



By the Faujis. For the Faujis.

Hum Fauji Initiatives

February 2026

WEALTH INSIGNIA

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

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HFI - Media Features



**TAX
PLANNING**

Dear Friends



The year has begun on a meaningful and rewarding note.

*January brought with it the honour of the **Veterans Achiever's Award**, presented at the **Army Day Parade 2026** by the Chief of Army Staff to me. I humbly received this recognition and felt immense gratitude and huge weight on my shoulders. The support and encouragement from the community beyond my colleagues, friends, and well-wishers has been deeply heartening. My sincere thanks to ADGPI and each one of you - this honour reinforces both pride and responsibility.*

*As we move through February, attention naturally turns to the **Union Budget 2026–27**, which signals continuity and stability. With **no change in income-tax slabs, simplified compliance, healthcare relief, a strong infrastructure push, and a clear preference for long-term investing**, the budget supports confidence for households and investors alike. For almost all of our clients, no immediate action is required, and existing portfolio strategies remain fully aligned with their long-term goals.*

*As we look ahead to March, it also brings with it an important reminder on **Advance Tax**. The final instalment, due by **15th March**, requires settlement of the full tax liability for the year. Since capital gains, bonuses, interest, or rental income often arise late, a timely review now can help avoid interest later. A small check today can go a long way in protecting peace of mind.*

*A quick note for **senior citizens (60+)**: those without income from business or profession are **exempt from Advance Tax** and can settle their tax liability at the time of filing, no quarterly compliance required.*

As always, our teams remain available to guide you through the year ahead.

Wishing you clarity, discipline, and steady progress in the months to come.

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

MONTHLY FINANCIAL NEWSLETTER

By the Faujis. For the Faujis.



Being Insured vs Being Adequately Insured: Why the Difference Matters

Most investors confidently say, “Yes, I am insured.”

The more important question, however, is— “Am I adequately insured?”

Owning an insurance policy is easy but having the **right level of protection** is what truly matters.

Many investors purchase insurance early in life and never revisit it. Over time, income increases, responsibilities grow, loans are taken, and family structures change—but insurance coverage often remains unchanged. As a result, what once seemed sufficient may no longer provide meaningful protection.

Another common gap is over-dependence on employer-provided health insurance or buying policies mainly for tax savings. These covers may look fine on paper, but often fall short during medical emergencies or major life events.

Being **adequately insured** means:

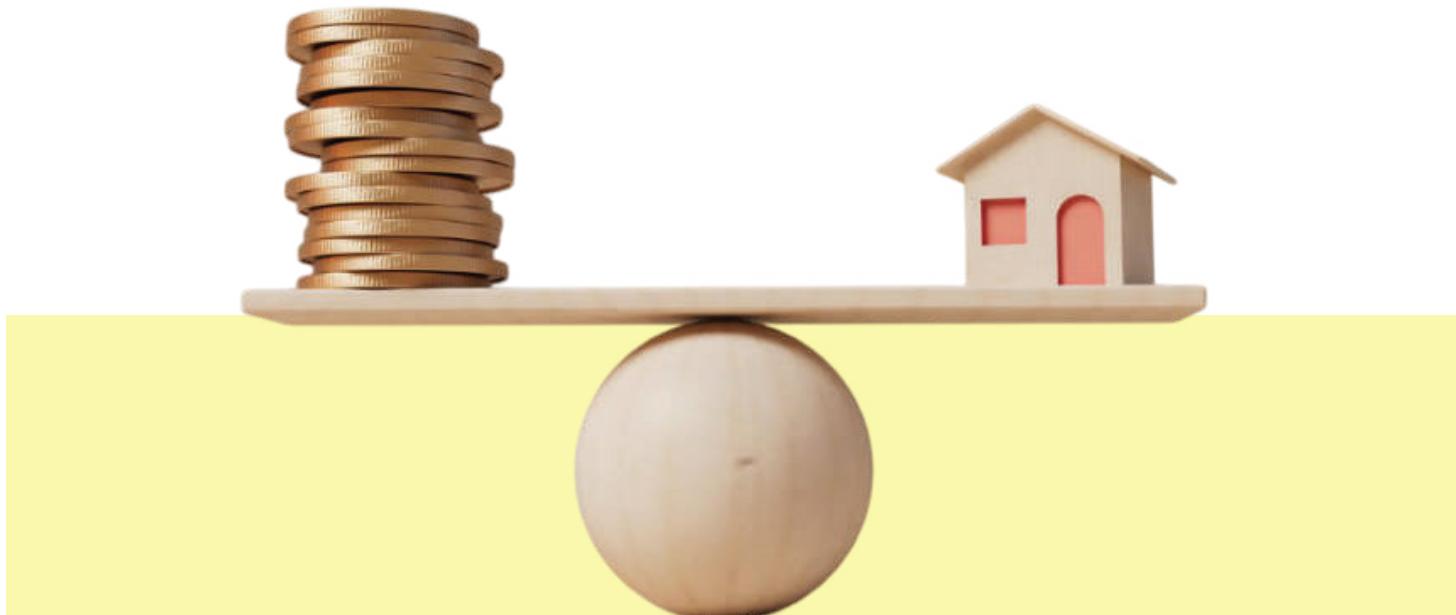
- Life cover matches current income, loans, and dependants
- Personal health insurance exists beyond the employer plan
- Insurance is used for protection—not investment returns
- Coverage is reviewed periodically
- Nominee details and documentation are updated

