Project #missionFIRE

Clients Experiences

Here are some testimonials of clients on their experience of investing through our guidance and support when we mailed them on achieving a wealth milestone like 25 lacs , 50 lacs and Rs 1 Cr



- To maintain privacy, we have masked the important details

Testimonial #1

Rs. 50 Lacs Milestone Achieved

[redacted]

Sat, 21 Oct 2023, 19:30

to me, Meghana, Nandish, Kunal

Hi Manish,

Firstly, apologise for not being able to revert earlier. We were travelling and hence were a bit cut off.

Thank you for your mail - very thoughtful and encouraging. Credit goes to my family for ensuring we put aside the money for investment and managing our expenses accordingly.

I also take this opportunity to thank you,Nandish and your team for ensuring discipline. Special call out for Kunal for his guidance. Whenever I want to bounce off some thoughts, he is available and he always backs his POV with data. You have a good team and I hope I can enjoy this guidance and support all the way through.
Recently I interacted with Nandish to get his gui[redacted] investments - appreciate the access with senior leaders and the prompt responses. @nandish - Thank you.

I understand that the first crore takes time and I am waiting to hit the goal. Given my personal commitments, I couldn't invest as I wanted to do (during my earlier years) and so now the focus is to speed up the process. Therefore I am trying to maximise, thereby going beyond the regular 1.5 lakhs monthly run rate, whenever I get a chance.

Specific to your questions

- I feel less anxious (feel more secure) , feel very proud about what we achieved together as a family and most importantly keen to expand this portfolio....and expand it soon (sorry for the lack of patience at my end :-)
- My first goal has always been to hit 1 Cr - I am sure we will see that day soon.

Thanks again for taking time out to wish us on the milestone we achieved together.

Testimonial #2

Rs. 25 Lacs Milestone Achieved

[redacted]

09:56 (5 hours ago)

to me, Krunal, Nandish

Hi Manish,

Thanks for sharing your appreciation. This is indeed a great moment to cherish!!

Coming back to your below two questions:

1. How do you feel about this journey of reaching Rs 25 Lacs in mutual funds?
    1. It's really a good feeling to see that my MF investment is growing and it's gradually inching towards my long terms goals. I also want to take this opportunity to express my heartfelt gratitude to Krunal for his invaluable guidance and expertise that played a pivotal role in helping me achieve a significant milestone of Rs. 25 Lakhs in mutual funds. Krunal's strategic insights, unwavering support, and tailored advice have been instrumental throughout this journey. Reaching this milestone wouldn't have been possible without Kruna's consistent guidance, proactive approach, and commitment to my financial well-being. I genuinely appreciate Krunal's professionalism, transparency, and the personalized attention extended at every step.
2. What amount do you see as your next significant milestone?
    1. My next significant milestone I am aiming for is to reach Rs 50 Lacks by end of 2024 and then continue the journey to reach Rs 1CR milestone by end of 2026/2027.

As I reflect on this achievement, I recognize the significant role that Jagoinvestor has played in shaping this success story. I look forward to continuing this journey together, navigating future financial endeavors, and realizing new milestones under your expert guidance.

Once again, a BIG thanks to you and JgoInvestor team for your exceptional service, dedication, and unwavering support.

regards

[redacted]

Testimonial #3

Rs. 50 Lacs Milestone Achieved

[redacted]

Tue, 2 Jan, 22:28 (2 days ago)

to me, Kunal, Nandish

Hi Manish & Team,

Thank you for making this progress a reality. I have known JagoInvestors from the initial days of investment blogging. I am more than glad to be invested through your time and very thrilled to see the growth in just 2 years. Thanks to Kunal & the backend team for all the updates & follow-ups. To be frank I check my account occasionally but all the investment is working on behalf of us. I might add few extra funds this year & increment the monthly investment amount as well. Wishing you all a happy & healthy New Year.

1. How do you feel about reaching this milestone of Rs 50 Lacs in mutual funds? **- I feel very happy and surprised at the pace of the growth.**
2. What amount do you see as your next significant milestone? **- Definitely seeing the first crore will be significant. It would be every investors dream milestone I think :)**

Regards

[redacted]

Testimonial #4

Rs. 50 Lacs Milestone Achieved

[redacted]

Sun, 22 Oct 2023, 20:22

to me, Nandish, Kunal

Hi Manish and team,

Sorry for the delay. I was on a vacation for past week.

Thank you for the great news and awesome mail. I am glad to have Jago investor team as my Guru when it comes to wealth creation and financial well being. I appreciate all the motivation and constant communications from jago investor team. I had referred few of my friends who have also started their journey with Jago investor team. I am glad to share that I was able to cross 50 lakh mark in spite of making a withdrawal to fulfill my goal of owning a house.

I thank the Almighty for keeping me disciplined and funding me over many years. Amidst many uncertainties especially Covid, I am thankful that I was able to continue. Next credit goes to Jago investor for choosing right funds, conducting periodic reviews and periodically reassessing and tuning my portfolio. Thanks to Jago investor team for enlightening me on simple yet fascinating concepts of compounding and goal based investing that motivated me to invest for the long term. May God bless your entire team to continue this journey of making difference to financial well being of people.

I feel humble about the achievement. All I did was living within what was left after SIP and not disturbing the plan you had set for me. I am optimistic about my financial future and I know it is safe and sound in hands of Jago investor. I want to focus on other aspects - particularly health. I want to continue my SIP and look at periodic one time investments to accelerate long term wealth creation. Looking forward for 1 crore milestone in next 3 years.

Thanks once again team.

Regards,

[redacted]

Testimonial #5

Rs. 50 Lacs Milestone Achieved

[redacted]

Wed, 18 Oct 2023, 15:07

to me, Krunal, Nandish

Dear Manish,

I hope this message finds you and the entire team at Jagoinvestor in good health and high spirits.

Firstly, I want to express my heartfelt gratitude for your diligent management and consistent updates regarding my investment portfolio. It's quite exhilarating to learn about the Rs 50 Lacs milestone. Achieving this has indeed been a journey that required patience, strategic incremental investments, and, most crucially, the invaluable support from experts like you who provided the right guidance at the most opportune moments.

One aspect that I find particularly encouraging is the equity-based returns, which have been performing at a significantly higher level. Given the market trends and the robust strategies we've employed, I anticipate a further increase in the rate of return on my investment. It reinforces my confidence in our chosen approach and the financial roadmap we have outlined for the future.

Responding to your queries:

1. Reaching the Rs 50 Lacs milestone in mutual funds is indeed an exciting achievement for me. It's a testament to the disciplined investing and expert advice that I have received from your team. More than just a financial benchmark, it symbolizes the potential for greater financial stability and the capability to venture into diverse investment opportunities.

2. Looking ahead, my next financial milestone is more ambitious. I envision reaching a corpus of Rs 1 Cr, which seems a realistic goal in light of the current performance trends of my investments. Beyond that, I'm setting my sights on broader milestones, such as Rs 2 Cr and perhaps even Rs 5 Cr, within the coming years. These targets, although lofty, represent my confidence in our collaborative financial strategies and market potential.

Thank you once again for acknowledging this accomplishment. It serves as a catalyst for setting higher benchmarks and reinforces my trust in Jagoinvestor's expertise. I look forward to our continued partnership and mutual growth.

Cheers

[redacted]

Testimonial #6

Rs. 50 Lacs Milestone Achieved

[redacted] Wed, 18 Oct 2023, 19:07

to me

Dear Manish,

What excites me more is a mail from you than reaching 50L. Thanks for writing to me.

Before I answer the 2 questions, first I would like to thank you for sharing the knowledge. I am one of the person who benefitted from Jagoinster blog and you books. I have read all 3 and your first book is the one which gave very good clarity on personal finance. The journey started then.

Initial 7 years I had just invested 10 in mutual funds based on suggestion from Jagoinster forum. So saw all ups and downs, really rather than theory. So understood how things work in mutual fund world.

Initial years I focused more on debt products, so invested in Sukanya samriddhi, PPF etc and RD as well. At some point it crossed 20L, so that's time I was seeking Jagoinster help
So far the journey has been good.

Coming to the questions:

1. How do you feel about reaching this milestone of Rs 50 Lacs in mutual funds?
2. What amount do you see as your next significant milestone?

It really feels good that my JI portfolio crossed this mark. However my MF and stocks are already close to 80L. My current aspiration or Target is to reach 1Cr. This has happened due to consistency in investing through automatic mode. After salary, on day 1 move investment amount seperate and and use rest for expense. That one approach has done this. Though I never targets so high CAGR etc. It was a slow and steady journey.

One thing I really like in JI sevice is that direct calls one in 6 months and it's really creates the connect. Happy with overall services.

Though now I am not actively following JI blog, my entire financial journey is based on foundation you had given in your books and JI blog. Thank you so much Manish. Would be happy to have a call with you in future of possible.

Thank you.

Regards
[redacted]

Testimonial #7

Rs. 50 Lacs Milestone Achieved

R [redacted]

Wed, 18 Oct 2023, 15:11

to me, Nandish, Kunal

Dear Manish,

I hope this message finds you well. I am writing to express my sincere gratitude for the update you provided regarding my investment portfolio.

First and foremost, congratulations on the remarkable milestone of my portfolio crossing the Rs 50 LACS mark.
It is indeed delightful news, and I appreciate the effort and expertise you and the team at JagoInvestor have put into managing my investments.

I deeply regret the delay in my response; the reason being the recent addition to our family. Just three weeks ago, my wife and I were blessed with a baby boy. As you can imagine, our hands have been quite full with the new arrival, making it challenging to respond promptly.

I vividly recall our initial conversation with you and Nandish in 2016 when this investment journey began. Since then, I have placed my trust in JagoInvestor, and this achievement reaffirms the wisdom of that decision. Even though I have relocated outside India and paused my investments since 2020, it is immensely gratifying to see that my portfolio remains in capable hands, consistently performing wonders.

Looking forward, I am enthusiastic about the prospect of reaching the 1 Cr club. Your expertise and dedication give me confidence in the continued growth of my investments, and I eagerly anticipate the future successes.

Once again, thank you for your dedication and professionalism. I value our partnership greatly and look forward to our continued collaboration.

Regards

[redacted]

Testimonial #8

Rs. 50 Lacs Milestone Achieved

[redacted]

to me, [redacted] Nandish, Krunal

Tue, 17 Oct 2023, 03:32

Dear Manish / Nandish,
Thank you for your wishes and continued support in our Financial journey, it means a lot to us. My introduction to JagoInvestor started long back (around 12 years back) when I read the three books written by you and I used to read your blogs regularly.

- 16 Personal finance principles every investor should know.
- How to be your own financial planner in 10 steps.
- 11 principles to achieve financial freedom

The seed was sown long back, and I made some corrections to my investment, like surrendering my LIC policies, surrendering the BSLI Ulip and took a term insurance plan, maintaining an emergency fund and started investing in ELSS mutual funds and other mutual funds. Finally in 2019, I had the privilege to join the Jagoinvestor family and the journey has been very fulfilling and rewarding. I was very impressed by the way Janki Patel(my first Relationship Manager) first took time and created my goal based portfolio with great detail, and I have never looked back since then. Also the paperwork was done in a seamless way with good support from the backend team. Nowadays I don't even track the earnings that I used to do before, and that's liberating, just once or twice a month to check if the monthly investments are gone through and the "My journey so far" chart. The half yearly reviews with Janki and then with Krunal Jakharia give good insights and share updates to our changes in living conditions, major expenses, short term goals etc. I am happy that I was able to convince my wife [redacted] to invest in MF's and she is happy with the current returns (however I failed to explain to her the difference between CAGR and Absolute return, as I am a bad teacher 😀).

I am very happy to reach the milestone of Rs 50 Lacs in Mutual funds and passing the waypoint in achieving Financial Freedom. Did not think much about the next milestone though, as it depends on where I plan to retire. But I am focussing more on the regularity of investing and increasing my net worth, and let the Jagoinvestor/ MF house do the hard work 😊. Also the opportunity to invest in the Startup's was a "Cherry on top" .

I personally feel the motivation to start/continue an investment journey is ten fold when the end results are clearly portrayed and visualized realistically, and the investors will be motivated to invest and grow to the next level of the networth pyramid. This positive affirmation will keep the investor motivated in investing and keeps away from impulsive spending.

Thank you once again for your support. I wish Jagoinvestor and all the clients continual success and loads of Happiness.

