



# Life Line-----

A Shah and Shah Group publication

## WHAT'S IN THIS.....

Guest editor column.....	# 1
From CEO's desk.....	# 1
Systematic Investment Plan.....	# 2
Hitesh Shah Answers.....	# 2
Health Tips.....	# 3
LIC Plan.....	# 4
Important Numbers.....	# 4

I am proud to introduce you to our first quarterly news bulletin. "Life Line" is our attempt to get closer to you and give some basic but useful financial information on regular basis. Service has always been our forte and "Life Line" is yet another step towards providing you the best of our services. I sincerely hope that you will appreciate and support this endeavor of ours and it adds value to your lives in a small way.

## Guest Editor of the issue:

It's an honor to be the editor of the first issue of "Money Matters". I know Hitesh Shah since a few years now and what amazes me about this man is his ability to stretch to give the best service to his clients. Thanks to him today I am not only investing wisely but also he has helped me to develop interest in the subject of Investing. The Shah and Shah Group believes that it's important to educate the person who is investing his hard earned money. "Money Matters" is focused on updating, educating and informing its readers on the latest investment options and is yet another attempt to add value in the lives of their clients. I wish all the Shah And Shah Group and "Money Matters" good luck. I am sure the magazine will be appreciated by one and all.

**Neeraj Manchanda**  
Management Consultant  
Catalysts Consultancy



# INVESTMENTS - MUTUAL FUND

Sawal Aap ke....

## Systematic Investment Plan

Systematic Investment Plan (SIP) is a simple, time-honored strategy designed to help investors accumulate wealth in a disciplined manner over the long-term and plan a better future for them. This disciplined approach to investing will provide you with the following benefits:

- ⦿ Power of Compounding
- ⦿ Rupee Cost Averaging
- ⦿ Convenience

### Power of Compounding The benefit of investing NOW

Most of us delay investments until the last moment. Needless to say, the longer you delay, the greater will be the financial burden on you to meet your goals. On the other hand, you would be surprised what you could achieve by saving a small sum of money regularly at an early age. Moreover, the earlier you invest, the longer your money works for you and greater will be the power of compounding.

### Rupee Cost Averaging - The power of disciplined investment

Investing would be simple if you could always pick the best time to buy and sell. However, timing the market consistently can be a difficult task and you could be hit with a loss sooner or later. What you need is an automatic market-timing mechanism like Rupee Cost Averaging (RCA) that eliminates the need to time your investments.

In other words, with RCA, you don't have to worry about where share prices or interest rates are headed.

### Convenience

Save yourself the trouble of doing the same thing. You do not have to take time out from your busy schedule to make your investments. Enroll for the SIP by starting an account and providing post-dated cheques of periodic investments (monthly, quarterly) based on your convenience.

Jawab Hitesh ke.....

**I want to invest Rs 25000 a month in Mutual funds. I'm looking for long term investment. Is it right time to enter at current levels Please suggest the 4-5 mutual funds for investment. (Ajay Doshi- Malad)**

It's always a good time to invest for the long-term. Forget about the current levels. Timing the market may not be possible. What actually matters is spending time in the market that you are ready to do. To start your SIP, choose any of the five or four star equity funds.

### What is the logic of insurance? (Vikas Vyas - Borivali)

It is a system by which the losses suffered by a few are spread over many, exposed to similar risks. Insurance is a protection against financial loss arising on the happening of an unexpected event. Insurance companies collect premiums to provide for this protection. A loss is paid out of the premiums collected from the insuring public and the Insurance Companies act.

### What is Mediclaim? (Hemant Shah- Navi Mumbai)

Mediclaim Insurance is a hospitalization benefit policy offered by public sector general insurance companies. The policy takes care of medical expenses following Hospitalization/Domiciliary Hospitalization of the insured in respect of the following situations:

- ⦿ in case of sudden illness,
- ⦿ in case of an accident
- ⦿ in case of any surgery which is required in respect of any disease which has arisen during the policy period.

**(Send in your question on [services@snsgroup.in](mailto:services@snsgroup.in) and if you question is chosen as the best question you can win fabulous prizes)**

# HEALTH FIRST..... (The Basics to Practice Every Day)

"He who has health has hope, and he who has hope has everything."

## 1. Move More

Make it a daily challenge to find ways to move your body. Climb stairs if given a choice between that and escalators or elevators. Walk your dog; chase your kids; toss balls with friends, mow the lawn.