The **real role of insurance** is simple: it protects the wealth you are building and prevents setbacks from turning into financial crises.

Being insured is common. Being adequately insured requires clarity and regular review—and that makes all the difference.

(Contributed by Team Ankit Kumar Singh, Relationship Manager, Team Prithvi, Hum Fauji Initiatives)

BEYOND RESOLUTIONS: THE 2026 GUIDE TO LONG TERM FINANCIAL SUCCESS



Every new year starts with resolutions - but real financial progress doesn't come from promises. It comes from habits. Quiet, consistent habits that work in the background while life moves on.

As 2026 begins, the focus shouldn't be on quick wins or bold bets. It should be on building a stable, long-term financial foundation.

Here are the key personal finance rules to help you stay on track in 2026 and beyond:

- **Start with asset allocation.** Instead of putting all money in one place, spread it wisely across equity, debt, gold, and other assets based on goals and comfort with risk. This balance helps smooth out ups and downs over time.
- **Build (and Protect) Your Emergency Fund.** Before chasing returns, secure stability. Keep 3-6 months of expenses in safe and liquid instruments to avoid disturbing long-term investments during emergencies.
- Markets will rise and fall - emotions don't need to. **Disciplined investing**, such as SIPs, helps stay consistent and lets compounding do its job without reacting to daily noise.
- **Don't Chase Last Year's Winners.** Past or recent returns - whether from equity, gold, silver or any asset - are not guarantees. Avoid overexposure just because something performed well recently.
- **Align Investments with Clear Goals** - Every investment should have a purpose - child education, home, retirement, or wealth creation. Goal-based planning brings clarity, prioritisation, and accountability.
- Understand taxes, but don't let them drive decisions. And remember, **insurance is protection**, not an investment - it keeps financial plans on track when life throws surprises.

2026 isn't about bold financial moves - it's about doing the right things consistently. When patience meets discipline, wealth creation becomes inevitable.

(Contributed by Bhawana Bhandari, Financial Planner, HNI Desk, Hum Fauji Initiatives)

HOW TO TRANSITION FROM WEALTH CREATION TO WEALTH PRESERVATION

As retirement comes closer - or major financial milestones are achieved - the role of money changes. The priority moves from growing wealth to protecting what has been built. This shift is essential to ensure stability, regular income, and peace of mind in the years ahead.



Key Steps in the Transition:

- ◆ The first step is to revisit **financial goals**. Growth takes a back seat, while capital protection, liquidity, and steady income become more important.
- ◆ Next, it's time to **reduce risk gradually**. This often means lowering exposure to volatile assets like equities and increasing allocation to debt instruments, fixed-income options, and capital-protected solutions.
- ◆ Maintain a diversified **mix of assets** to manage risk and minimize the impact of market volatility.
- ◆ **Ensure Regular Cash Flow:** Plan for predictable income through pensions, systematic withdrawal plans (SWPs), annuities, or interest-bearing investments.
- ◆ Equally important is **regular cash flow**. Pensions, annuities, interest income, or systematic withdrawal plans (SWPs) help meet monthly needs without stress.
- ◆ While preserving capital, some growth exposure should remain to beat inflation. Add **tax efficiency** and periodic reviews, and the plan stays relevant as life evolves.

Wealth creation builds the future. Wealth preservation secures it. A planned transition ensures your hard-earned assets continue to work for you - providing stability, income, and confidence through every stage of retirement.

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

TOP CLIENT QUERIES OF THE MONTH

WHAT DID OUR CLIENTS ASK US?