Regards,
[redacted]

Testimonial #9

Rs. 50 Lacs Milestone Achieved

[redacted]

Fri, 13 Oct 2023, 17:11

to me, Nandish, Kunal

Dear Manish & Nandish,

Thank you so much for your mail. It's a great sense of achievement for the 50 Lakhs milestone. I discussed it with my wife, and she told me that we never thought of this type of growth when we started. We are feeling so secure and confident about this. Our next milestone will be 1 CR before finishing in December 2024 with the same investment strategy. We appreciate your guidance and support. A BIG THANK YOU!

Best Regards,

[redacted]a

Testimonial #10

Rs. 50 Lacs Milestone Achieved

[redacted]

Sun, 8 Oct 2023, 23:19

to Kunal, me, Nandish

Hi Manish,

Apologies for the delay in responding to your e-mail. Here are my responses to the questions from your e-mail.

How do you feel about reaching this milestone of Rs 50 Lacs in mutual funds?

I could not be more thrilled about reaching this significant milestone. I started my savings and investment journey quite late at about 28 years in 2013 without any knowledge really on how best to go about it. All I knew was that I needed to be consistent and disciplined about whatever amount I was able to put aside and save each month. In those initial years, one of the trusted resources I read and referred to, to help me in my financial journey was your blog - JagoInvestor. I found it to be a treasure trove of the easy-to-digest kind of information and financial knowledge that I was looking for. I initially started with saving just Rs 10,000 each month and invested that in RDs with banks. Slowly I learnt about mutual funds from your blog and started making SIP investments. As my corpus grew and I decided that it would be beneficial to seek professional advice in respect to my wealth creation journey, it was only natural that I turned to JagoInvestor. So to now that I have reached this milestone of Rs. 50 lacs in the last few years with your advice assures me that I made the right financial choices and the best decision in working with JagoInvestor. Here I would like to make a special mention of how great it has been working with Kunal all these years. I find that he really understands my personal life situation and life aspirations and my financial goals in context of the same. I trust the advice that he gives me as discuss the pros and cons and fitment of the same with my life and financial goals.

I look forward to the wealth creation journey that lies ahead! A sincere thanks to you, Nandish and especially to Kunal for making me feel so stress free about my personal financial security.

What amount do you see as your next significant milestone?

The next significant milestone that I am looking forward to 1 crore, and thereafter every 1 crore I add will be a milestone I will celebrate and be grateful to have achieved.

Warm Regards,

[redacted]

Testimonial #11

Rs. 50 Lacs Milestone Achieved

[redacted]mail.com> Wed, 4 Oct 2023, 20:53

to [redacted], me, Nandish

Hi Manish,

I just saw this message now.
Yes, I am very happy to reach this milestone. It used to look so big but now looking back, we achieved it so easily. Thanks to you and the wonderful team that you have developed.

Ofcourse, I vividly remember receiving you both from airport and the musical performance with guitar. Your first session was so simple that it bought clarity for everyone on what needs to be done. I hope my employees have similar success stories. I'll always be thankful to both of you for giving in to my request.

On your questions:

How do you feel about reaching this milestone of Rs 50 Lacs in mutual funds?
My response: A sense of relief and comfort to know that basic is done in addition to insurances. Even if just this is allowed to grow, it will give a good amount in 28+ years (after my retirement). Gives me a confidence that I can explore and experiment with my income source.

What amount do you see as your next significant milestone?
My next target is 10 crore by 2030-33 as it will take efforts. The reason being, we should be crossing 1 Cr in 2 years as we have some funds maturing. I am also exploring to add income sources to accelerate the investments.
I would request you to consider giving guidance and information on real estate investments and if possible manage share market investments (future & options).
The new target is ambitious so I'll need all the support and your ingenuity to reach it.

Looking forward,

[redacted]

Testimonial #12

Rs. 50 Lacs Milestone Achieved

[redacted]

Fri, 15 Sept 2023, 15:55

to me, Nandish

Hello Manish,

Thank you for the wishes and **kudos** to the Jagoinvester team for helping me achieve my first milestone.

I still remember the day when I came across one of your articles on the web and decided to invest with Jagoinvester.
Initially, I did not have a lot in mind and just thought of starting with a small amount. As soon as I contacted your team, I got clarity on creating goal-based milestones and here we are discussing the first milestone.

Please see my response to the questions below:

1. How do you feel about reaching this milestone of Rs 50 Lacs in mutual funds?

I feel more confident about my financial health now than the day I started investing. The day I started, it looked like it would take forever to create a corpus. But now looking back, I could see why discipline is more important than the actual amount you plan to invest. Now I am confident that I will reach my next goal pretty soon.

1. What amount do you see as your next significant milestone?

I am looking at 1 Cr as my next milestone. Recently I went through a career change and hence I had to reduce the SIP which I feel is not a good decision but I am still looking for a way to increase the amount further so that I could reach my next milestone quicker than the time it took for the first.

I would like to mention the efforts of **Kunal Purohit** who helped in clarifying all my doubts from time to time. He was flexible in adjusting the SIPs and the amounts multiple times without any issues. Please congratulate him on my behalf.

Looking forward to reaching multiple milestones and more investments.

Thanks & Regards,

[redacted]

Testimonial #13

Rs. 1 Cr Milestone Achieved

Rs 1 CR milestone Crossed : Congratulations from Jagoinvestor External Inbox ×

Manish Chauhan Tue, 9 Jan, 14:23 (2 days ago)

Dear [redacted] This is Manish from Jagoinvestor.com Warm greetings from Me, Nandish & the entire Jagoinvestor Team!. We hope this message finds you in gr…

[redacted] Tue, 9 Jan, 22:39 (2 days ago)

to me, Krunal, Nandish

Thank you very much Manish and Nandish. It was a great and proud feeling to me and my family reaching to 1CR into Equity and I am proudly to say from last 2 years we don't have any debts like House Loan, Car Loan, Personal Loan or any pending credit card bills which made me to achieve the 1CR target very quickly than expected.

Thank you very much from all the support from Jago Investor team to organize my personal finance and I feel we got a very good financial freedom and also helped us in improving Personality Development when connecting with the society.

Yes, My next milestone is to reach 2CR into Equity which will completely reach my Financial Goals with my Children Education, Children's Marraige & the biggest goal is to Retire early.

Regards

[redacted]

Testimonial #14

Rs. 1 Cr Milestone Achieved

A [redacted]

Tue, 9 Jan, 19:53 (2 days ago)

to [redacted]me, Krunal, Nandish

Hello Manish, Nandish and Krunal,

I would be lying if I say I didn't feel happy and excited to see that we have crossed a 1 cr milestone. I must have logged at least 4-5 times in the last 2 weeks to see this number. :)

I still remember my discussions with Nandish when I had started my journey in 2015.I had so many doubts and wasn't sure if I should start this or not. However, I am glad I made a decision to start my journey with Jagoinvestor. I am sure my wife will have similar thoughts.

Thank you very much for literally instigating me to start the initilal SIP of 30K and also keeping me at it and not letting me loose my focus.

As far as future is concerned, I always dream of reaching a goal of 5-10 Cr. :)
I know this is too far fetched but I am hoping I can plan for it with your help and be able to reach somewhere there.

Thank You!

[redacted]

Wed, 10 Jan, 10:16 (1 day ago)

to me, Nandish, Krunal

Hello Manish, Nandish & Krunal,

Happy New Year!! Hope you are doing great!

I am writing to express my sincere appreciation for the support and guidance you have provided throughout our journey.

I appreciate your commitment to personalized services and the time you've taken to address our specific financial goals/queries.

As we move forward, I am confident that your guidance will continue to prove instrumental in achieving our financial objectives to the next level as mentioned by [redacted]😊. We look forward to our continued collaboration and appreciate the peace of mind that comes with having a trustworthy advisor team by our side.

Once again, thank you for your support. I am grateful for the positive impact you've had on our financial journey.

Regards,

[redacted]

Testimonial #15

Rs. 25 Lacs Milestone Achieved

[redacted]

to me, Ajay, Nandish

Tue, 16 Jan, 21:30 (16 hours ago)

Thanks a ton for this warm message Manish and team.

I am really glad to have received this email and also feel proud to have reached this milestone. I just knew in theory what discipline and patience can lead to and now I'm slowly seeing it in action.
I am definitely happy with reaching this milestone and now mentally more strong (less anxious) about micromanaging my investment and letting my money grow ! Also with this experience so far I am more determined to continue stronger towards the goal of financial independence.

It also now serves as a good reminder for me to prioritise regular follow ups (for which I'm v grateful that you guys seriously reach out for regular follow ups even when I slack on my part). Also to improve my financial knowledge!

My next goal is now definitely 1 crore though would be secretly super delighted to also see crossing 50lac point!

Before closing this email I would sincerely like to thankyou and your dedicated team for the excellent work! I am super glad that I started the journey with jagoinvestor.

[redacted]

Testimonial #16

Rs. 25 Lacs Milestone Achieved

[redacted]
to me, Kunal, Nandish

15:44 (3 minutes ago)

Hi Manish,

Thanks to you and your team, consisting of my previous guides from JagoInvestor team - Sagar, Kalpit and currently Kunal. You all are so passionate that while having discussions, i have been able to enhance my personal financial knowledge as well to some extent and there's a trust factor that goes without saying. To answer your queries, i feel happy and equally excited about this journey and it gives me a sense of satisfaction when i look back to year 2018 and took decision to start this journey with JagoInvestor, a big Thank you to you and your team!

My next significant milestone should be 1 Cr, let's hope for the best!

Wish JagoInvestor a lot of success.

Best Regards
[redacted]

Testimonial #17

Rs. 25 Lacs Milestone Achieved

[redacted]

15:52 (1 minute ago)

to me, Krunal, Nandish

Dear Jago Team,

Thank you very much for your email. It's been a great journey so far, I have been investing myself till I joined Jago wherein I was not much disciplined in investing and random decisions. I think having expert financial guidance from Jago was very helpful.

I look forward to continuing this journey with you to my sunset years and with your expert guidance hope to gain financial freedom.

Regards,

[redacted]

•••

Testimonial #18

Rs. 25 Lacs Milestone Achieved

[redacted]

01:33 (7 hours ago)

to me, Kunal, [redacted]

Hello Manish and Nandhish,

Thank you for the invaluable support your team has extended to me in achieving this milestone. I want to give a particular mention to Kunal for his consistent assistance since the beginning and his readiness to address any queries I had.

Addressing your asks:

1. I'm elated and encouraged by the progress I'm making on my path to financial independence.
2. A significant goal for me is reaching a financial milestone of 1 crore.

I'm grateful for your reliable guidance in financial planning. I look forward to your team's continued excellence in this field.

Best regards, [redacted]

•••

Testimonial #19

Rs. 50 Lacs Milestone Achieved

[redacted]
to me, Kunal, Nandish

Fri, 19 Jan, 19:08 (14 hours ago)

Hello Team,

I wanted to express my sincere gratitude for your invaluable guidance and support that played a crucial role in helping me reach the significant milestone of **65 Lakh** in my investments. Your expertise and thoughtful advice have been instrumental in navigating the complexities of the financial landscape, and I truly appreciate your dedication to my financial well-being.

As I set my sights on the next milestone of 1 Cr , I look forward to facing new challenges and opportunities in the financial realm. Your continued guidance and friendship mean a lot to me, and I'm enthusiastic about sharing the journey ahead.

Thank you once again for your professionalism, expertise, and unwavering support. I look forward to continuing our partnership as I pursue future financial goals.

Regards,

[redacted]

Testimonial #20

Rs. 25 Lacs Milestone Achieved

25 Lacs Milestone Achieved : Congrats from Jagoinvestor Team External Inbox ×

Manish Chauhan Fri, 19 Jan, 12:35 (4 days ago)

Dear [redacted] This is Manish from Jagoinvestor.com Warm greetings from Me, Nandish & the entire Jagoinvestor Team!. We hope this message finds you i…

[redacted] 09:03 (1 hour ago)

to me, [redacted] Kunal, Nandish

Dear Manish,

I just wanted to take a moment to express my gratitude for your email. It's been an amazing journey with the Jago team, and I am so glad I made the decision to join. When I first started thinking about managing my finances, I was lost and unsure of where to begin. But thanks to you, Nandish and team, I found the guidance and support I needed. Enrolling in the Mumbai workshop on May 17, 2015 was one of the best decisions I ever made.

