



# LIFELINE

## From the C.E.O.'s Desk

Dear Readers,

A small story that touched my heart,

A father was reading a magazine and his little daughter every now and then distracted him. Trying to keep her busy, he tore out one page on which was printed the map of the world. He then tore the page into pieces and asked her to go to her room and put them together to make the map again.

He was sure she would take the whole day to get it done. But the little one came back within minutes with the perfect map.

When he asked how she could do it so quickly, she said, "Oh... Dad, there is a man's face on the other side of the paper... I made the face perfect to get the map right." She ran outside to play leaving the father surprised.



### WHAT'S INSIDE:

	Topics	Pg
	From the CEO's Desk	1
	Storytelling.. effective way of teaching values	1
	Sawaal Aapke, jawab Hitesh Ke	2
	Power of Positive Approach	2
	Important Numbers	2
	Cool Guru	3
	Make your weakness as your strength	4
	Honesty is the best policy	4

### Reflection:

There is always the other side to whatever you experience in this world. This story indirectly teaches a lesson. i.e. whenever we come across a challenge or a puzzling situation, look at the other side... You will be surprised to see an easy way to tackle the problem.

Wishing you all a very Happy Diwali and a delightful New Year!

Hitesh Shah, C.E.O.  
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## Storytelling... Effective way of teaching value.

- ✍ Telling stories has long been recognized as an important part of healing, self-knowledge, and personal and spiritual vehicle for connecting us to other people it is a means for understanding ourselves and our place in the world.
- ✍ We tell stories in order to live. We use stories to construct meaning and communicate ourselves to another.
- ✍ Stories have the potential to build authentic communities of shared meaning and values.
- ✍ Considering the importance of storytelling to a child's development, psychologists have promoted the positive effects of reading and telling children stories for decades. It is a particularly good way to teach children realistic thinking, as stories can show children how people realistically solve their problems.
- ✍ Example is always the best teacher - and what we do always overwhelms and overshadows and out teaches what we say.
- ✍ Stories, because of their hold on the imagination, can create an attachment to goodness. The nature of stories enables us to "rehearse" moral decisions, strengthening our solidarity with the good.

### Emerging Market Experts

70%+\* of assets for this Asset manager come from emerging markets spanning Asia Pacific, Emerging Europe and Latin America.

\*Source: Bloomberg 2010



# Sawaal Apke,

## Jawaab Hitesh Ke.

### Retirement Special

#### What is Retirement Planning?

**Mr. Mohit Chaturvedi - Kandivali**

Retirement planning is a part of financial planning, where finances are arranged in such a way so that you may live a comfortable and same or better lifestyle after retirement as you are living today. Do note here that retirement planning focuses on lifestyle which is not limited to the basic expenses but the habits, attitudes, tastes, moral standards, economic level, etc., that together constitute the mode of living of an individual or group.

The Financial Planner takes note of the details of your current income and expenses, understands the breakup as to the Basic expenses, medical expenses, Spending on vacations, spending on recreation, entertainment and hobbies etc. and then writes down a plan after doing the requisite calculation as to how one can continue with the same lifestyle even after retirement and what is to be done today to achieve the same.

#### Is retirement planning only buying a Pension Plan?

**Ms. Nitika Shrivastav - Ghatkopar**

Certainly not. If we don't know where to go, how can we reach there? If we don't know the route, we need to have a guide map along with us which will help us with directions. Retirement Planning helps us in the designing of that route map. In the whole journey you may face some obstacles like a health problem, job loss, accidents, uncalled emergencies, other responsibilities which may again suck out your money which you are saving for retirement. A retirement plan will take into account all the risks and help you manage such circumstances

confidently with or without modifying your plan. For all this, your Retirement plan needs to be reviewed and monitored carefully, so it should not be derailed from its path.

On the other side pension plan is just a product which is only there for some investments. One cannot be sure on the comfortable retirement just with the buying of a pension plan. On the other side you may buy a pension plan as a part of your investment portfolio if it suits your requirement.

**I (56 years old) have to choose a pension option under my LIC Jeevan Suraksha policy vesting on 2013. Please suggest me the option which would be beneficial in maximum probability to me and my family.**

**Mr. Satyadev Dasgupta - Vasai**

Please understand, that choosing the best pension option is a very personal choice. However, you can keep certain things in your mind while making the choice.

1. The purpose of opting for pension plan. If you need money for your spouse as well, after you death then you can opt for Joint Life Pension. However, if the pension is ONLY for your retired life, then you can opt for Single Life Pension.

2. Single Life Pension rate is the highest in the industry. The rates decrease as the level of certainty increases. Joint Life Pension rate is less than Single Life Pension rate and so on.

3. Pension is a plan for protection against living too long. Hence it is not to be confused with a protection tool.

## Power of Positive Approach...

Father : "I want you to marry a girl of my choice."

Son : "I will choose my own bride!"

Father : "But that girl is Bill Gates's daughter."

Son : "Well in that case ... OK."

#### Next Day, Father approaches Bill Gates.

Father : "I have a husband for your daughter."