QUESTION

My direct stock investments are currently showing losses, while my mutual funds are in profit and I'm worried that if I book gains, I'll have to pay tax. As an investor, what should I do so that I can at least save something—either reduce losses or manage taxes better?

OUR REPLY

Market ups and downs are part of every investor's journey. Seeing losses in stocks and profits in mutual funds at the same time can feel frustrating—but this situation can actually work in your favour if handled smartly.

This is where tax-loss harvesting comes in. It's a simple strategy where you use losses from underperforming investments to reduce the current or future tax on your profitable ones. You pay tax only on net gains, not on the total profit.

Example:

- Mutual Fund profit: ₹80,000
- Stock loss: ₹50,000
- Taxable gain: ₹30,000

Instead of paying tax on ₹80,000, you pay tax only on ₹30,000.

What if losses are higher than gains?

The unused losses can be carried forward for up to 8 years and adjusted against future capital gains—provided returns are filed on time.

Why this helps:

- Lowers tax outgo
- Prevents losses from going waste!
- Helps clean up and rebalance your portfolio

Key rules to remember:

- Short-term losses can offset both short- and long-term gains
- Long-term losses can offset only long-term gain

★ Do remember to buy back the good Mutual Fund quickly if it is a good fund to hold for future. So you reduce your tax but finally have the same good MF back with you.

Market losses are painful—but with the right strategy, you can still have it add value to you.

(Contributed by Team Sukhoi, Hum Fauji Initiatives)

QUESTION

I've been investing through SIPs for the past 3–4 years. Returns are positive, but the absolute amount feels small. This makes SIPs feel ineffective. Should I continue, or change my approach?

OUR REPLY

This feeling is natural - and it usually appears just before SIPs start doing their real work.

SIPs are not designed for quick excitement. They are built for long journeys. Think of them as a long-distance train, not a short sprint. The real power of SIPs comes from time and consistency, not quick gains.

Why SIPs Feel “Useless” in the First 5 Years

Because real wealth is created later, not at the start.

SIP DETAILS

Monthly SIP: ₹20,000

Expected Return: 12%

After 5 Years	After 15 Years	After 20 Years	After 25 Years
Invested ₹12 Lakh	Invested ₹36 Lakh	Invested ₹48 Lakh	Invested ₹60 Lakh
Value ₹16.22 Lakh	Value ₹95.18 Lakh	Value ₹1.83 Crore	Value ₹3.40 Crore



⚠️ Almost 50% of total wealth is created in the last 5 years.

₹1.83 Cr → ₹3.40 Cr

₹1.57 Crore growth in just 5 years

Don't quit early. Time + Discipline + Compounding = Wealth.

— Connect with me for more detailed discussion —

Products offered: FD, Bonds, MF, SIP, PMS, AIF, Unlisted Equity, Structured Products & more

Here's what's actually happening:

- ➡ **Early Years Build the Base** – In the first 3–5 years, most of your portfolio value is your own contribution. Compounding is still warming up.
- ➡ **Compounding Works Exponentially** – Real wealth is created in the later years. In long-term SIPs, a large part of total gains often comes in the final 5–7 years.
- ➡ **Market Volatility Helps SIPs** – During ups and downs, SIPs quietly accumulate more units at lower prices. This feels unrewarding now but pays off later.
- ➡ **Increase SIPs, Don't Abandon Them** – If income has grown, step-up your SIP amounts. Contribution growth matters more than switching strategies.

As shown in the image above, SIP returns tend to build slowly at first, with a much larger portion of total wealth being created in the later years as the power of compounding takes effect.

In short, SIPs are not ineffective - they are **incomplete without time and discipline**. Stopping early is like quitting a marathon at the halfway mark.

(Contributed by Team Prithvi, Hum Fauji Initiatives)

REVOLUTIONIZING DEFENCE



Sound financial awareness remains a critical pillar of long-term security, and our **Investor Awareness Programs (IAPs)** continue to strengthen financial literacy among armed forces personnel.

During **January**, focused IAP sessions were successfully conducted across multiple stations, covering essential topics such as prudent money management, disciplined investing, and goal-based financial planning tailored to the unique needs of soldiers and their families.



Stations Covered & Outreach

- ◆ **Locations:** Wellington, Ahilyanagar, Kamptee & Jabalpur
- ◆ **Sessions Conducted:** 6 IAP lectures
- ◆ **Total Outreach in January:** 783 jawans
- ◆ **Overall Impact:** 89,102 jawans educated through **711 IAPs** conducted so far

Each session reinforces the importance of informed financial decisions at the unit level, contributing to greater confidence, stability, and peace of mind for service personnel and their families.

