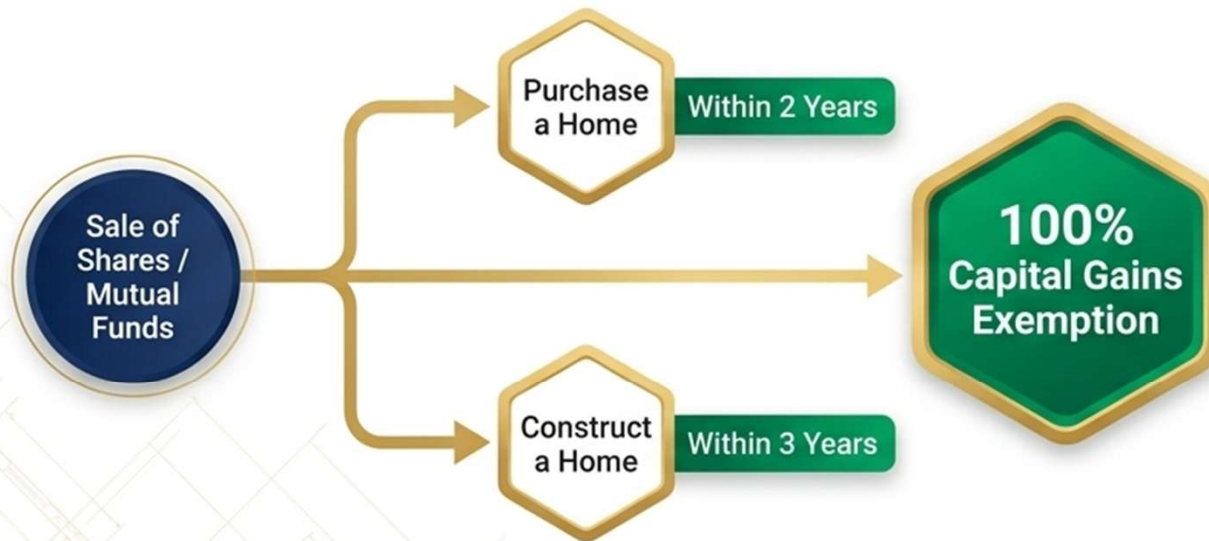
# Activate the ₹1.25 Lakh Tax-Free Compounding Loop

Long-term capital gains (LTCG) from equity shares and mutual funds are entirely tax-free up to ₹1.25 lakh every financial year.



# Pivot Equity into Real Estate Tax-Free via Section 54F

Shield your long-term capital gains from shares or mutual funds entirely by reinvesting the total proceeds into a residential property.



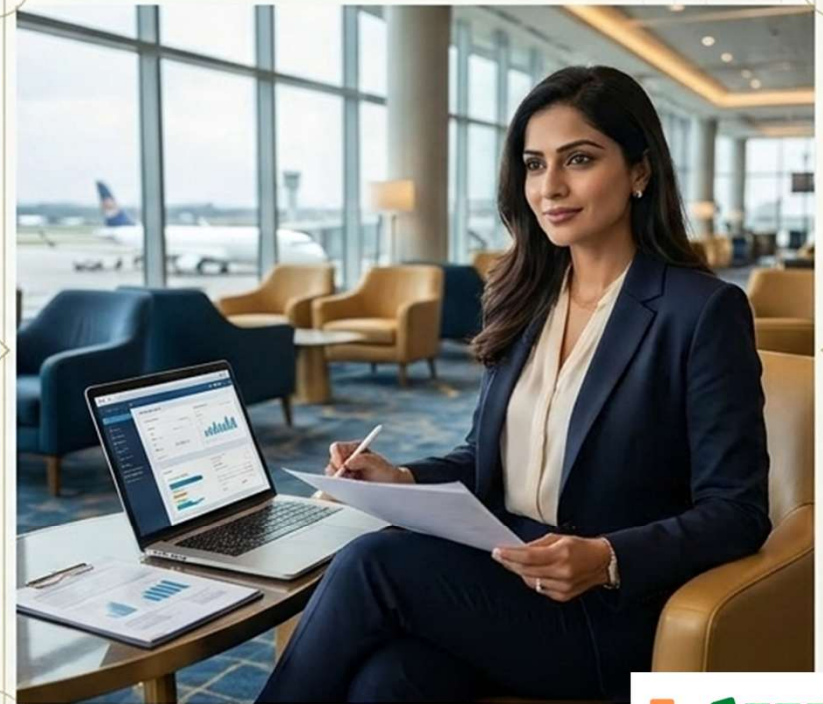
# Protect Global Wealth: Leverage DTAA for NRIs

Non-Resident Indians can legally avoid paying taxes twice on Indian capital gains by utilizing the Double Taxation Avoidance Agreement (DTAA).