Thank you for always being there for me throughout these years. Your expertise and guidance has helped me stay on track with my financial goals, and for that, I am extremely grateful. I am excited for the next phase of this journey.

I wanted to give a special shoutout to Kunal for his prompt and helpful responses to my queries.

Sincerely,

[redacted]

•••

Testimonial #21

Rs. 25 Lacs Milestone Achieved

[redacted]

16:04 (8 minutes ago)

to me, Krunal, Nandish

Hello Team,
Apologies for the late reply.

As you mentioned, it is really a thrilling & more satisfying moment!!
As first thing, it is time to PAT on my back for this sort of consistency, which gave me more confident about me and secondly I have to thank to my friend, who introduced your team to me which helped this sort of financial mgmt. and finally, last but not least, it's your team, a special mention, thanks to Mr. Krunal at this moment, who surely needs to be credited for your tireless effort, continuous guidance, clarity, patience & friendly support. Let's keep compounding this corpus.

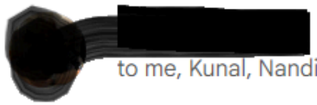
THANK YOU ALL :-)

Regards,
[redacted]
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Testimonial #22

Rs. 50 Lacs Milestone Achieved



[redacted]

to me, Kunal, Nandish

29 Jan 2024, 14:43 (20 hours ago)

Hi Manish,

Extremely sorry for delayed response. Actually i wanted to write detailed mail and procrastinated about the same. But i am really happy that my procrastination of taking financial control of my life ended last year, with my journey with JaagoInvestor.

Few years back i never thought of achieving this milestone but i am confident about achieving my next financial goals
1 cr in 2025
5 cr in seven years

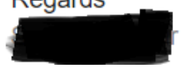
Best part of being with JaagoInvestor is, you make sure financial awareness is created among your customers.

Other thing which stands out is the genuineness of your team. (unlike other financial advisors)

Earlier i used to spend money with lot of anxiety (due to lack of visibility of my finances and goals) but now i feel very relaxed. I am now shifted from spender to aggressive investor.

Thanks again for making me better investor.
Looking forward for long term relationship.

Regards



Testimonial #23

Rs. 1 Cr Milestone Achieved

[redacted]

15:28 (2 minutes ago)

to me, Nandish, Ajay

Dear Manish,

Thank you for your email.

It is very satisfying to see the 1 cr mark. And I am extremely happy that I chose to start the investment journey with you. It has been around 6 years since I have been associated with you and I would like to say that all these years JagoInvestor team was always connected and responded promptly. There have been moments of self doubt, doubts on the selection mutual funds , especially during the covid when the investment return went negative. But Kunal, Sagar, and Ajay encouraged me to remain consistent. In short JagoInvestor also has a good role in the achievement especially for a passive investor like me.

The next significant milestone would be 3-5 cr in about 6-8 years. I plan to remain invested through SIP till this time.

Some additional things I would like to suggest are
a) The Relationship manager changes due to some situations (I can understand this). But I would suggest having an oversight of Nandish or Manish once in a year or when new investments are made.
b) I am open to see whether I can make ad-hoc one time investments in mutual funds - if the market is in a downturn (especially for stable funds like largecap). In such a case I would appreciate if the JagoInvestor team could recommend such situations
c) Based on my research, I feel that NRI's cannot get the benefit of tax slab (<2,50,000 - no tax) for Capital Gains, and hence all the gains are taxed. In that context, I would like to be cautious about selling and re-investing in mutual funds.

Best Regards

[redacted]

Testimonial #24

[redacted]
to me, Nandish, Kunal, [redacted]

Wed, 7 Feb, 23:05 (12 hours ago)

Dear Team JI (Kunal / Nandish / Manish),

We are indeed pleased to hear this, and we would like to extend our gratitude to Team JI in helping us reach this milestone in our investing journey. Thank you for showing us the direction and providing us the required reassurance(s) from time to time, which kept us moving forward. Here, I would also like to acknowledge Kalpit's contribution & hand-holding during the initial days. Having said that, we are having an equally fruitful relationship with Kunal too; and he is indeed very prompt, professional & responsive and never shies away from educating us, as and when we request for his attention.

Pertinently, we started our investing journey a little late, but **we are glad that we did start some 05 years ago,** and since then there has been no looking back. It's rightly said, "Well-Begun is Half-Done". Here we would like to acknowledge that starting our investment journey via JI did bring a sense of discipline and consistency in us - and that's what matters the most in the magical space of 'compounding'. Now, from here on, we are so very curious to witness the saga of compounding in our own portfolio.

To answer your questions:
1. We are elated, relieved, confident, and a bit greedy too… :)
2. Re the next amount/milestone, well, more is often less for we humans. So, I am not sure what to mention here… perhaps to continue growing in an organic manner and keep investing with the same discipline remains our goal.

In fact, we would request you to answer the second question for us. Let me elucidate further - **frankly, we have been struggling to find a 'benchmark' to judge or validate our position/progress**. We have discussed this with Kunal too. So, based on your experience in dealing with other JI / non-JI investors, having a similar profile like ours (late starters / no loans / no addictive or expensive habits / and with basic goals of retirement, child-education / marriage et al) :

- What should an 'ideal corpus' look like, keeping our (broad) expenses in mind - say, about 1.75 - 2 L per month?
- How soon can we achieve the desired 'financial freedom'?
- What is that magic number i.e., when can we expect our corpus to start working for us (relieving us from working/worrying for its growth)?

We would eagerly await your thoughts on these counts.

All in all, we have had a very smooth, informative and educative journey with you guys. And look forward to achieving more milestones (sooner) with you in the times to come.

Thank You !

Warmly,
[redacted]

Rs. 1 Cr

Milestone Achieved

Testimonial #25

[redacted]

Wed, 7 Feb, 15:03 (20 hours ago)

to me

Dear Manish,

I would like to express my sincere gratitude to you & your exceptional team for the guidance and expertise that has led to this achievement of a 1 crore portfolio.
Your strategic investment decisions and proactive approach have played a significant role in helping to reach this remarkable moment.
I look forward to continuing our successful journey and further growing the investment portfolio under your expert guidance.
Thank you once again for your outstanding efforts to achieve this remarkable milestone.

Answers to your questions are as below

How do you feel about reaching this milestone of Rs 1CR in mutual funds?

It's a significant achievement for me and i feel sense of accomplishment and satisfaction in seeing my investment grow to this level and gives confidence to set a new goal .

What amount do you see as your next significant milestone?

I would like to see 2 crores as my next significant milestone in a shorter period than the first one.

Thanks & Regards

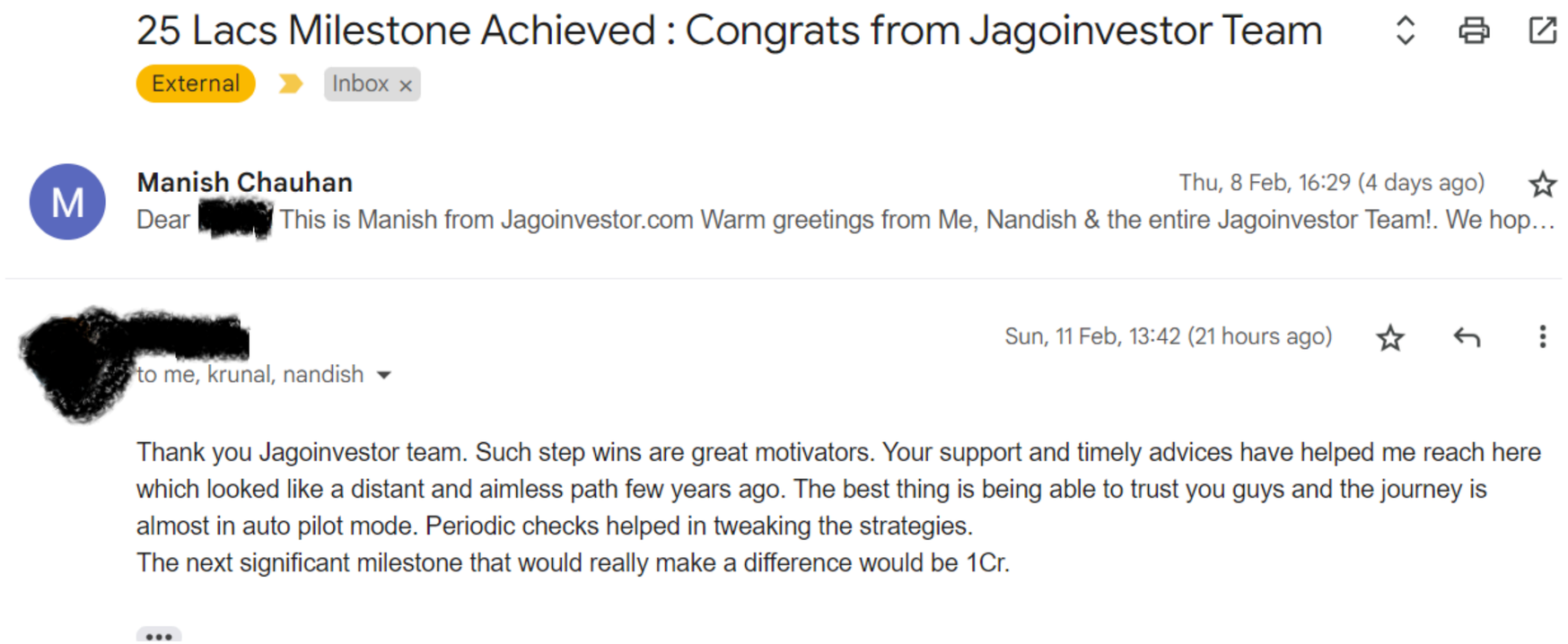
[redacted]

Mob:[redacted]

Rs. 1 Cr

Milestone Achieved

Testimonial #26



25 Lacs Milestone Achieved : Congrats from Jagoinvestor Team

External Inbox ×

Manish Chauhan Thu, 8 Feb, 16:29 (4 days ago)

Dear [redacted] This is Manish from Jagoinvestor.com Warm greetings from Me, Nandish & the entire Jagoinvestor Team!. We hop…

[redacted] Sun, 11 Feb, 13:42 (21 hours ago)

to me, krunal, nandish

Thank you Jagoinvestor team. Such step wins are great motivators. Your support and timely advices have helped me reach here which looked like a distant and aimless path few years ago. The best thing is being able to trust you guys and the journey is almost in auto pilot mode. Periodic checks helped in tweaking the strategies.
The next significant milestone that would really make a difference would be 1Cr.

Rs. 25 Lacs

Milestone Achieved

Testimonial #27

[redacted]

Sun, 11 Feb, 10:25 (1 day ago)

to me, Krunal, Nandish

Hi Manish - sorry for the delayed response.

How do you feel about reaching this milestone of Rs 50 Lacs in mutual funds?

It's unbelievable for me that I touched the 50 Lakh mark and it's a great milestone for me personally :). I like to say than all for your support in achieving this milestone.

What amount do you see as your next significant milestone?

Apart from MF, I am invested in AIF (25 Lakhs, though not invested fully yet) and PMS (50 Lakh) through you. I don't have exact number in my mind at this point. But I am focussed on continuing the investments.

I have another [redacted] in my company [redacted] RSUs. At this stage, I am looking at how I can cut that exposure much as possible and diversify in Indian equities (MF, PMS, AIF). I see a risk of some additional taxation as well on that in my nominee has to claim.

Looking at you for assistance on how i can balance multiple components in my portfolio.

Thanks |[redacted]

Rs. 50 Lacs

Milestone Achieved

Testimonial #28

[redacted]

Sun, 11 Feb, 07:11 (1 day ago)

to me, Ajay, Nandish

Hi All,

Thanks for your email. Really happy to see this milestone. It took 7 years and 5 months to reach the milestone. Thanks Ajay, Manish, Nandish and rest of the jagoinvestor team for your support and guidance throughout. I still remember the first time I came across a jagoinvestor article on financial planning on the internet in 2015 - what made me connect with it was the simplicity and clarity in which the different topics were discussed. Prior to that, I had a few bitter experiences with investing in ULIPs. One of the first actions I took after reading through the jagoinvestor article was to make my LIC policy a paid up one and I stopped further investment into LIC policy.

