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Bottom Line

A MONTHLY WRAP-UP FROM KAUSHIK PAUL WEALTH PARTNERS.



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WELCOME TO CLARITY

Dear Friend,

Welcome to the inaugural edition of the revamped 'Bottom Line'.

My inbox looks exactly like yours right now: flooded with urgent emails about tax deadlines, market predictions, and "last-minute" investment schemes. It is a noisy, stressful time for many investors.

I launched this monthly briefing to do the opposite. My goal isn't to give you more "data"; it's to give you clarity. Each month, I will distill complex financial concepts into actionable insights – jargon-free & focused on what truly matters to your long-term wealth.

Let's start this March by silencing the noise and focusing on the foundation.

To your security,

Kaushik Paul



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WEALTH PARTNERS

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3 Must-Dos

The "Last-Mile" Tax Audit (80C & 80D):

- Don't "dump" money into low-yield products just to save tax. If your ₹1.5L limit isn't met, prioritize ELSS for growth or Health Insurance premiums (80D) for protection.
- NRI Note: Ensure your NRE/NRO tax deductions are correctly mapped.

Keep the "Long-Term Engines" Running:

- A tiny oversight can freeze your wealth. Ensure at least the minimum deposit (e.g., ₹500 for PPF, ₹1,000 for NPS) is made to keep accounts active.
- NRI Note: Review your PIS (Portfolio Investment Scheme) accounts for any pending compliance.

The Documentation Cleanup:

- Collate all insurance and investment receipts now to avoid a heavy TDS (Tax Deducted at Source) in your March salary.
- The 'Protect-First' Check: Verify that every investment has a registered nominee. An unprotected asset is an incomplete legacy.



Empowering the Women in Your Wealth Plan

This March, as we celebrate International Women's Day, we are focusing on a critical pillar of our 'Protect-First' framework: Women's Financial Empowerment. True family security is a partnership. Whether it's ensuring independent retirement corpuses or clear nomination structures, financial empowerment is the ultimate gift of security.

The Expert Tip: Specialized Protection

When shoring up your family's defenses this month, look for gender-specific advantages. A prime example is the **LIC's Bima Laxmi** — a plan specifically designed for women. It offers a unique combination of protection, savings and regular guaranteed payout with preferential premium rates, ensuring that your security doesn't come at an inflated cost.

Why it matters now: Beyond tax savings under Section 80C, plans like these provide a **dedicated guaranteed periodical income** that belongs to the woman of the house, offering a layer of financial autonomy that is essential for true long-term security.



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IS YOUR FAMILY'S PROTECTION PLAN GENDER-BALANCED?
LET'S REVIEW YOUR COVERAGE TODAY.



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Snippets from "8 Money Secrets of a Happy Family"

Chapter 7: Protect your wealth

"The existence of a valid will could have ruined the storyline of so many movies. I am sure; you don't want the same confusion, drama, and chaos in the life of your loved ones after you. Making a will is the way to ensure that your wishes are carried out after your death. You might think that having a nominee for your investments and insurance is enough. It is not."

DON'T LEAVE YOUR FAMILY'S FUTURE TO A MOVIE SCRIPT. LET'S GET YOUR WILL PROFESSIONALLY DRAFTED THIS MARCH. **BOOK A CONSULTATION TODAY.**



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