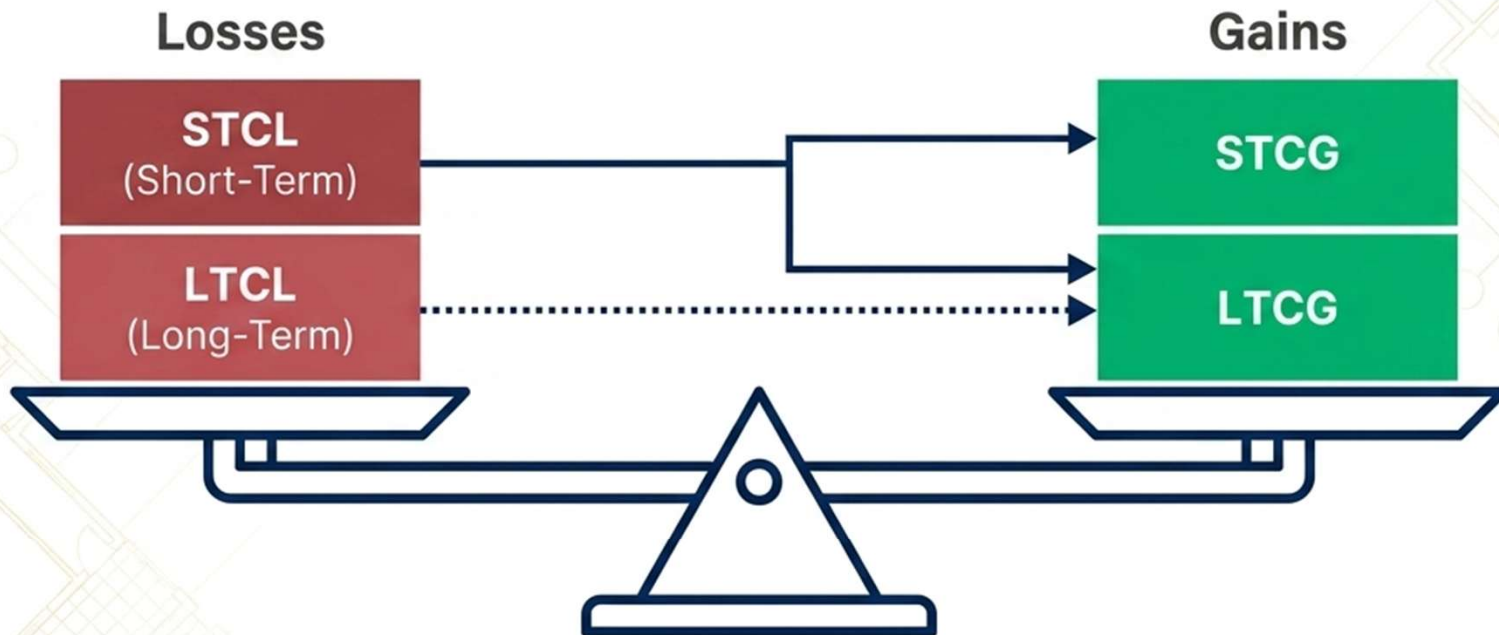
## Required Documents for DTAA Benefit

- ✓ Tax Residency Certificate (TRC)
- ✓ Form 10F
- ✓ Form 67



# Neutralize Your Tax Liability with Loss Harvesting

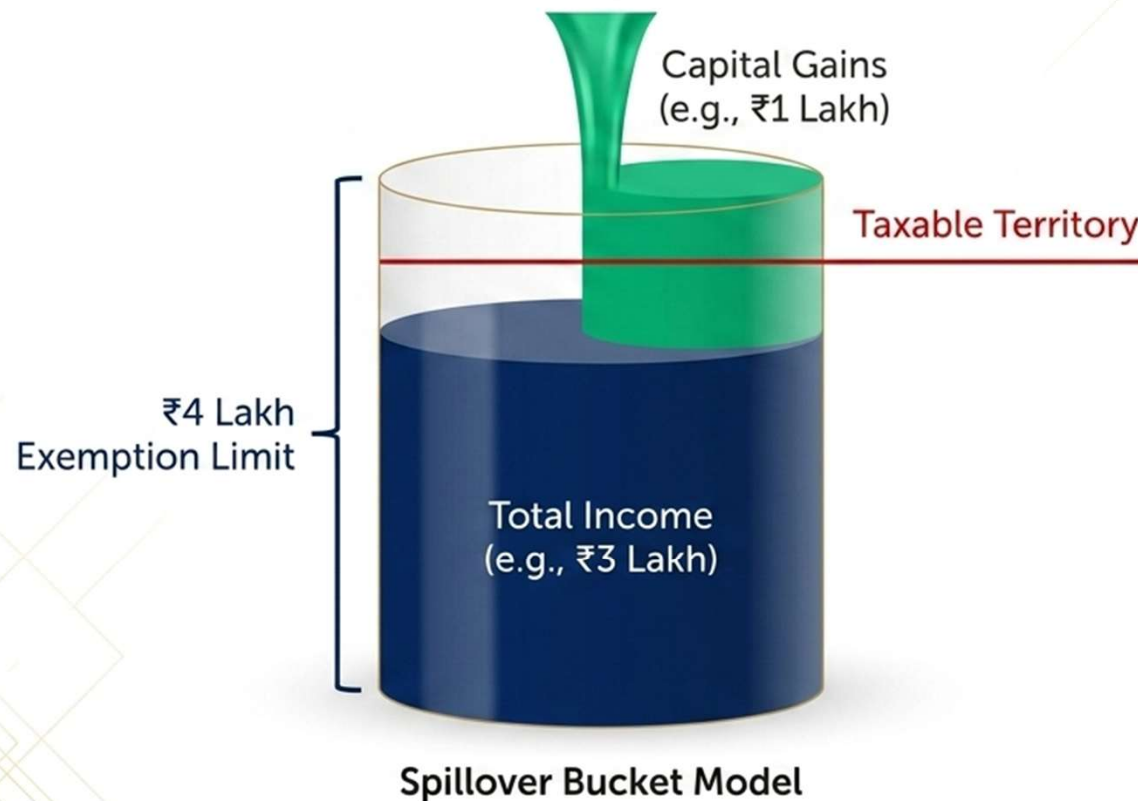
Sell loss-making investments before March 31 to mathematically offset your capital gains, reducing tax without altering your portfolio's target performance.



**Unused losses carry forward for up to 8 Years** (requires timely ITR filing).

