Investment Purpose	Horizon	Risk Profile	Equity %	Debt %	Gold/Alt %	SIP / Lump Sum
1. Long-Term Wealth Creation	10–30 years	Aggressive	80%	10%	10%	SIP Preferred
2. Retirement Planning	5–30 years	Varies by phase	Varies	Varies	Varies	SIP → Lump Sum → SWP
3. Capital Preservation	<3 years	Conservative	0–20%	70–90%	0–10%	Lump Sum
4. Tactical/Short-Term Opportunities	6 months–3 yrs	Aggressive	30–50%	30–50%	10–20%	Lump Sum / STP
5. Tax-Efficiency	3–15 years	Moderate	40–60%	30–50%	10%	SIP + Lump Sum
6. Inflation-Beating Returns	7–20 years	Moderate–Aggressive	60–80%	10–30%	10%	SIP Preferred
7. Regular Income Generation	Post-retirement	Conservative	10–20%	70–80%	10%	Lump Sum → SWP

Investment Purpose	SEBI Categories / Product Types
1. Long-Term Wealth Creation	Flexi Cap, Mid/Small Cap, International Equity, SGB / Gold ETF
2. Retirement Planning	Multi-Cap, Aggressive Hybrid, Debt Funds, Equity Savings, NPS, PPF
3. Capital Preservation	Liquid, ST Debt, Arbitrage Fund, Conservative Hybrid, Gold ETF
4. Tactical/Short-Term Opportunities	Arbitrage, Sector/Thematic, Dynamic Asset Allocation, Targeted ETFs
5. Tax-Efficiency	ELSS (80C), PPF, NPS (80CCD), Tax-Free Bonds, Life Insurance (10(10D))
6. Inflation-Beating Returns	Equity (Midcap, Flexi Cap), International Funds, REITs, Gold ETF
7. Regular Income Generation	Equity Savings, MIPs, Monthly Income Plans, Gilt, SWP from Hybrid