

# Twitter Thread by [Ankur Warikoo](#)

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## How I invest my money

### A thread...

Last year when I stepped down as the CEO of nearbuy - I was a classic case of paper wealth with no cash in hand.

I had stupidly over indexed on equity, made terrible mistakes with money (see thread the end of this thread) and had no other income stream.

I realized the biggest mistakes I had made was investing in largely illiquid assets - startups and real estate. With extremely poor liquidity.

So while I had "wealth" I did not have any income.

The last year I have been working on changing that.

#### 1. Term Insurance

A decade back I bought a term insurance plan for 25 years, for 10Cr.

Which means if I die in the next 25 years (by the time I am 55), my family will get 10Cr (over and above my ongoing loans). If I don't die, I get nothing.

My logic at 30 was that by 55 I should be able to get to the 10Cr mark myself. Until then I rely on an insurance plan.

This amount I believe takes care of all current and future needs of my family.

This gives me mental peace, should something happen to me ever!

Of the disposable income I have (after paying for my bills and needs) I split it into 40:40:20

The first 40% goes into buying stocks of individual companies; split into 25% and 15%.

25% in US stocks - I pick market leaders in emerging tech. So the 4 stocks I have currently are

Shopify

Square

Zoom

Tesla

Indians can invest upto \$250,000 every year in international stocks (public + private), which is way more than I will ever have :)

I use [@INDmoneyApp](#) for investing - it is incredibly easy to use and helps me track.

Highly recommended.

The remaining 15% goes into Indian company stock. Again, I pick market leaders, but instead of emerging tech I go for established sectors.

My current picks are

ITC

HDFC

Reliance

Spicejet

Indian Hotels

Shree Cement

I use [@zerodhaonline](#) for all my stock investing. It is such an incredible product to use and while it is known to suffer from outages, it doesn't affect me since I do not actively trade.

Next 40% of savings rides on experts, who know their stuff :)

I am not a big fan of Mutual funds because of the opacity with which they operate.

So I started to use [@smallcaseHQ](#)

Think of it like a mix of stocks as per a strategy, where an expert is telling you what to buy/sell

I follow Momentum investing strategy on smallcase - which rides on stocks that are on an upward momentum.

The ones I picked were

Capitalmind Momentum

<https://t.co/yvxGWXFvnH>

and

Weekend Investing Momentum

<https://t.co/vzijXXCDoE>

I invest every month and if there is any surplus generated then as a one-time investment as well.

The last 20% is reserved for startup investing.

It is where I have lost my most money and made my most money as well.

I would not call myself an angel investor, since I do not have the capital depth to invest in all the good ideas I come across.

So I rarely invest directly in a startup (unless highly recommended or a founder I absolutely loved interacting with)

I mostly invest in startups through [@AngelList](#)

You can follow syndicates on AL, through which you get a deal flow. And most allow you to invest starting \$1,000

I am yet to see any gain come through AL - this is more of a wild bet on my part.

In summary:

25% in US tech market leaders - with a 15 year horizon, through [@INDmoneyApp](#)

15% in Indian traditional market leaders - with a 15 year horizon, through [@zerodhaonline](#)

40% in momentum Indian stocks, through [@smallcaseHQ](#)

20% in startups, through [@AngelList](#)

PS:

I do not have any Fixed Deposits (hate them!)

I haven't invested in any debt funds (frankly, they aren't that bad, but I am willing to take on risk)

My only liability is a (BIG) home loan

My investment strategy is aggressive for a 40 year old with a family of wife, 2 kids and 2 parents.

But that is just me.

This should ideally be the investment strategy for someone in their 20s

30% US Stocks + 40% Indian stocks + 30% Indian Debt (no startups please)

Here is a thread I wrote on mistakes I made with my money

<https://t.co/yyvpkvNOv6>

It has been converted into an eBook (thank you [@shreyashah23](#))

<https://t.co/mRdLJEtn5Y>

Mistakes I made with my money.

A thread...

— Ankur Warikoo (@warikoo) [September 25, 2020](#)

PLEASE do not blindly copy this strategy - for that matter anyone's

Take inspiration from others - but eventually build your own.

Oh - almost forgot - the longest word in english language

mutualfundsaresubjecttomarketriskpleasereadtheofferdocumentscarefullybeforeinvesting

Ask me anything on the strategy or guide me further if you have some feedback