# Absorb Capital Gains with the Basic Exemption Limit

Resident Individuals and HUFs in the new regime can offset capital gains against any **unutilized portion** of their ₹4 Lakh basic exemption limit.



# The Financial Power of Your Holding Period

Capital gains tax rates are strictly dictated by time. Strategic patience can shift your returns into a dramatically lower tax bracket.

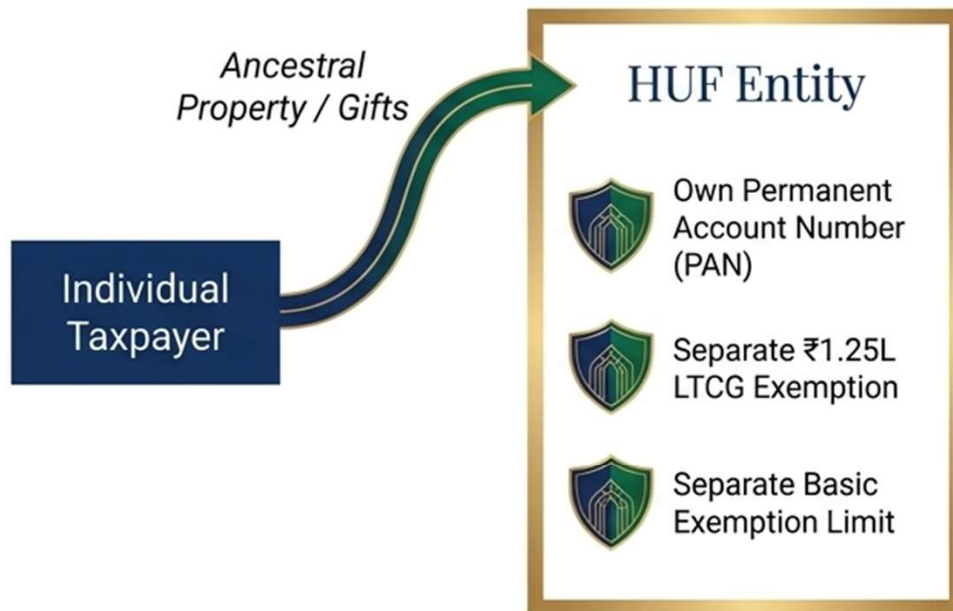


Delaying a sale by just days can drop your tax rate by 37.5%, saving thousands.