The thoughtful questions and active participation once again highlighted the growing recognition of structured financial planning within the forces.

Planning an IAP for your unit?

Collaborate with us to deliver focused, practical financial awareness sessions for your personnel.

EXPLORE OUR DIVERSE RANGE OF OFFERINGS



"LIFE IS UNCERTAIN. SECURE YOUR FAMILY'S FUTURE WITH TERM INSURANCE."



- **Cheapest Life Insurance**
- **Financial Security**
- **Tax Benefits**
- **Flexible Plans**
- **Peace of Mind**
- **High Insurance Cover**

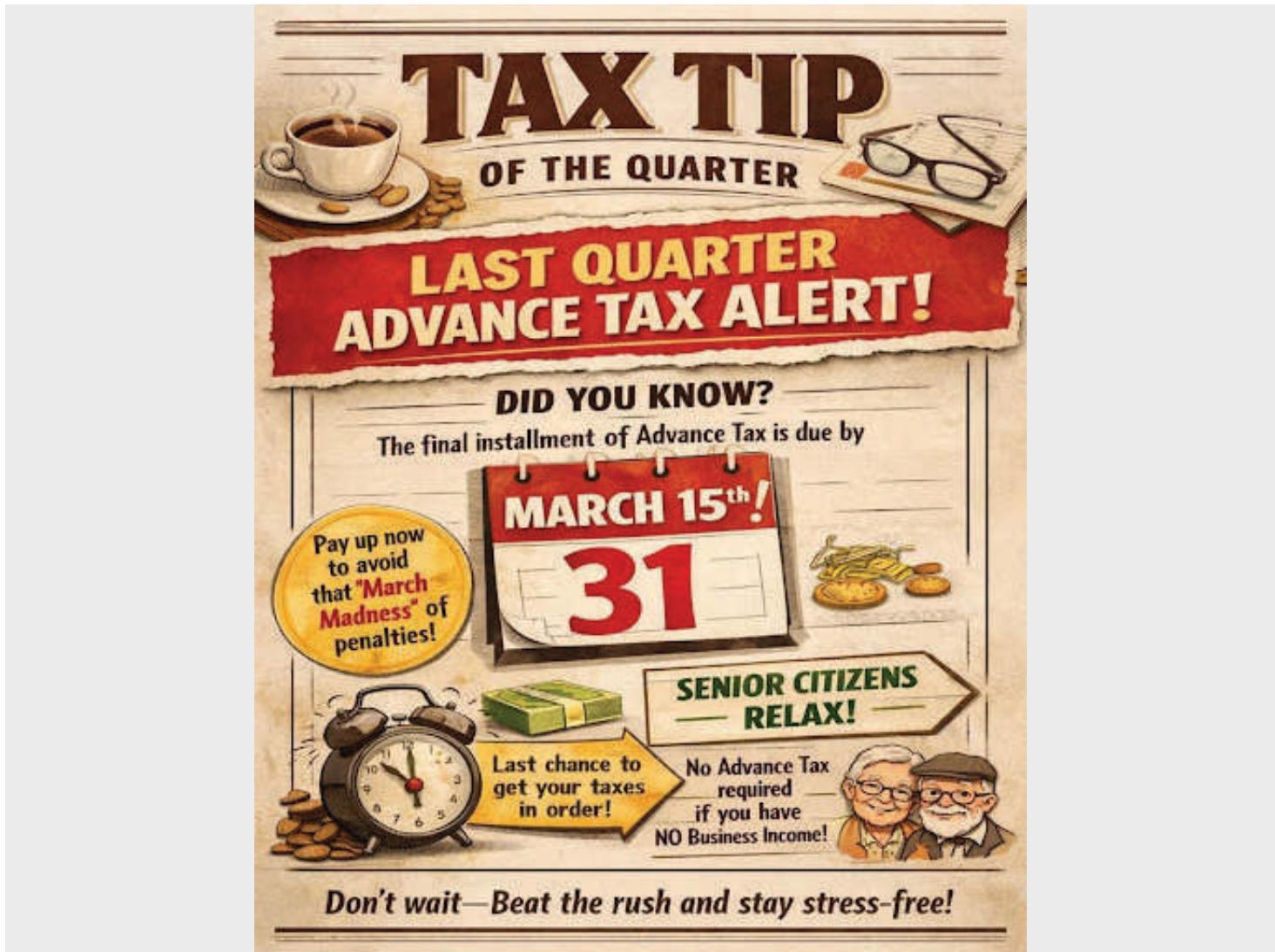


For More Details Contact Us : 8929291078

YOUR GUIDE TO TAX PLANNING

ADVANCE TAX: THE LAST SIP BEFORE 31ST MARCH

Advance Tax is that lingering cup of coffee at the end of a long conversation—best finished on time, not left behind to turn bitter. The last quarter of Advance Tax (by 15th March) requires taxpayers to ensure 100% of their total tax liability is paid. Miss it, and interest under Sections 234B and 234C quietly starts brewing.



This quarter often catches people off guard because incomes like capital gains, bonuses, interest, or rental income show up late in the year. A quick review now can save you from an unpleasant tax hangover later.

Senior Citizens (60 years and above), however, enjoy a special perk. If they do not have income from business or profession, they are completely exempt from paying Advance Tax. They can simply settle their tax liability while filing the return, no quarterly stress involved. A well-deserved privilege!

The takeaway?

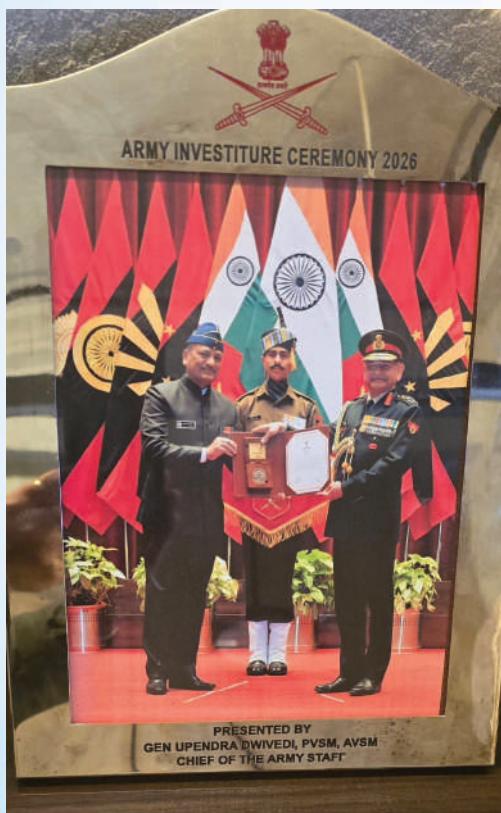
One smart review before 15th March can protect your peace of mind and your wallet. Treat Advance Tax like good coffee: timely, measured, and best enjoyed without penalties.

(Contributed by Gagandeep Kaur, Deputy Manager, Financial Planning, Hum Fauji Initiatives)

SNEAK PEEK INTO HUM FAUJI INITIATIVES