## 2. Cut Fat

Avoid the obvious such as fried foods, burgers and other fatty Dairy products such as cheese, cottage cheese, milk and cream should be eaten in low fat versions. Nuts and sandwich meats, mayonnaise, margarine, butter and sauces should be eaten in limited amounts. Thought for the day: Lean, mean, fat-burning machine.... Then be one!

## 3. Quit Smoking

Thought for the day: Give up just one cigarette.... the next one.

## 4. Reduce Stress

Easier said than done, stress busters come in many forms. Some techniques recommended by experts are to think positive thoughts. Spend 30 minutes a day doing something you like. (i.e., Soak in a hot tub; walk on the beach or in a park; read a good book; visit a friend; play with your dog; listen to soothing music; watch a funny movie.

## 5. Protect Yourself from Pollution

If you can't live in a smog-free environment, at least avoid smoke-filled rooms, high traffic areas, breathing in highway fumes and exercising near busy thoroughfares. Exercise outside when the smog rating is low. Exercise indoors in air conditioning when air quality is good.

## 6. Wear Your Seat Belt

Statistics show that seat belts add to longevity and help alleviate potential injuries in car crashes. Thought for the day: Buckle down and buckle up.

## 7. Floss Your Teeth

Recent studies make a direct connection between longevity and teeth flossing. Nobody knows exactly why. Perhaps it's because people who floss tend to be more health conscious than people who don't? Thought for the day: Floss and be your body's boss.

## 8. Avoid Excessive Drinking

While recent studies show a glass of wine or one drink a day (two for men) can help protect against heart disease, more than that can cause other health problems such as liver and kidney disease and cancer. Thought for the day: A jug of wine should last a long time.

## 9. Keep a Positive Mental Outlook

There's a definitive connection between living well and healthfully and having a cheerful outlook on life. Thought for the day: You can't be unhappy when you're smiling or singing.

"Before you speak, listen.  
Before you write, think.  
Before you spend, earn.  
Before you invest, investigate.  
Before you criticize, wait.  
Before you pray, forgive.  
Before you quit, try.  
Before you retire, save.  
Before you die, give."

### Thought for the day

Follow these basic tips for healthy living and you can control your own destiny better.



# JEEVAN AMRIT

Pay for 3 years-----  
Get the benefit for 30 years

## Benefits

### Death Benefit :

An amount equal to Sum Assured along with vested Simple Reversionary Bonuses and Final (Additional) Bonus (if any) is payable in lump sum immediately on death of the Life Assured during the term of the policy.

### Maturity Benefit :

Payment of total amount of premiums (excluding extra premiums, if any) paid along with vested Reversionary Bonuses and Final (Additional) Bonus, if any, in case of Life Assured surviving to the end of the term.

### Eligibility Conditions and Other Restrictions :

Minimum Entry Age :12 years (last Birthday)

Maximum Entry Age : 60 years (nearest Birthday)

Maximum Maturity Age : 70 years (nearest Birthday)

Minimum Sum Assured: Rs. 1,00,000

Maximum Sum Assured: No limit

Premium Paying term: 3 to 5 years

Policy term : 10 to 30 years

## Benefit Illustration

Age at entry: 35 years

Policy Term: 25 years

Sum Assured: Rs.1,00,000/-

Premium paying term: 3 years

Mode of premium payment: Yearly

First year premium : Rs.7,149 /-

Annual premium for subsequent years: Rs.3,577/-

End Of Year	Total Premiums Paid Till End Of Year	Benefit Payable On Death during the year				
		Guaranteed	Variable		Total	
			Case 1	Case 2	Case 1	Case 2
1	7,149	100,000	157	894	100,157	100,894
5	14,303	100,000	1,337	7,598	101,337	107,598
10	14,303	100,000	2,911	16,538	102,911	116,538
15	14,303	100,000	5,128	28,481	105,128	128,481
20	14,303	100,000	6,915	38,421	106,915	138,421
<b>Maturity Benefits</b>						
25	14,303	14,303	8,703	48,362	23,006	62,665

## IMPORTANT TELEPHONE NUMBERS

Police	100
Fire	23095991/92
Lilavati Hospital	26455889
Nanavati Hospital	26125555
Bombay Hospital	22067676
Hinduja Hospital	24451515
Breach Candy Hospital	23643309
Karuna Hospital Borivali	28052130
<b>INVESTMENTS</b>	<b>26163235</b>

## Shah & Shah Group Financial Advisors

103-A, Ankita Apartments,  
53 Nehru Road, Ville Parle East,  
Mumbai -400057

Tel : +91 22 2616 3235, 2610 0763

Fax: + 91 22 2617 8679

Ceo@snsgrgroup.in, www.snsgrgroup.in