When I started the mutual fund investments, my parents were not supportive of my actions, they wanted me to invest in fixed deposits and continue LIC investments.I went ahead, I was looking for a return of 10 per cent annually - which is about 2 per cent higher than FD . But in the initial 4-5 years, the returns on my mutual fund was below fixed deposits returns. There were times when I was thinking of redeeming the funds and putting in my money in Fixed deposits. It is my belief in India's growth potential and my patience that kept me investing consistently in Mutual funds. I am really proud of myself for continuing to invest in mutual funds and associate with jagoinvestor in the last 7 years and 5 months. There were times when I did not have enough corpus in my bank to continue the SIPs above Rs 20000 monthly , I had to reduce the SIPs because I knew it is better to continue SIPs with small amounts rather than stopping investments in Mutual funds.

In the first 5 years, I was not tracking much of the performance of my mutual fund portfolio, the first time I paid attention to the performance was during the Covid pandemic period. During that time, the valuation of the portfolio had gone below the cumulative investment. Last one year, the gain in my portfolio has been meteoric - which I think happens once in a decade- and I am not expecting the same growth to sustain in the future.

Talking about what my targets are : it took 7 years and 5 months to reach 50 Lakhs, hoping to reach 1 crore in another at least 6 years and increase my SIPs to Rs 30,000 in another 6 months.

Thanks once again to Team Jagoinvestor.

Rs. 50 Lacs

Milestone Achieved

Testimonial #29

[redacted]

Fri, 9 Feb, 19:25 (3 days ago)

to me, Krunal, Nandish

Hi Manish,

Thanks for the email. Please find my response below for your queries.

How do you feel about this journey of reaching Rs 25 Lacs in mutual funds?

When I started the journey, few years back with jagoinvestor I never thought that I will be able to invest for this long period. I came across of few of your blogs in late 2016 through which I learned about managing the finances. It helped me to under6the power of compounding a how difference a small sip can make in long term.

I realized that i was living a luxurious life, spending almost all the salary and nothing was there as savings. After going through ur blogs, I felt the urgency to start the savings and investing in mutual funds which I did. And also I felt bad for the few years which I missed on investing.

And from there the journey started. Initially started with small amounts and gradually increased the sip amount. There were periodic review calls which helped me to understand the market situations and performance of my funds. These reviews and frequent connects helped me to stay invested. Also I would like to express my gratitude towards all the advisors who I have associated with till now from jagoinvestor.

Now I am glad that I reached my first milestone. However there is a long journey to go and hope It will get better and better going forward.

What amount do you see as your next significant milestone?

The next milestone will be reaching the 50 Lakh mark which I believe can be achieved soon.

Rs. 25 Lacs

Milestone Achieved

Testimonial #30

[redacted]

Tue, 13 Feb, 14:22 (2 days ago)

to [redacted] me, Nandish, krunal

Dear Team Jago,

Thanks for your guidance and support throughout the highs and lows. I have been in contact with Jago(Nandish) over the phone from early 2009-2010.

Your blogs were really helpful during those times to think outside general investments (FD/LIC, etc). The interactions were very helpful in molding my investment mindset. A big thanks to you all !!!.

I wish I could have started the journey back then. Now I can feel the importance of starting early.

Though this is just the start of the journey, I am confident that discipline and guidance from the Jago team will reach the next milestone soon.

My thoughts and prayers are always with you all, for good health and happiness.

Keeping up the trust and confidence amongst customers like me, grows over time.

Thanks and Regards,

[redacted]

Rs. 50 Lacs

Milestone Achieved

Testimonial #31

[redacted]

Fri, 9 Feb, 09:27 (6 days ago)

to me, Krunal, Nandish

Hi Manish,

I express my heartfelt thanks for your kind words. JI's guidance and assistance have been instrumental in reaching this milestone. The unwavering support and insightful advice have fostered my personal finance growth.

I would also like to extend my gratitude to Krunal, whose diligent work on my case has been invaluable. His evolving expertise and dedication have significantly contributed to my success. I look forward to continuing to work together and achieving further milestones.

Regarding response to the two questions you asked, its below;

1. How do you feel about reaching this milestone of Rs 50 Lacs in mutual funds?
I honestly was not tracking the milestone. My attitude was more of a tortoise approach in the Rabbit & Tortoise story. When you informed about the milestone achievement, I felt a sense of happiness and motivation.

2. What amount do you see as your next significant milestone?
I always felt I need to breach the 1Cr barrier and the sooner the better. It was also based on your past comments that usually this is the difficult milestone and after this step, all-other things fall in place.

Once again, thank you for your encouragement and opportunity to engage with your exceptional team.

[redacted]

Rs. 1 CR

Milestone Achieved

Testimonial #32

[redacted]

Sun, 18 Feb, 02:16 (1 day ago)

to me, Krunal, Nandish

Hi Manish,

Thank you !!

Appreciate what you guys are doing and helping in moving in the right direction on this financial journey !!

Here are my thoughts -

It has been a solid journey thus far. The portfolio has shown consistent returns, and I've definitely acquired useful insights from Jagoinsvestor, gaining a better understanding of my financial standing. I started heading in this direction after checking out your website and articles. Krunal has been reliable and responsive to my queries, even though there were some challenging situations. He managed them well and found practical solutions.

Looking forward to the next 3 Years, the next milestone would be a portfolio of at least 1Cr. I understand, it is a significant goal and would require time and consistency. My Plan is to up my investment and be consistent with it. End goal is to take a break from work 45-46(if possible) with a Rs. 5 Cr portfolio . I would like to see from Jagoinvestor some plan/inputs on how to reach this goal in this timeframe and what adjustments are needed to the portfolio and some new ideas for investment.

Note - I have some other investments also going on which will contribute to this plan. But I still would like to understand if I can take this portfolio standalone at that level.

My apologies for the delay in response !

Thanks

[redacted]

Rs. 25 Lacs

Milestone Achieved

Testimonial #33

[redacted]

10:23 (3 hours ago)

to me, Krunal, Nandish

Hi Manish,
Please find below responses :

1.How do you feel about this journey of reaching Rs 25 Lacs in mutual funds?
-- It has been wonderful journey so far , I was skeptical that I would make milestone in mentioned timespan. It was possible because of your timely follow up and suggestions you provided in between the journey.
2.What amount do you see as your next significant milestone?
-- It would be 1 Cr .

Thanks and regards,
[redacted]

Rs. 25 Lacs

Milestone Achieved

Testimonial #34

[redacted]

Tue, 20 Feb, 21:53 (15 hours ago)

to me, Krunal, Nandish

Hi Manish,

First of all, apologies for the delayed response, I was travelling the past few weeks.

Thank you for your warm wishes. It surely is a milestone in terms of investment and savings for me. I truly appreciate the Jago team's support, especially Krunal in this journey where he patiently answered all my queries.

Here is my response to your points:

1. How do you feel about reaching this milestone of Rs 50 Lacs in mutual funds?

- [redacted]i - It gives me a sense of financial security. There is more to do to attain financial freedom but this is a significant accomplishment. Overall, very happy with the returns on my investment.

1. What amount do you see as your next significant milestone?

- [redacted]- I will place the next milestone on 1 CR.

[redacted]

Rs. 50 Lacs

Milestone Achieved

Testimonial #35

Rs. 50 Lacs Milestone Achieved

Rs 50 Lacs milestone Achieved : Congratulations from Jagoinvestor Team External Inbox ×

Manish Chauhan 12:09 (36 minutes ago)

Dear [redacted] This is Manish from Jagoinvestor.com Warm greetings from Me, Nandish & the entire Jagoinvestor Team!. We hope this message finds you in great spiri

[redacted] 12:35 (10 minutes ago)

to me, Krunal, Nandish

Dear team,

Yes, I am very happy that in Indian Mutual Funds, I was able to reach the Rs. 50L milestone. This is really crucial for my overall portfolio as about 20% of my investments are via the Jagoinvestor team. I am really grateful to you Manish, Nandish, Krunal (and Kalpit) along with your backend team who have always stood by my side to help me reach here and I am sure all of you will in the foreseeable future as well.

I think my investments would continue the same way till I think about my retirement (maybe in the next 4-5 years or so) or unless I am asked to leave :) (as a lot of layoffs are happening in the tech industry). Many of my near and dear ones have seen the pink slips recently and it's really sad to go through this phase. I am glad that I was able to recommend Jagoinvestor to a few family and friends and I would continue to do the same because of the freedom and the support I receive from you all.

I can't honestly say for sure about the next significant milestone at this moment, as I don't think it's fully in my control, as my circumstances would decide them in future. Yes, if my circumstances remain the same, my investments will continue for sure till I retire. Whatever number I have reached now and whatever number I'll reach in future, I'll always be very grateful for the same.

I wish you all continued success and I would be happy to assist you in whichever way I possibly can.

•••

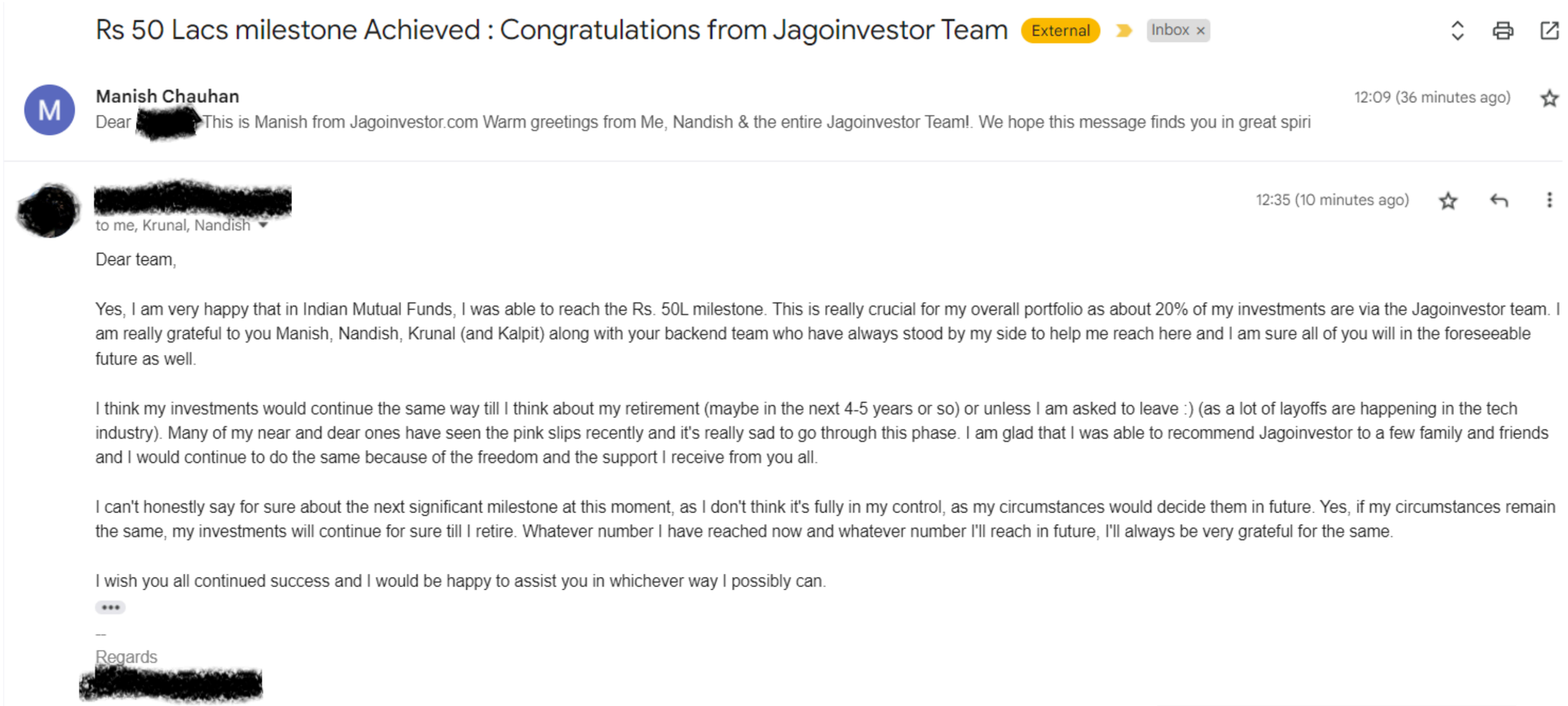
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Regards

[redacted]

Testimonial #36

Rs. 50 Lacs Milestone Achieved



Rs 50 Lacs milestone Achieved : Congratulations from Jagoinvestor Team External Inbox ×

Manish Chauhan 12:09 (36 minutes ago)

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I wish you all continued success and I would be happy to assist you in whichever way I possibly can.

