



By the Faujis. For the Faujis.

Hum Fauji Initiatives

January 2026

WEALTH INSIGNIA

MONTHLY FINANCIAL NEWSLETTER 'BY THE FAUJIS. FOR THE FAUJIS.'

A MILESTONE YEAR WORTH REFLECTING ON



Dear Friends



The turn of the year invites reflections on life, health, progress, and the financial choices that shaped our journey over the last 365 days. It's a moment to acknowledge what worked, recognise what didn't, carry forward meaningful learnings, and set clearer intentions for the year ahead.

For me personally, the year 2025 has been a milestone marked by goals achieved, lessons learned, and the encouragement that comes with recognition. That spirit of reflection and gratitude is what shapes this January edition of Wealth Insignia.

This month, we took a breather and reflected on some of our most impactful articles, revisited shared milestones, cherished team moments, and relooked at the year that has been truly rewarding. These moments reaffirm our belief that disciplined planning, trust, and long-term thinking continue to create real value.

As we step into the new year, we are ready to build on the momentum, refine our approach, and move **upwards and onwards together. I will be building on the financial context more this year, but here is a snapshot on Do's for a profitable Investing in 2026.**

Wishing you and your family a healthy, prosperous, and fulfilling new year.

Warm regards,
Col Sanjeev Govila (retd)
CEO, Hum Fauji Initiatives

BEST OF HFI KNOWLEDGE HUB: OUR MOST READ ARTICLES OF 2025



AI & STOCK MARKETS: WILL ARTIFICIAL INTELLIGENCE BE THE NEXT BIG MARKET MOVER?

In 2023, AI-driven hedge fund Numerai outperformed traditional investors by using machine learning to predict stock trends. While human traders relied on intuition, Numerai's AI crunched billions of data points—making smarter, faster decisions.

So, is AI the future of stock markets?

How AI is Changing the Game

- ◆ Smarter Trading: AI detects patterns and predicts stock movements faster than any human.
- ◆ Algorithmic Trading Boom: Over 60% of trades are AI-driven, reducing emotional biases.
- ◆ Retail Investors Benefit: AI-powered tools like Zerodha's Streak and Robinhood's insights help everyday investors make informed decisions.

Is AI a Risk or Opportunity?

Opportunities: Faster execution, better risk management, and improved efficiency.

Risks: Over-reliance on AI could lead to flash crashes and unpredictable volatility (remember the 2010 "Flash Crash" where AI-driven trades erased \$1 trillion in 36 minutes?).

Final Thought

AI isn't replacing human investors—it's revolutionizing how markets function. Whether you're an active trader or a passive investor, understanding AI's impact can give you an edge in this evolving financial landscape.

(Contributed by Aman Goyal, Relationship Manager, Team Vikrant, Hum Fauji Initiatives)

IS YOUR RETIREMENT CORPUS BATTLE-READY FOR YOUR FINANCIAL GOALS?

*Retirement isn't the end—
it's your next mission. And like
every mission, it needs
planning, preparation, and the
right gear. With increasing life
expectancy and rising living
costs, your retirement savings
must be strong enough to
support you for 25 to 30 years
or more.*



Before Retirement: Build Your Base

In your working years, you balance EMIs, children's needs, and lifestyle costs. But don't lose sight of the future. Want ₹75,000/month after 60? You'll need around ₹2.5–₹3 crore, depending on inflation. Start early. Small SIPs (Systematic Investment Plans) in mutual funds grow big over time.

After Retirement: Income Must Continue

For Armed Forces personnel, pension is a strong foundation. But is it enough? Medical costs, inflation, and unforeseen needs demand more. Strengthen your income with Tax-efficient Mutual Fund SWPs – Create a second monthly income with inflation protection.

Inflation is the Silent Enemy

Your monthly expenses of ₹50,000 today = ₹1.3 lakh in 20 years. If your plan isn't inflation-proof, even a big fund may fall short.