# Structure Generational Wealth with an HUF

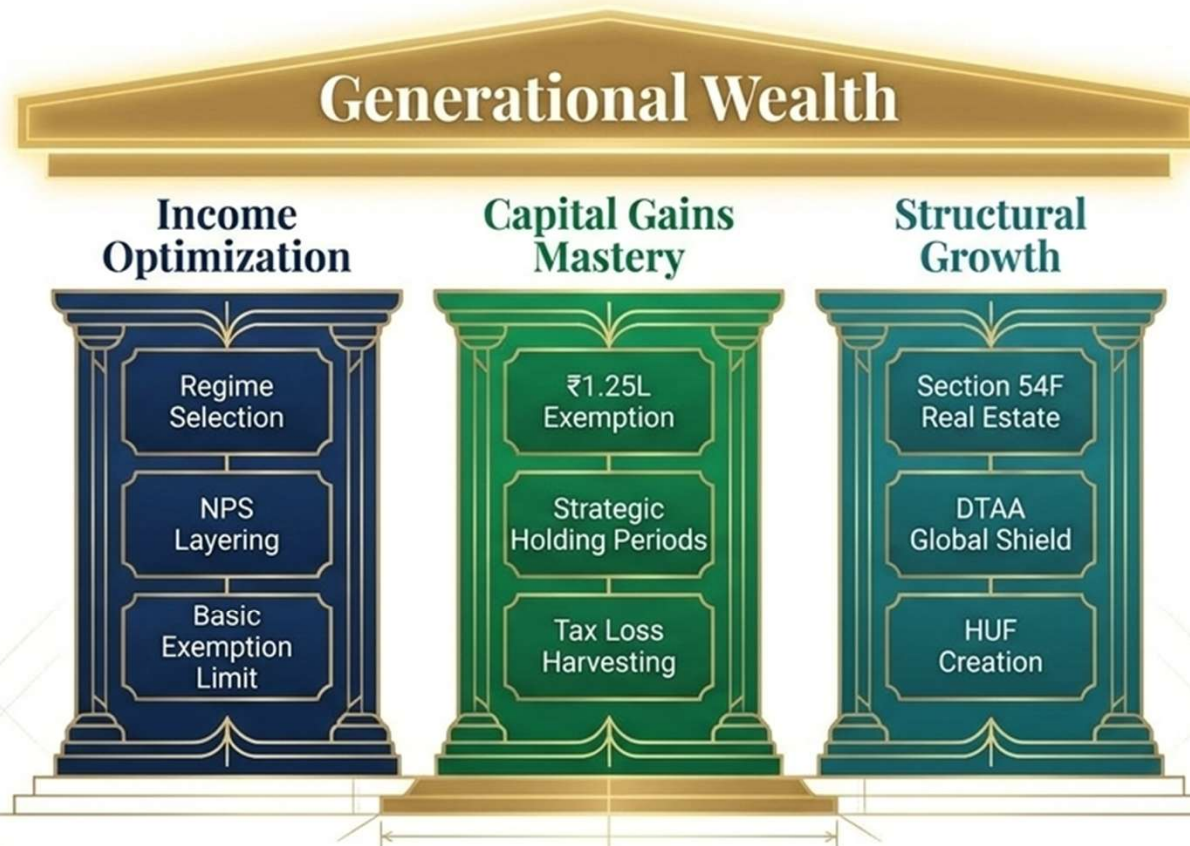
A Hindu Undivided Family (HUF) acts as a completely separate taxable entity, legally duplicating basic exemptions and capital gains benefits for business families.

## Entity Separation Model



# The Wealth Architecture Framework

Nine distinct **strategies**, functioning as three core pillars to architect your financial success for **FY 2025-26**.



# Take Command of Your Financial Blueprint

Tax planning is your legal right and your most powerful, immediate tool for wealth creation. Don't wait for March 31st to secure your financial future.



**Run your numbers or consult a registered financial advisor today to architect your strategy for FY 2025-26.**