•••

--

Regards

[redacted]

Testimonial #37

Rs. 50 Lacs Milestone Achieved

Rs 50 Lacs milestone Achieved in Mutual Funds : Congratulations from Jagoinvestor Team External Inbox ×

Manish Chauhan 11:43 (1 hour ago)

Dear [redacted] This is Manish from Jagoinvestor.com Warm greetings from Me, Nandish & the entire Jagoinvestor Team!. We hope this message finds you in great spirits.

[redacted] 12:11 (44 minutes ago)

to me, Kunal, Nandish

Thank you Manish, Nandish and Kunal.

Your relentless push on various aspects of personal finance just not help me but also to my Bhaiya as he also crossed 50 L with Jago and I know, he will also be getting milestone emails as well :-). I am so blessed that I have folks like you around whenever I need(Kunal can understand what I am saying :-)).

So for me, it is 50 + 50 = 1 CR happiness :-)

My next immediate milestone is to accumulate 1 CR in my and Bhaiya MF respectively within a year actually. I just want to enjoy the power of compounding to add more and more capital into it.

Thanks for the advice of shifting my focus from debt to PMS equity. It is also doing well.

If your time permits, I would love to meet you and Kunal in person at your office whenever you are available.

•••

--

Regards,

[redacted]

Testimonial #38

Rs. 50 Lacs Milestone Achieved

Rs 50 Lacs milestone Achieved : Congratulations from Jagoinvestor Team External Inbox ×

Manish Chauhan Wed, 8 May, 11:56 (6 days ago)

Dear [redacted] This is Manish from Jagoinvestor.com Warm greetings from Me, Nandish & the entire Jagoinvestor Team!. We hope this message finds you in great

[redacted] Mon, 13 May, 06:13 (1 day ago)

to me, Krunal, Nandish

Hi Manish and Jagoinvestor team,

Thank you very much for your wishes.

It was with your continuous support and guidance only I could achieve this milestone. Thank you and your team for that.

How do you feel about reaching this milestone of Rs 50 Lacs in mutual funds?

I am very happy to reach the first milestone of my financial journey. I feel fortunate to have associated with Jagoinvestor team. The process with JI was very systematic in drafting and finalizing my financial plan. They have explained the basics principles of investing in details and the need for discipline to reach investment goals. The periodic review has helped me to increase my SIP amount whenever possible to reach my goals faster. Especially, the support you extended during panic situations like COVID has helped me to keep calm and focussed on future goals.

What amount do you see as your next significant milestone?

My next significant milestone will be an amount of 2 crores.

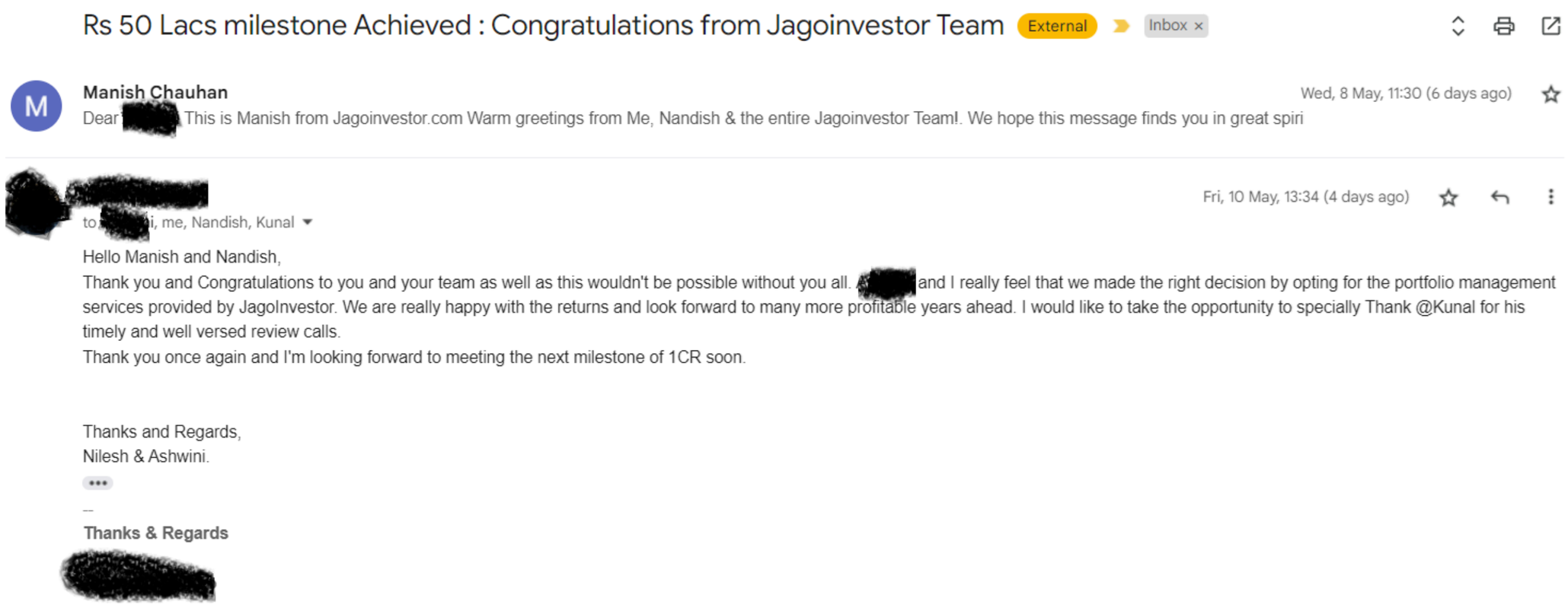
Thank you once again for your support.

Regards

[redacted]

Testimonial #39

Rs. 50 Lacs Milestone Achieved



Rs 50 Lacs milestone Achieved : Congratulations from Jagoinvestor Team External Inbox ×

Manish Chauhan Wed, 8 May, 11:30 (6 days ago)

Dear [redacted] This is Manish from Jagoinvestor.com Warm greetings from Me, Nandish & the entire Jagoinvestor Team!. We hope this message finds you in great spiri

[redacted] Fri, 10 May, 13:34 (4 days ago)

to [redacted], me, Nandish, Kunal

Hello Manish and Nandish,

Thank you and Congratulations to you and your team as well as this wouldn't be possible without you all. [redacted] and I really feel that we made the right decision by opting for the portfolio management services provided by JagoInvestor. We are really happy with the returns and look forward to many more profitable years ahead. I would like to take the opportunity to specially Thank @Kunal for his timely and well versed review calls.

Thank you once again and I'm looking forward to meeting the next milestone of 1CR soon.

Thanks and Regards,

Nilesh & Ashwini.

•••

--

Thanks & Regards

[redacted]

Testimonial #40

Rs. 25 Lacs Milestone Achieved

[redacted]
to me, Krunal, Nandish

2 Jun 2024, 18:47 (8 days ago)

Hi Manish,

Thank you for the email. I missed this email, sorry about that. Hope you are all doing well.
I am thankful to you, Nandish and Krunal for the wonderful platform and guidance offered by you all.

Krunal is providing me excellent help and support needed in utilizing my hard earned family income towards reaching my goal of financial freedom.

I would love to share with you below answers:

1. How do you feel about this journey of reaching Rs 25 Lacs in mutual funds? **I feel happy and grateful to God and the JagoInvestor team for hand holding me in this journey. I am happy to share that I have reached 50 Lakh investment now by investing my real estate sale amount in MFs via STPs .**
2. What amount do you see as your next significant milestone? **My next goal is to reach the 75 lakh milestone. I am increasing my SIP amount by almost 100% to achieve this goal from the month of June.**

Sincere thanks again to all of you for your great support always. I hope and believe you are all with me always helping me out to reach my financial goals and clarifying my financial queries.

Best Regards,
[redacted]

Testimonial #41

Rs. 1 CR Milestone Achieved

[redacted]

Sun, 28 Jul, 14:28 (22 hours ago)

to me, Ajay, Nandish

Hi Manish,

Yes, I received all your email but couldn't reply. **Thank you and your team for all the assistance provided in achieving this goal.** 🙂

1. **How do you feel about reaching this milestone of Rs 1CR in mutual funds -** As a family we were majorly into traditional investments like FDs, Post office recurring deposits, real estates, gold etc. I started my individual mutual fund journey in 2015 by reading articles and recommendations from economic times WEALTH edition. Somehow I realised I am not able to evaluate the correct mutual funds as per my goals. I wanted to have a proper investment portfolio aligned to long term goals for me and my family. During this period I came to know about Jagoinvestor through an article shared by my friend. From there I started my family's actual mutual fund journey with Jagoinvetor. It feels great to achieve 1 Cr. milestone, same I shared with my family also. We all are very family to be associated with Jagoinvestor. Again a gig thank you to all of you !!!

2. **What amount do you see as your next significant milestone -** I am targeting crossing 4 Cr in the coming 5-7 years. I will soon plan a discussion with Ajay.

Thanks,
[redacted]

Testimonial #42

Rs. 1 CR Milestone Achieved

[redacted]

27 Jul 2024, 17:52 (2 days ago)

to [redacted], me, Ajay, Nandish

Hallo Manish,

Thank you so much! I'm grateful to the entire Jago team for this milestone.

As you said this is just the beginning, still many more years to go. I have learnt alot from this journey to just be patient and invest consistently no matter what happens, just ignore the noise. I can see the power of compounding in my portfolio, I wish i had started investing a bit early.

My next milestone:
1Cr ---> 10Cr ---> 100Cr

I know I have set a very big milestone which can be achieved over a period of time by increasing my SIP consistently. Due to the newest addition to the family, my wife is on maternity leave till the end of next year. Definitely I will get back to my RM (Ajay) once we have more earnings till then we don't want to disturb our current investments.

Once again thanks a lot to your entire Team for the support.

Kind Regards / Mit freundlichen Grüßen

[redacted]

Testimonial #43

Rs. 1 CR Milestone Achieved

[redacted] 25 Jul 2024, 16:30 (4 days ago)

to me, Kunal, Nandish

hi Manish, hi Nandish,

In 2014 January (an year before our twin girls were born), I had nothing to show in my bank (I had already purchased 2 LIC policies and a car).

On the advice of a friend, I reached out to Jago in October 2014.
Nandish told me this over a phone call:
Nandish: "How do you expect us to help you? your expenses are matching your income, no room for savings...".
[redacted]: "I have 10000 INR and i will pay you that, just help me somehow going forward because obviously I am clueless. I started working in 2002 and I have nothing to show for my 12 years..."
Then I got an email (attached here).
Thereafter, I joined two courses from Jago investor. One was a 100 actions course, the other i don't even remember anymore.
All I remember was I had to scramble for money, and with great difficulty I paid 18000 to Jagoinvestor (for the two courses) and hoped for a miracle. (knowing not how much the relationship would last I had saved the actions offline without telling you guys:-))

The journey started in 2015 early.
The miracle has now started to come true.

(but now with renewed confidence, I want to be more aggressive and want to increase my financial goals and numbers and I keep bothering Jago for this! Thank you Kunal for humouring me!)

This confidence was given **by you,** ....to me, ...to us.

You have a clear plan.
You have the heart in the right place.
You have the tools and the know-how.
You chart a course for financially-ignorant people like me, educate us and most importantly you stay the course with us!

Thank you for staying as a trusted partner, thank you for honest appraisals (I remember Nandish telling me to be realistic when I said I want 50Cr as my overall retirement corpus, I was saying this with zero bank balance - I still want it, Nandish!).

I have also, since then, introduced many clients as well to you (will be introducing two more to you shortly!) - this is a symbol of the trust I have in you. I have been giving many jago books to my junior colleagues as soon as they join work or your blogs or your reference. I even gave my kids RBI comics that you guys recommended (and Kunal helped me re-find them).
There needs to be an awareness that youth generally lack. My mistakes shouldnt be repeated by anyone who I meet and I can actually influence.

(I do have feedback, but that is for another day)
Today, I am just grateful to all of you.

May your tribe increase Manish, Nandish, Kunal and team!

Testimonial #44

Rs. 25 Lacs Milestone Achieved

[redacted] 25 Jul 2024, 08:38 (4 days ago)

[redacted].com, me, Nandish, Kunal

Hi Manish,

I apologize for the delayed response. I initially saw your email but was in the midst of relocating to India for a new job, which caused me to overlook replying sooner.