From the Uniform to the Community — A Continuing Commitment

We are proud to share that our CEO, Col Sanjeev Govila (Retd), has been honoured with the Veterans Achiever's Award at the Army Day Parade 2026 in Jaipur, recognising his continued, selfless service to the armed forces community beyond active duty. Felicitated by General Upendra Dwivedi, COAS, this honour—his second from the Indian Army—reflects a lifelong commitment to purpose, integrity, and impact. It is a moment of pride for the entire Hum Fauji Initiatives family.



Strengthening Client Conversations

We recently conducted a focused session on objection handling, highlighting how thoughtful responses and active listening play a crucial role in building client trust. The discussion reinforced the importance of clarity, empathy, and confidence in communication—key skills that strengthen relationships and enable more effective, meaningful client conversations.

HUM FAUJI INITIATIVES MEDIA FEATURES

Idle money comes at a cost - missed opportunities for growth.

In an interaction with **Moneycontrol**, our **CEO Col Sanjeev Govila (Retd)** highlighted that parking large surpluses in savings accounts earning 4% often limits your financial potential. The smarter approach is to keep **3–6 months of living expenses** for liquidity and invest the surplus in growth-oriented options such as fixed deposits, liquid funds, or equity funds.

He also shared how **sweep-in accounts** help bridge the gap by automatically transferring excess balances into FDs, optimising returns while retaining easy access.

Read the full insight on Moneycontrol here:
<https://shorturl.at/MaiGO>



COL SANJEEV GOVILA (RETD.)

CEO,
Hum Fauji Initiatives





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contactus@humfauji.in



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Visit at : 1st & 2nd Floor, Bimal Plaza, Sector-11, Dwarka, New Delhi-110075