The Winning Strategy

Pension + steady income + smart investing = stress-free retirement.

Save regularly, invest wisely, review often, and mix growth with safety. That's how you make your retirement corpus battle-ready.

(Contributed by Riya Bhandari, Relationship Manager, Team Arjun, Hum Fauji Initiatives)

STILL WORRIED ABOUT LOSSES IN EQUITY? HERE'S WHAT 10 YEARS OF DATA SAYS!



When markets dipped earlier this year, many panicked. WhatsApp groups buzzed, news channels screamed, and some investors rushed to exit.

But guess what? Those who stayed calm and stayed invested are smiling now — because the markets recovered. That's the magic of time.

Let's take a look at what the Nifty 50 index tells us over **10 years**:

The image above demonstrates the **percentage of instances where investors experienced negative returns across various timeframes**, based on historical Nifty 50 TRI data. Here's what it reveals:

- If you invested for just **1 day**, you had a **46% chance** of seeing a loss.
- Over **1 month**, this chance reduced to **39%**, and to **23% over 1 year**.
- But once your horizon stretches to **3 years**, the probability drops drastically to just **6%**.
- Beyond **5 years**, the chances of loss are negligible — **0.1%**.
- And here's the clincher: over a **7-year or 10-year horizon**, there were **zero instances** of negative returns.

So, the next time the markets shake a little, remember: reacting quickly often hurts more than it helps.

- Invest with long-term goals**
- Don't act on fear**
- Diversify to stay steady**
- Talk to your advisor**

If you planted a mango tree today, would you dig it up tomorrow to check its roots?

Let it grow. Wealth is the same.

(Contributed by Prerna Pattanayak, Relationship Manager, Team Sukhoi, Hum Fauji Initiatives)

THE 50/30/20 RULE: SIMPLIFYING BUDGETING FOR FINANCIAL FREEDOM



Managing money can feel confusing — bills, goals, and temptations all fighting for your paycheck. But what if there was a simple way to bring balance?

Enter the **50/30/20 rule** — a stress-free method to plan your finances without complicated maths. Here's how it works:

- ★ **Needs (50%):** This covers life's essentials — rent, groceries, electricity, transport, and insurance. These are your non-negotiables that keep life running smoothly.
- ★ **Wants (30%):** This is the fun part! It's for dining out, Netflix, travel, or hobbies — all the things that make life enjoyable. Spending here guilt-free keeps your budget realistic and balanced.
- ★ **Investment and Saving (20%):** This portion builds your future — creating an emergency fund, investing in mutual funds, or saving for retirement. It's what turns your income into long-term security.



The beauty of the 50/30/20 rule lies in its **simplicity and flexibility**. It helps track spending, encourages mindful financial choices, and creates a foundation for financial freedom. Whether you're just starting out or looking to regain control of your finances, this rule is a powerful starting point for building a healthier money mindset.

(Contributed by Anjali Tomar, Relationship Manager, Team Arjun, Hum Fauji Initiatives)

2025: A LANDMARK YEAR OF GROWTH

BUSINESS MILESTONE & CAPABILITY

₹1,800 CRORE AUM

A milestone built on trust, discipline, and long-term relationships.

CAPABILITY BUILT OVER TIME

A view into how our advisory capability has evolved over time. Built with consistency, not short-term milestones.



PEOPLE, LEADERSHIP & INDUSTRY RECOGNITION

LEADERSHIP & INDUSTRY RECOGNITION



FPSB Practising CFP Award conferred on our CEO, recognising leadership and contribution to the financial planning profession.



Industry Representation: Priyanshu represented the organisation at the Financial Freedom Fraternity's Achievers' Award 2025 in Bangalore.



Industry Engagement: Team members actively participated in leading industry forums—Heena at Bandhan Equity Convergence and Gyan at UTI United in Mumbai.