It's an incredible feeling to open the Mint app and see the milestone of 25L against our name! My wife and I have repeatedly reshuffled our expenses over the past few years to ensure our SIPs continued without interruption, and now we're thrilled to be steadily inching towards financial independence. Your backend team and advisors (Kunal, Kalpit) have been excellent in guiding us through this journey and ensuring we received the right advice to make informed decisions.

It took us 3.5 years to reach 25L, and we aim to reach our next target of 50L much sooner, ideally within 2 years. While 1Cr seems distant, we have some policies maturing in the next 4-5 years, so we hope to achieve this sooner. We aspire to be in a good financial state by FY 2033-34 (10 years ahead), just in time for a significant milestone in our daughter's education. We hope things continue smoothly without major hassles until then.

Wishing the Jago team all the best moving forward, and may you achieve all your milestones. I remember reading your blogs back in 2017 and being captivated by your simple yet lucid explanations of finance. My only wish is that you publish more articles frequently (at least two a month). I have recommended your services to friends and family, and they have always provided excellent feedback till date.

Once again, wishing you the best..!!

With Best Regards

[redacted]

Testimonial #45

Rs. 25 Lacs Milestone Achieved

[redacted] 25 Jul 2024, 08:38 (4 days ago)

[redacted].com, me, Nandish, Kunal

Hi Manish,

I apologize for the delayed response. I initially saw your email but was in the midst of relocating to India for a new job, which caused me to overlook replying sooner.

It's an incredible feeling to open the Mint app and see the milestone of 25L against our name! My wife and I have repeatedly reshuffled our expenses over the past few years to ensure our SIPs continued without interruption, and now we're thrilled to be steadily inching towards financial independence. Your backend team and advisors (Kunal, Kalpit) have been excellent in guiding us through this journey and ensuring we received the right advice to make informed decisions.

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Once again, wishing you the best..!!

With Best Regards

[redacted]

Testimonial #46

Rs. 25 Lacs Milestone Achieved

Manish Chauhan Thu, 1 Aug, 10:30 (1 day ago)

Dear [redacted] This is Manish from Jagoinvestor.com Along with my partner Nandish, your RM, and the entire Jagoinvestor family, I wanted to…

[redacted] Thu, 1 Aug, 23:44 (15 hours ago)

to me, Kunal, Nandish

Thankyou Manish / Nandish / Kunal / Everyone at Jago,

Thank You very much for this mail and I never expected you would appreciate me personally as I consider myself a very small investor among your clients.
It all started with reading the book on 16th principles of investing and making an attempt to understand equity investing.
Being coming from conservative family,Initially I was a bit hesitant to invest in equity in 2018.
Yes, had I not started investing with you & groww in 2018, today I would not be having the 50+L in my pocket today, it would have been spent some way or the other.
Thank you for making me understand the power Of SIP and equity investing.

Only thing not working in my favour in these last 8 years is my salary is not getting increased. If I can increase, then I will plan to increase my SIP with you.

Thankyou for the guidance and I am indebted to you.

Thanks and Regards,

Testimonial #47

Rs. 25 Lacs Milestone Achieved

[redacted]

07:14 (4 hours ago)

to me, Kunal, Nandish

Hi Manish,

Hope you are doing well.

Apologies for my delayed response.

First of all, Thanks for taking out your time and congratulating me for achieving my great milestone of 25 lacs Portfolio. It is an immense pleasure for me 😊 Thank you all (Manish, Nandish, Kunal and Jagoinvestor team) for helping me to achieving this great milestone.

Even though I become part of Jagoinvestor from July 2020, I have started reading your blog from 2016. As I am the first graduate of my family, no one was there in my family to guide me on career or personal finance. But your blog helped me to acquire knowledge about personal knowledge. Big Thanks for that. 😊

As I am from small town (where most people think and opt endowment insurance as investment) from south Tamil Nadu, I would have end up in having a lot of endowment policies from LIC if I didn't read articles in your blog. That helped me to be stay away from such endowment policies in my portfolio.

Two things which I would like to highlight.

1. **Choosing term and health insurance** - As I have started reading your blog from 2015, I do understand the importance of term insurance. But I have not taken term insurance for 4 years (2016 - 2020) due to too much analysis and procrastination. Once I become part of Jagoinvestor, the discussion helped me to choose the right insurance for me and my parents quickly.
2.
3. **Discipline investing through SIP** – Before joining with Jagoinvestor, I am doing very little amount randomly in different mutual funds based on star rating and investing the left-over money after spending. In Jagoinvestor, as I have registered for SIP investment mode, I think only that money should be available in my bank account on this particular SIP date without worrying about market condition, fund performance, etc.

[redacted]

Testimonial #48

Rs. 1 CR Milestone Achieved



[redacted]

to nandish, me

Wed, Sep 18, 10:43 AM (1 day ago)

hi Nandish

I just noted that my portfolio value has crossed 1CR. I started my journey with Jago in 2016 I think. It was a chance encounter with a colleague who was praising your team and i thought i should give it a try. i never invested in stocks or MF before and didn't have any retirement planning.

From there to now, it's been an amazing journey with your team. your team always comes out as very professional and customer oriented. super happy with the support.

A big thanks to you and your team.

Looking forward to the journey towards my retirement. Thanks to Kunal who is currently supporting my account.

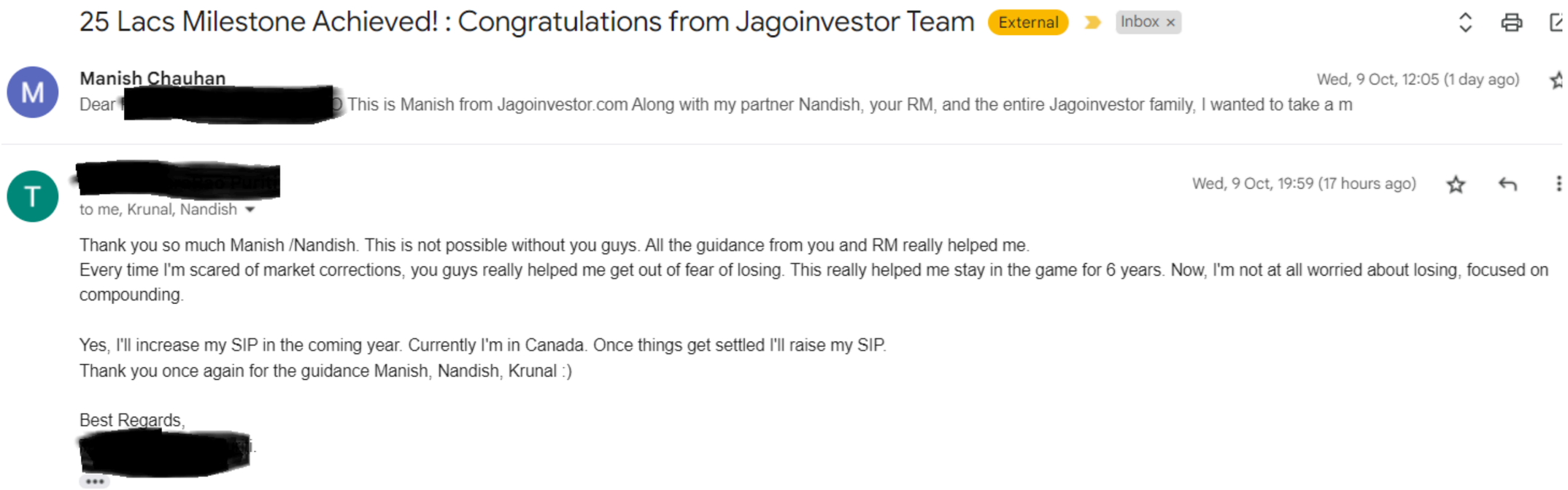
I also love the information you share like the FIRE session as well on SWP etc.

Cheers

[redacted]

Testimonial #49

Rs. 25 Lacs Milestone Achieved



25 Lacs Milestone Achieved! : Congratulations from Jagoinvestor Team External Inbox ×

Manish Chauhan Wed, 9 Oct, 12:05 (1 day ago)

Dear [redacted] This is Manish from Jagoinvestor.com Along with my partner Nandish, your RM, and the entire Jagoinvestor family, I wanted to take a m

[redacted] Wed, 9 Oct, 19:59 (17 hours ago)

to me, Krunal, Nandish

Thank you so much Manish /Nandish. This is not possible without you guys. All the guidance from you and RM really helped me.
Every time I'm scared of market corrections, you guys really helped me get out of fear of losing. This really helped me stay in the game for 6 years. Now, I'm not at all worried about losing, focused on compounding.

Yes, I'll increase my SIP in the coming year. Currently I'm in Canada. Once things get settled I'll raise my SIP.
Thank you once again for the guidance Manish, Nandish, Krunal :)

Best Regards,
[redacted]

Testimonial #50

Rs. 1 CR Milestone Achieved

1 Cr Milestone Achieved! : Congratulations from Jagoinvestor Team External Inbox ×

Manish Chauhan Wed, 9 Oct, 15:56 (21 hours ago)

Dear [redacted] This is Manish from Jagoinvestor.com Along with my partner Nandish, your RM, and the entire Jagoinvestor family, I wanted to take a moment …

[redacted] Wed, 9 Oct, 19:23 (18 hours ago)

to me, Kunal, Nandish

Hi Manish and team,

Last Dusshera, You had sent an email congratulating me on 50 Lakh milestone. This Dusshera, I am excited to receive your mail on 1 Crore milestone. I had invested only about 17 Lakh during this 1 year period. This clearly shows that your choice of funds and the magic of compounding is working well for me. I understand that this is a remarkable milestone as the first 1 crore takes lot of time to build.

Jagoinvestor is best thing that happened to me so far. I am happy to celebrate this milestone with all of you at jagoinvestor. May God keep you all blessed to continue making difference to the lives of people.

Having known and having realized the long term wealth creation potential of mutual funds and expertise of jagoinvestor team, I will look for opportunities in the future to invest more and strive for 2 crore milestone in the next 3 years.

Once again, heartfelt thanks to Manish, Nandish, Kunal and the entire jagoinvestor team.

Regards,

[redacted]

Testimonial #51

Rs. 1 CR Milestone Achieved

1 Cr Milestone Achieved! : Congratulations from Jagoinvestor Team External Inbox ×

Manish Chauhan Mon, 7 Oct, 15:20 (3 days ago)

De[redacted] This is Manish from Jagoinvestor.com Along with my partner Nandish, your RM, and the entire Jagoinvestor family, I wanted to take a moment to congrat

[redacted] Tue, 8 Oct, 13:13 (2 days ago)

to me, Kunal, Nandish

Hi Everyone,

The journey so far has been very good , and a big thanks to Kunal as well for sorting out my finances as well that includes health & term insurance. Kunal was always ready to answer my queries and whichever funds he had suggested , I have followed his guidance and I see the benefits now .

When I started my journey in 2018 , I hardly had much idea about investing and how to sort out my finances . Majority of my investments were in Real Estate .

6 years down the lane , I can see the benefit of staying invested and continuing the SIP , not worrying too much about market crash .

