

PUBLISHED 10<sup>TH</sup> APRIL 2026

# Bottom Line

A MONTHLY WRAP-UP FROM KAUSHIK PAUL WEALTH PARTNERS.



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## WELCOME TO CLARITY

Dear Friend,

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

April is a month of fresh starts. The financial year has just reset, and while many investors rush into new commitments, the real advantage lies in reviewing and resetting. This edition is designed to help you pause, align your goals, and ensure your wealth engines are tuned for the year ahead.

Let's make April about clarity, not clutter.

To your growth,

*Kaushik Paul*



**Kaushik Paul.**  
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SECOND EDITION | APRIL 2026

# April Must-Dos

## The Fresh-Year Goal Alignment

- Revisit your financial goals – retirement, education, estate planning – and match them with updated SIPs or insurance coverage.
- Schedule a financial review with your advisor

## The "First-Mile" Investment Discipline

- Start SIPs early in April to maximize compounding across the year.
- Avoid chasing “new year offers” that don’t align with your long-term plan.

## The Compliance Kickoff

- Update KYC and nominee details across all accounts.



# Navigating New Financial Year Goals

The start of a financial year is the perfect time to reset family wealth strategies. This month, focus on goal-based investing.

- Map each major life goal to a dedicated investment vehicle.
- Use tax-efficient instruments early (ELSS, NPS) rather than rushing in March.
- For women investors, consider dedicated retirement or annuity plans that ensure independent financial security.

## Expert Tip:

April is the best month to Organize financial documents — a simple tracker that consolidates all investments, insurance, and estate data. It reduces stress and builds clarity.





Are your family's vital records organized in one secure place?

**The Family Book of Key Data** ensures your loved ones have instant access to the information they need most during any emergency.

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# Snippets from "8 Money Secrets of a Happy Family"

## Chapter 6: Protect Your Plans

We choose financial products based on the goal we're aiming to achieve. So, if you're planning for a goal that's certain to occur but lies far in the future, you shouldn't assign a product with short-term maturity and unpredictable returns to it. We will take an example. Suppose you are planning for the accumulation of rupees 45 lakh for the cost of higher education of your child after 18 years from now. Which type of product do you think will be the most suitable? The first thing to take care of is the nature of the goal. This is an inevitable goal. Second, it is a long-term goal. So, the product suitable for such a goal could be something that gives you an assured return of 45 Lakhs after 18 years.

ABOVE IS AN EXAMPLE OF THE SIMPLEST OF SOLUTIONS. ACTUAL SOLUTIONS TO REAL-LIFE PROBLEMS DEPEND ON MANY FACTORS. **BOOK A CONSULTATION TODAY.**



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