PEOPLE, LOYALTY & CULTURE

Our growth is powered by people, and 2025 was a year of recognising commitment and celebrating milestones:



Loyalty Bonus: A car gifted to Nimisha on completing 8 years with the organisation



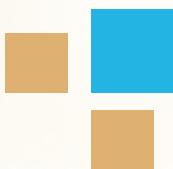
Team Recognition: 16 team members rewarded with a domestic trip for completing over 3+ years with us.



Team Milestones: Celebrated personal achievements, including marriages and life milestones, reinforcing our people-first culture.

LEARNING, GROWING, LEADING

In 2025, we made significant progress in upskilling and professional development across teams. This was achieved through a structured mix of internal knowledge-sharing sessions and external expert-led programmes—helping our people continuously evolve, deepen expertise, and stay future-ready.



INITIATIVES THAT MADE A DIFFERENCE IN 2025

Throughout 2025, Hum Fauji Initiatives took focused steps to empower Armed Forces families through education, digital access, and sustained welfare interventions.



- ◆ Conducted **three educational webinars on Estate Planning** to build financial awareness among Armed Forces families.



- ◆ Launched India's first **AI-enabled Chatbot exclusively done for Faujis** to provide round-the-clock access to financial awareness and queries.



- ◆ Expanded welfare efforts through Project Pitthoo, covering monthly rations for 48 veteran families



- ◆ Initiated contribution in Project Sankalp, to support the education of children.

As We March into 2026, our commitment remains unchanged—to educate, empower, and protect the financial futures of those who protect our nation.

TOP CLIENT QUERIES OF THE MONTH

WHAT DID OUR CLIENTS ASK US?



QUESTION

I'm selling my ancestral property (held 20 years, worth ₹2 crore) and want to buy two residential houses jointly with my wife using the sale money. Can I claim tax exemption for both properties?

OUR REPLY

Yes, you may be able to claim full capital gains tax exemption under Section 54 of the Income Tax Act, subject to the following conditions:

Capital Gain Limit:

The actual capital gain (sale price minus indexed cost) must be ₹2 crore or less. If it exceeds ₹2 crore, exemption is allowed on only one house.

Two-House Exemption – One-Time Option:

You can avail the two-house exemption only once in your lifetime.

Joint Purchase with Spouse:

Buying the houses jointly with your wife is fully allowed and will not affect your claim.

Reinvestment Timelines:

- ★ Buy the new properties within 1 year before or 2 years after the sale
- ★ Or finish construction within 3 years
- ★ The capital gain amount must be reinvested

ITR Declaration:

You'll need to opt for this exemption in the Income Tax Return filed for the year of sale.

Next Steps:

This is a great opportunity to reduce your tax outgo—if done right.

Let us help you calculate the gain, structure the purchases, and make sure all timelines and documents are aligned.

You only get this exemption once—let's make it count.

(Contributed by Team Vikrant, Hum Fauji Initiatives)



QUESTION

Can you explain how LTCG (Long Term Capital Gains) and STCG (Short Term Capital Gains) taxes are applied to Gold and Silver Mutual Funds? How does their taxation differ from that of physical Gold and Silver transactions?

OUR REPLY

Gold and Silver investments can be owned either through Mutual Funds (Fund of Funds) or by purchasing Physical Gold/Silver directly. While both aim to capture the same underlying asset performance, the taxation treatment primarily depends on the holding period and mode of investment.

Here's a quick comparison

Though taxation is the same, Gold & Silver Mutual Funds offer higher liquidity, lesser purchase costs, requirement of lower minimum purchase value and easier transactions — making them a much smarter and hassle-free choice.

Our Suggestion

For investors who prefer flexibility and transparency without worrying about storage or purity, Gold & Silver Mutual Funds are the smarter long-term choice.

(Contributed by Team Arjun, Hum Fauji Initiatives)

REVOLUTIONIZING DEFENCE

A DEFINING YEAR IN 2025



Sound financial understanding is essential for long-term stability, and our **Investor Awareness Programs (IAPs)** continue to equip soldiers with the knowledge needed to make confident financial choices.