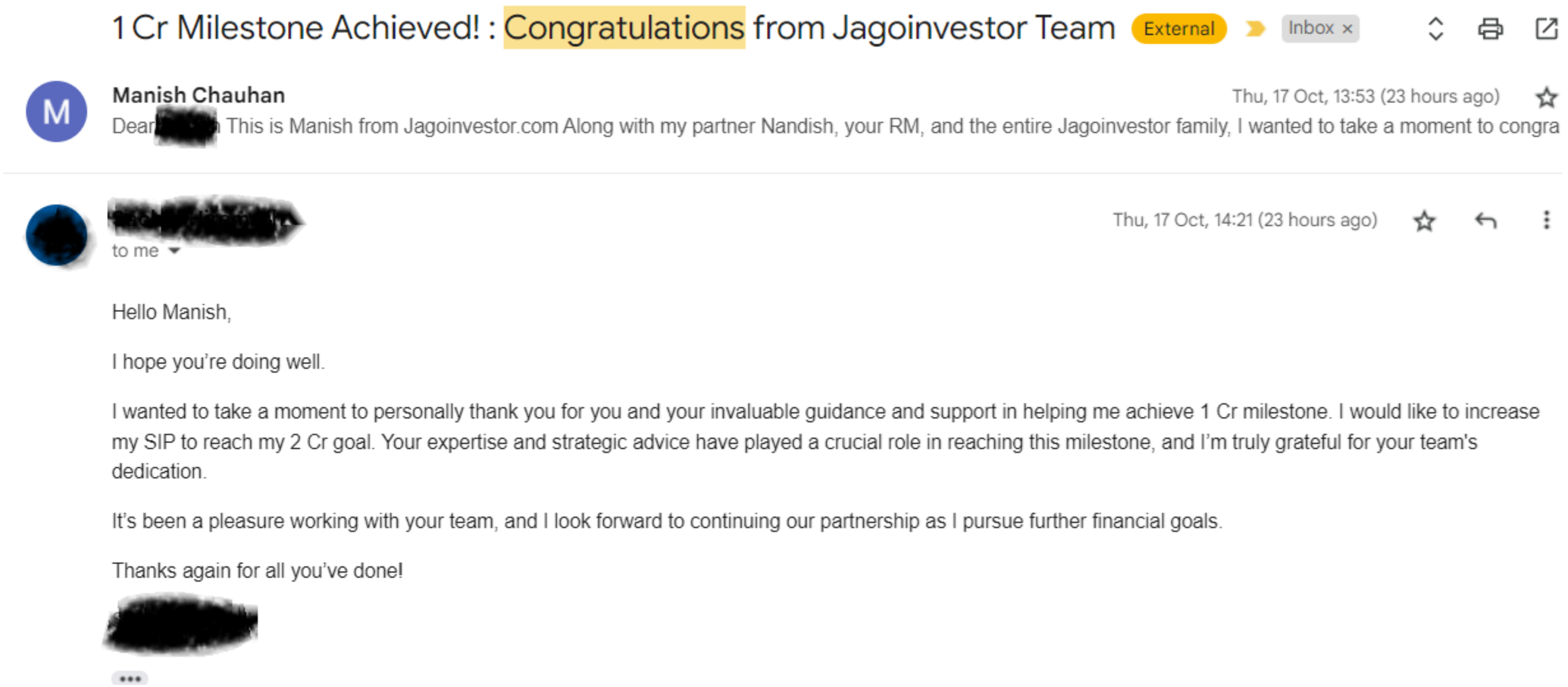
Overall , as a team you guys have done really well and I am pretty satisfied with the returns .

Regards

[redacted]

Testimonial #52

Rs. 1 CR Milestone Achieved



1 Cr Milestone Achieved! : Congratulations from Jagoinvestor Team External Inbox ×

Manish Chauhan Thu, 17 Oct, 13:53 (23 hours ago)

Dear [redacted] This is Manish from Jagoinvestor.com Along with my partner Nandish, your RM, and the entire Jagoinvestor family, I wanted to take a moment to congra

[redacted] Thu, 17 Oct, 14:21 (23 hours ago)

to me

Hello Manish,

I hope you're doing well.

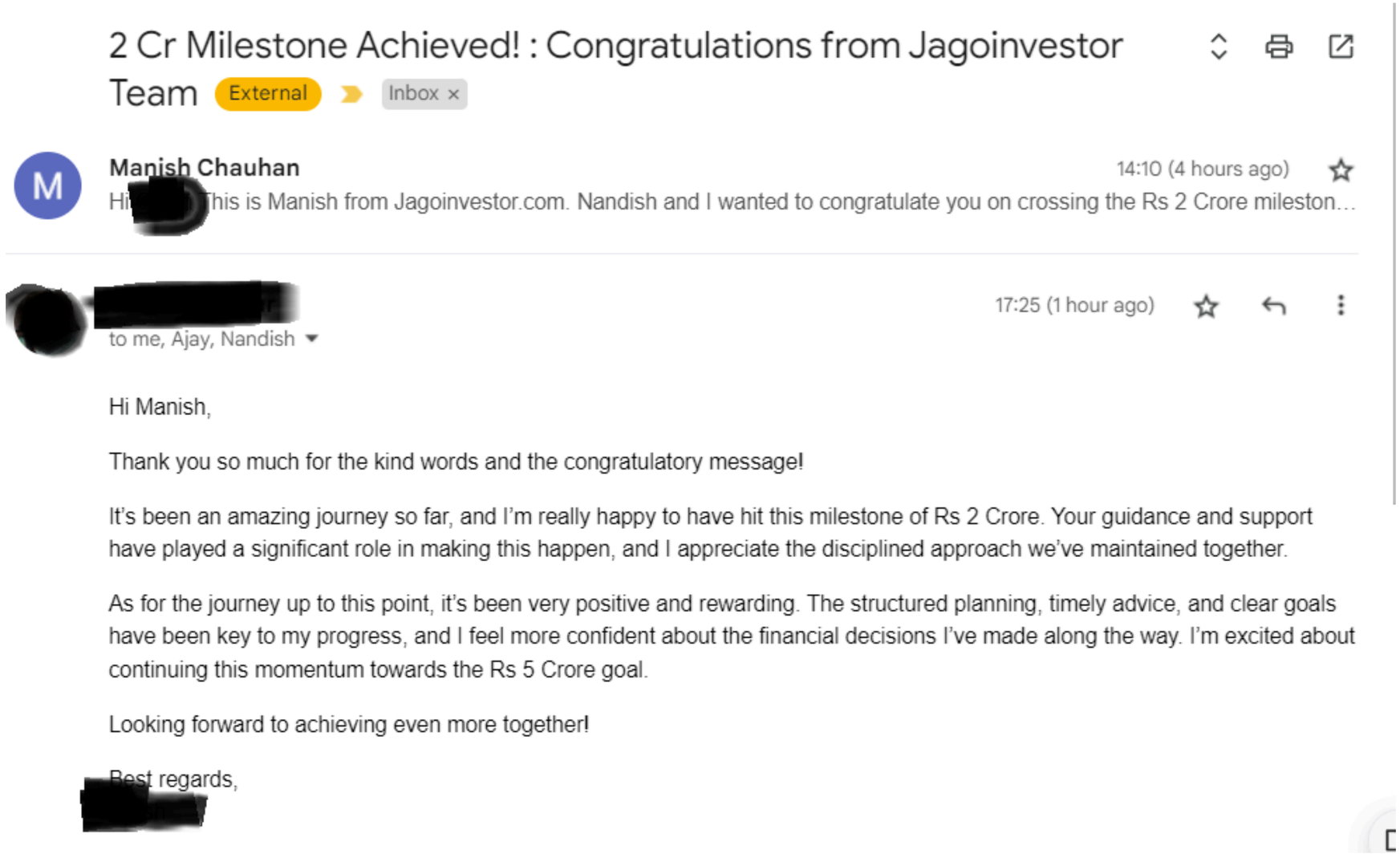
I wanted to take a moment to personally thank you for you and your invaluable guidance and support in helping me achieve 1 Cr milestone. I would like to increase my SIP to reach my 2 Cr goal. Your expertise and strategic advice have played a crucial role in reaching this milestone, and I'm truly grateful for your team's dedication.

It's been a pleasure working with your team, and I look forward to continuing our partnership as I pursue further financial goals.

Thanks again for all you've done!

[redacted]

Rs. 2 CR Milestone Achieved



2 Cr Milestone Achieved! : Congratulations from Jagoinvestor Team External Inbox ×

Manish Chauhan 14:10 (4 hours ago)

Hi [redacted] This is Manish from Jagoinvestor.com. Nandish and I wanted to congratulate you on crossing the Rs 2 Crore mileston…

[redacted] 17:25 (1 hour ago)

to me, Ajay, Nandish

Hi Manish,

Thank you so much for the kind words and the congratulatory message!

It's been an amazing journey so far, and I'm really happy to have hit this milestone of Rs 2 Crore. Your guidance and support have played a significant role in making this happen, and I appreciate the disciplined approach we've maintained together.

As for the journey up to this point, it's been very positive and rewarding. The structured planning, timely advice, and clear goals have been key to my progress, and I feel more confident about the financial decisions I've made along the way. I'm excited about continuing this momentum towards the Rs 5 Crore goal.

Looking forward to achieving even more together!

Best regards,

[redacted]

Testimonial #54

Rs. 2 CR Milestone Achieved

2 Cr Milestone Achieved! : Congratulations from Jagoinvestor Team

External Inbox ×

Manish Chauhan Fri, 18 Oct, 14:20 (4 days ago)

Hi [redacted] This is Manish from Jagoinvestor.com. Nandish and I wanted to congratulate you on crossing the Rs 2 Crore milestone! It's an incredible achie...

[redacted] 16:02 (2 minutes ago)

to me, Nandish

Hi Manish and Nandish.
Thank you very much. The credit goes to you guys as well for helping me to achieve this goal. It wouldn't have been possible without your guidance.

It has been tremendous journey so far. I must say that the decision I made in 2020 to start investing through your channel is an absolute success. I had money in my hands but never had right thinking to invest at a proper place. With you as a background force, I can sit and relax without any worries about how to grow my money.

You are doing a great job. Regular feedbacks, reviews and all kind of interactions with the jago community shows your customer obsession. Your sessions are insightful and helps to understand changes in the market and the options available to plan our journey better.
Your knowledge and expertise bring lot of value in managing my finances, and so far I am benefitted by the proposals you made. Market slow downs, change in finances, wrong decisions, difference in opinions are all part of life and we always have to look forward and find the best way to come out of such situation.
I hope to continue this relationship in future and expect similar support from you to work towards next goals.

Cheers.

Thanks and regards

Testimonial #55

Rs. 1 CR Milestone Achieved

[redacted]
to me, Nandish, Ajay

28 Oct 2024, 15:23 (1 day ago)

Hey Manish, Nandish & Ajay,

I never realized my reply to your email has been sitting in the drafts folder all these days. So, after a small delay of 3 months 😉, here it is:

Though I have read about the power of staying invested, actually seeing how the value has increased considerably after 5 years was quite eye opening. It is like that bamboo tree story where the roots grow for years before the shoots start growing. I'm really happy to invest and keep investing and increasing the SIP and not think about it.

While I also invest directly into equity and that also crossed 1CR earlier this year, it takes effort to read and invest properly, I'd rather spend that time doing other things. Now that I have a good financial foundation, I find 'time' to be as valuable or even more valuable than money, and would rather spend time learning the violin or doing yoga or reading books, rather than spend time to get more money. And that is where handing off all investments to someone as trustworthy as JagoInvestor is a boon.

Thanks for all the hard work you and your team put in, it's been a great experience so far.

Happy Diwali, and have a great adventure ahead!

Thank & Regards,
[redacted].

•••

Testimonial #56

Rs. 1 CR Milestone Achieved



[redacted]

to me, Krunal, Nandish

Sat, 26 Oct, 08:02 (3 days ago)

Dear Manish, Nandish, and Krunal,

Thank you for your heartfelt congratulations on my portfolio reaching the Rs 1 Crore milestone. It has been a rewarding journey, and I am grateful for the guidance and support provided by the entire Jagoinvestor team.

The snapshot of my investment journey is a wonderful reminder of the progress made through disciplined and consistent investing.

This milestone is indeed a significant achievement for me, and I hope it serves as an inspiration to others aiming to reach their financial goals. I am excited about the future and look forward to achieving the next milestones of Rs 2 Crore and beyond with your continued support.

Thank you once again for your dedication and excellent service. I am eager to share my thoughts and feedback to help improve the experience for all clients.

In gratitude,

[redacted]

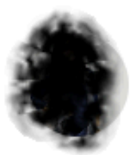
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Thanks & Regards

[redacted]

Testimonial #57

Rs. 1 CR Milestone Achieved



[redacted]
to me, Ajay, Nandish

14 Aug 2025, 19:35 (6 days ago)

Hey Manish, Ajay & team,

Thank you for the nudge, I'd missed this email.

I don't have any specific feedback for y'all. Ajay is super helpful with everything and quick to respond. :)

Thoughts on the milestone:
I believed that I started investing in 2021 (when I was 29), so quite late for my age. Having grown up in a financially tough environment made me very anxious about money and managing it. My husband, [redacted] (another JagoInvestor client), has played a MASSIVE role in encouraging me to get my finances in order and invest in insurance, etc.

I guess, having a partner who is constantly looking out for you and pushing you to make healthy life choices is very important. I have only one regret: I wish I had someone to guide me when I was younger, and I wish I'd started investing sooner than later.

Thank you.

•••

Testimonial #58

Rs. 1 CR Milestone Achieved

[redacted]

to me

Thu 14 Aug, 20:16 (6 days ago)

Hi Manish,

Thank you so much for your thoughtful message and for following up — I truly appreciate it. I had indeed seen your earlier mail, and I must apologize for not responding sooner.