During **December**, multiple IAP sessions were delivered across key locations, focusing on practical money management, disciplined investing, and future-focused financial planning.

Stations Covered & Outreach

- **Total Outreach in December:** 964 personnel
- **Sessions Conducted:** 7 IAP lectures
- **Overall Reach:** 88,319 jawans educated through 705 IAPs
- **Locations:** Lonavala, Ahmednagar, Kamptee & Jabalpur

Every interaction strengthens financial literacy at the unit level, supporting greater personal security and peace of mind for soldiers and their families.

The active participation and insightful questions from the jawans highlighted a growing awareness of the importance of structured financial planning.

Planning an IAP for your unit?

Partner with us to bring focused financial awareness sessions to your personnel.

EXPLORE OUR DIVERSE RANGE OF OFFERINGS



Health Insurance

"You're covered by ECHS, but what about your kids? Don't wait—secure their health now!"

- ✓ Offers cashless claims at network hospitals
- ✓ Covers the entire family under one plan
- ✓ Extra coverage for no claims
- ✓ Tax Benefits – Premiums qualify for tax deductions
- ✓ **Much More....**



FOR MORE DETAILS CONTACT



Harsh (8929291078)

YEAR-END TAX INSIGHT FOR ARMED FORCES PERSONNEL



As the financial year draws to a close, armed forces personnel should review service-specific tax benefits that are often missed or under-utilised.

Key points to revisit before 31st March:

- ◆ Verify exemption of eligible allowances such as High Altitude Allowance, Siachen Allowance, Island Duty Allowance, and Counter Insurgency Allowance, where applicable.
- ◆ Confirm correct tax treatment of gratuity and leave encashment, especially in case of retirement, release, or premature discharge.
- ◆ Review disability pension and family pension taxation, ensuring eligible exemptions and deductions are correctly applied.
- ◆ **Check interest income on defence-linked deposits** and ensure TDS credits are properly reflected in Form 26AS.



A focused review of service-specific income components can prevent excess tax deduction and ensure rightful benefits are fully availed.

Tip: Cross-check payslips and Form 16 early—corrections are easier before year-end than after tax filing.

(Contributed by Abhilash Rana, Relationship Manager, HNI Desk, Hum Fauji Initiatives)

SNEAK PEEK

INTO HUM FAUJI INITIATIVES

2025

In Frames



A Jolly, Holly Christmas at Hum Fauji

Sharing gifts, dressing up, and spreading warm smiles, the Christmas mood was truly a vibe at Hum Fauji. Clad in red and wrapped in festive cheer, we came together to celebrate joy, togetherness, and the spirit of giving - a reminder that celebrations are best when shared. Here's a little sneak peek into our Christmas celebrations — merry moments, happy hearts, and lots of holiday cheer.



Cake, Cheers & December Birthdays

December got a little sweeter as we came together to celebrate our team birthdays. Sharing cake, laughter, and cheerful moments, it was a simple reminder that it's always fun to celebrate milestones together.



Here's to the people who make our days brighter and our workplace warmer.

HUM FAUJI INITIATIVES MEDIA FEATURES

Big Lessons of 2025 for Equity Investors

Warren Buffett once said, "The stock market is a device for transferring money from the impatient to the patient."

It's a quote most investors agree with, yet struggle to live by.

The real challenge for Indian investors today isn't a lack of information. It's financial maturity - the ability to stay calm, disciplined, and invested when markets behave exactly as they are meant to.

Staying invested, however, does not mean staying blind. True maturity lies in balance, knowing when to stay put and when to rebalance as markets rise sharply, protect gains, and realign risk with comfort.

A timely and practical perspective on patience, discipline, and smart decision-making in volatile markets.

Read the full insight by our CEO, Col Sanjeev Govila (Retd) <https://shorturl.at/hiMdL>



COL SANJEEV GOVILA (RETD.)

CEO,
Hum Fauji Initiatives





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