This One Crore milestone means a lot to me — it is a significant personal achievement and a testament to the consistent guidance and disciplined investing approach that you and the Jago investor team have helped me follow over the years. Your advice, insights, and encouragement have been invaluable in keeping me focused on the long-term journey, even during challenging times.

Looking ahead, I'm excited about working towards the next milestones — 2 Crore, 5 Crore, and beyond — with the same steady approach. I am confident that with your continued support and expertise, these goals are well within reach.

Once again, thank you for being such a trusted partner in my financial journey. I am grateful for all the efforts you and your team put into helping clients like me stay on track towards financial freedom.

Thanks,

[redacted]

Testimonial #59

Rs. 1 CR Milestone Achieved

[redacted]

15 Aug 2025, 11:08 (5 days ago)

to me, Krunal, Nandish

Hi Manish,

A Big thank you from my heart to all of the Jagoinvestor team specially to my advisor Krunal for guiding & supporting me to achieving this 1cr milestone.whenever I had any doubts or any clarifications needed, I was directly contacting Krunal &was asking "hey Krunal what's your opinion on this or is there any better plans available?".He always guided me properly & efficiently to achieve this.

So i am expecting this guidance from everyone in the Jago team to achieve my future milestones as well.

Thank you team

HAPPY INDEPENDENCE DAY

Regards,

[redacted]

Testimonial #60

Rs. 1 CR Milestone Achieved

[redacted]

Mon 18 Aug, 13:14 (2 days ago)

to me, Ajay, Nandish

Hi Manish, Nandish, Ajay,

Apologies for the delay in acknowledging and responding to this email.

Needless to say, I am very excited about achieving a 1Cr milestone in mutual funds assets. First and foremost, I am very grateful to the entire JagoInvestor team for helping me achieve this goal. The team has always been available for every question that I had through this journey and has been very professional, yet adding a personal touch, in all conversations. Keep up the good work.

In all honesty, the milestone does not feel like a game changer, possibly because Mutual funds is one of the assets and the overall net worth of 1Cr was possibly achieved some time ago. That said, this milestone, clubbed with other assets (although I have action items to be executed on the other assets, especially real estate), gives me a great sense of financial freedom, to be able to focus on other aspects of life, beyond finance and professional grind.

As the journey continues, I hope to focus more on my personal wellbeing (all aspects - health, family, social, financial) and explore avenues of growth which can bear the notion of passion, rather than profession. As I mention in my WTP, I see JagoInvestor as a 'Partner for Financial Freedom'. This has allowed me to channel my energy towards the other focus areas.

The one aspect that made this milestone possible, although I did not consciously do it, was to let the portfolio grow instead of constantly watching it. Following some financial core principles like 'invest, then spend' has made it possible to think of my spending power as 'paycheck minus SIP amount'. In hindsight though, I wish I had started this journey earlier and that's the message I typically share with my friends and acquiantances.

All in all, I am very very grateful to you guys for your contributions in my financail journey - wealth creation and building the right know-how!

Thank you,

[redacted]

Testimonial #61

Rs. 25 Lacs Milestone Achieved

[redacted]

to Ajay, Nandish, [redacted], me

Sun 17 Aug, 19:13 (3 days ago)

Hello Manish,

Thanks a lot for the email and motivation.
First of all, I would like to apologize to have missed this email. We have recently moved to a new place in Germany so life has been chaotic lately.

I would take this opportunity to thank you, Ajay and the Jagoinvestor backend team for always providing prompt service.

Not sure, if you know that jago has always been an integral part of our family's financial journey. I started reading your/Nandish's blogs sometime in 2015-2016. I never paid attention to my savings/investments etc until jago educated me.

Thank you so much for all your support so far! Now since my husband's portfolio (cc in the email) has been also merged with Jago, we together plan to achieve bigger and significant financial milestones with your team's help and guidance.

Regards,
[redacted]

•••

Testimonial #62

Rs. 1 CR Milestone Achieved

[redacted]

13:51 (1 hour ago)

to [redacted] me, Krunal, Nandish

Hi Manish,

I missed the email. Sorry about it.
It is really great to hear from you and happy to reach this milestone which me and my wife aimed to reach by 2025.

Our decision to associate and get coaching from Jago investor team in our financial journey is the best decision ever. We trust the ethics, sincerity your leadership and team has in helping the clients and wanting them to be financially independent.

Me and my wife want to convey our sincere thanks to you and Nandish for leading a great team who are eager to help and our heartfelt thanks to Krunal for being our mentor and helping us reach our goals.

Would like to continue our journey with Jago investor and head towards financial freedom.

Thank you once again.

Best regards,
[redacted]

Testimonial #63

Rs. 1 CR Milestone Achieved



[redacted]

to me, Ajay, Nandish

Thu 13 Nov, 15:02 (21 hours ago)

Hi Manish, Nandish, Ajay and whole team!!

Thank you so much for the email! This milestone wouldn't have been possible without Jagoinvestor's guidance.

It all started when I first came across you guys in my first job, 6 years ago! in Tata Communications- where you had given webinar on FIRE, at that moment I decided to actually do something with my money instead of splurging my first job salaries on silly things. I had already booked a car before I began investing, and that was the last major financial mistake I made!

After a few initial hiccups with RMs, I finally got Ajay—and there has been no looking back. I still remember that in the early years, Ajay was part of Jagoinvestor's backend team, but he's been an amazing RM not just for me but for my friends as well.

Since joining, I've referred six people, and all of them thank me for introducing them to wise wealth planning. Some are with Kunal, some with Ajay, and everyone is happy with Jagoinvestor's support and guidance.

I gifted myself an iPhone 16 Pro Max and an Apple Watch Series 10 for this milestone, and earlier I had gifted myself an iPad when I hit 50L. But I made sure I didn't overspend—managed to get all three under 1.62L! I'm genuinely proud of that, and it's only possible because of Jagoinvestor's weekly webinars on smart spending and everything else.

Once again, thank you for the wishes. Hope to see you all soon!

Thanks and Regards,

[redacted]

Testimonial #64

Rs. 1 CR Milestone Achieved

[redacted]

Sun 7 Dec, 17:02 (21 hours ago)

to me, Kunal, Nandish

Hi Manish, Nandish, and Kunal,

I hope this message finds you well. Please accept my apologies for the delay in responding; I was travelling and then came down with the flu for the past two weeks and couldn't check my emails.

I'm thrilled to have reached this significant milestone in my FIRE journey. This achievement means the world to me, especially considering that ten years ago, I could hardly envision having this amount to my name. At 30, I was managing a debt of ₹3 lakhs, earning about ₹30,000 a month, and had no savings, inheritance, or even a roof over my head. Reflecting on the journey from there to where I am today fills me with immense pride. With a disciplined approach, I've grown my wealth to ₹1 crore in mutual funds and over ₹2 crores total, including my PF, EPF, and a small piece of land near Goa.

While self-discipline played a crucial role in the early stages of my financial journey, the guidance and support from Jago Investor in the past 6 years have been invaluable. I genuinely couldn't have achieved this without your assistance. Working with Jago Investor has brought me financial freedom and peace of mind that I could never have reached on my own. The thought of navigating this path without your guidance is overwhelming. Choosing to invest in a financial planner and selecting Jago Investor as my partner has been one of the best decisions I've ever made in my life. I am deeply grateful for your constant support.

Looking ahead, my primary goal is to maintain the discipline that led me to my first ₹1 crore, while also living life to the fullest in the present moment. My primary goal is to accumulate ₹15 crores by 2035, allowing me to step away from the corporate world and pursue a more slow and meaningful life away from the chaos that is life in Indian cities, connected to my passion for the oceans and nature. Although this target may seem far off compared to my current net worth of ₹2 crores, I believe it's within reach with your continued support and guidance.

Thank you sincerely for all that you do to help so many people, including myself. A special shout-out to Kunal for being my trusted point of contact since December 2019. Your understanding of my personal situation, lifestyle and goals has made a significant difference in the advice I've received and the trust that I place in Jago Investor.

Once again, thank you all!

Testimonial #65

Rs. 1 CR Milestone Achieved

[redacted] 11 Dec 2025, 02:41 (4 days ago)

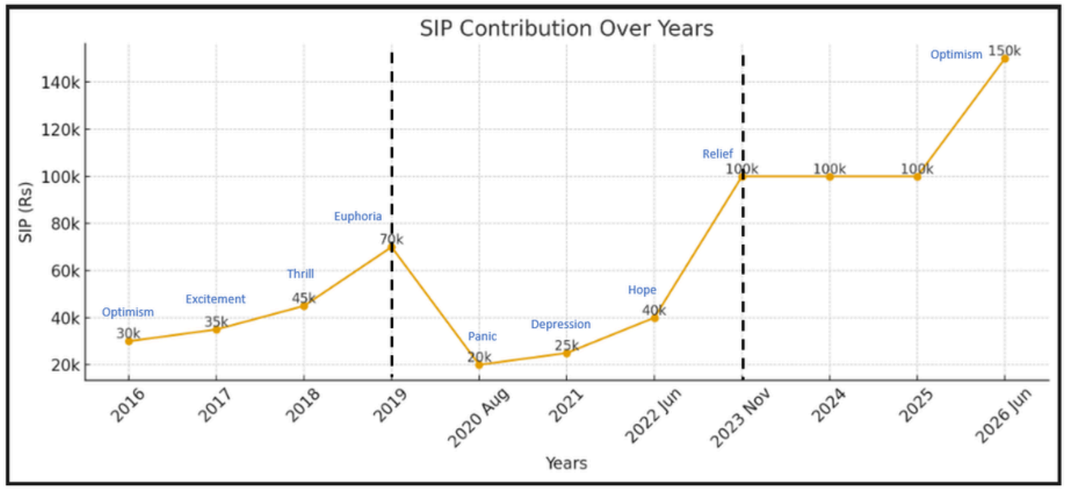
to me, Kunal, Nandish

Dear Manish,

Thank you so much for your message. I did read your earlier mail—just wanted to pause for a bit, reflect on the journey, and then write back with the sincerity it deserves.

2016–2020 Mar: Barely 1.5 years into my job, with almost no savings, I felt the need to take control of my financial life. Discovering the Jagoinvestor blog felt like uncovering a guiding light—I connected deeply with the honesty of the content. One call with Nandish changed everything. I started my SIPs, took term and health insurance, and felt genuinely proud that I didn't fall into the usual LIC trap. There was a lot of portfolio churn in those early years, but I stayed the course and kept increasing my SIPs, driven by the hope of building a better future.

2020 Mar–2023 Nov: Then COVID struck. Watching my portfolio fall 40% was heartbreaking. I panicked, yet still wanted to invest more, but the slow deployment and unclear communication shook my confidence. I felt lost—cut down my SIPs drastically, stopped believing in mutual funds, and drifted toward real estate. After an intense conversation with Nandish, I slowly accepted the reality of the markets. A small spark of hope returned, and I cautiously increased my SIPs again, still wanting the journey to be meaningful.



2023 Nov–Present: As markets recovered, so did my confidence. I raised my SIP to 1L—a moment that felt like reclaiming my path. Huge thanks to Kunal and Nandish for helping me believe again, not just in the process, but in myself. This period has been calmer, clearer, and filled with renewed trust. My wife and I eagerly awaited the ₹1cr milestone. When it finally came, the happiness lasted a few hours—but the realization that real wealth was built through nine years of discipline, struggle, and growth hit harder.

Today, the number matters less than the journey. I'm genuinely grateful for all the grind, the setbacks, and the lessons—and to the Jago team for being more than advisors, for being true financial coaches who walked with me through every phase.

Real journey with emotions

Testimonial #66

Rs. 3 CR Milestone Achieved



[redacted]

Wed 17 Jun, 11:49

to ajay, [redacted], me, Nandish

Hi Manish, Nandish and Ajay,

Today I saw a note from Nandish about a 2 Cr milestone of a client. I have hardly looked at my portfolio for the last 5-6 months and out of curiosity I just checked today and it crossed 3 CR. It's a moment of pride and celebration for me. I feel happy that you all have taught us how to be stable during storms and keep investing and stay put. Thank you so much for instilling this attitude in me. I saw the last email in this thread by Manish in Dec 2023. Manish had projected 2.11 in the next 3 yrs. We are still at 2.5 years and the portfolio has crossed 3 Cr.

Thanks,

[redacted]