Bill Gates : "But my daughter is too young to marry!"

Father : "But this young man is a vice-president of the World Bank."

Bill Gates : "In that case ... OK."

#### Father finally goes to see the president of the World Bank.

Father : "I have a young man to be recommended as a vice-president."

President : "But I already have more vice-presidents than I need."

Father : "But this young man is Bill Gates's son in law."

President : "Ah, in that case ... OK"

*Moral: Even if you have nothing, you can get anything. But your attitude and approach should be positive.*

### Important Numbers

Mumbai Police	100
Fire Station	101
Ambulance (Accidents)	102
Ambulance (Heart Attacks)	105
Insurance & Investments	022- 61396500

#### An Equity Markets Goliath

This Asset Manager enjoys 31%\* market share in the equity mutual funds segment, a number higher than the combined share of next 4 players

\*Source: Asset Management Association of Korea. Data as on June 2010

Dear All,



**Yours truly,**  
**Gautam Parekh**  
**(Assistant Manager - Sales)**

I take this opportunity to thank Shah & Shah Group for making me an integral part of such a beautiful family. I also thank my investors for their belief and trust in me by giving me a chance to serve them and fulfil their Financial Investment needs.

It has been 3 years with this company and I realize that I have come a long way from being recruited as a back office executive in GIC department to being promoted to Sr. Executive (Sales) in next 6 months and currently working as Asst. Manager (Sales) since last one and a half year.

The foremost goal of Shah & Shah Group is to serve our investors with highest efficiency which has become my aim as well. I have always strived to fulfil my responsibilities to the fullest and will continue to do so with the help and support of my back office team.

There is a saying that goes "Help Me to Help You". So, to serve you better, I would need your valuable feedback. Hence feel free to call me on 99875 92344 or mail me at gautam@snsgroup.in.

## Make your weakness as your strength..

A 10-year-old boy decided to study judo despite the fact that he had lost his left arm in a devastating car accident. The boy began lessons with an old Japanese judo master. The boy was doing well, so he couldn't understand why, after three months of training the master had taught him only one move. "Sensei," (Teacher in Japanese) the boy finally said, "Shouldn't I be learning more moves?" "This is the only move you know, but this is the only move you'll ever need to know," the sensei replied.

Not quite understanding, but believing in his teacher, the boy kept training. Several months later, the sensei took the boy to his first tournament. Surprising himself, the boy easily won his first two matches. The third match proved to be more difficult, but after some time, his opponent became impatient and charged; the boy deftly used his one move to win the match. Still amazed by his success, the boy was now in the finals.

This time, his opponent was bigger, stronger, and more experienced. For a while, the boy appeared to be overmatched. Concerned that the boy might get hurt, the referee called a time-out. He was about to stop the match when the sensei intervened. "No," the sensei insisted, "Let him continue." Soon after the match resumed, his opponent made a critical mistake: he dropped his guard. Instantly, the boy used his move to pin him. The boy had won the match and the tournament.

He was the champion. On the way home, the boy and sensei reviewed every move in each and every match. Then the boy summoned the courage to ask what was really on his mind.

"Sensei, how did I win the tournament with only one move?" "You won for two reasons," the sensei answered. "First, you've almost mastered one of the most difficult throws in all of judo. And second, the only known defense for that move is for your opponent to grab your left arm."

The boy's biggest weakness had become his biggest strength.

**Sometimes we feel that we have certain weaknesses and we blame God, the circumstances or ourselves for it but we never know that our weaknesses can become our strengths one day.**

**Each of us is special and important, so never think you have any weakness, never think of pride or pain, just live your life to its fullest and extract the best out of it!"**

### An Asian player rising out of the Western clutter

This Investment Manager has its origins in Asia unlike most other asset managers who come from the Western countries. As such, its investment principles are quite different from its western counterparts.



# Honesty is the best policy...!



Marty was a little mouse who wanted bigger things. He wanted to be popular like presidents and kings.



He wanted to be noticed and to feel important too, but Marty felt so small and he did not know what to do.



He always was a good mouse who did what his parents said, but one day Marty let a bad idea get in his head.



He thought that if he told a lie about something he did, he'd make his friends believe that he was one outstanding kid.



So Marty told his friends that he could outrun any cat. He said he did it lots of times and he was proud of that.



Soon Marty became popular. The town all knew his name. They thought he ran with cats and that brought Marty lots of fame.



But Marty's lie was tested when a cat came walking by and one of Marty's friends said, "Marty, give that cat a try!"



When Marty saw the cat he was so scared that he fell down. Before he could get up the cat pinned Marty on the ground.



The cat held Marty up, about to have him for his lunch; when down upon his head came a big tree branch with a crunch!



The cat was seeing stars, so he let Marty down again. When Marty looked up he knew he was just saved by his friends.



So Marty thanked his friends and said, "I'm sorry that I lied. I should have told the truth; and without you I might have died!"



He told them that he wanted to do something big and great. But he did not know that a lie could cause him such a fate.

His friends told him that he was great and big enough for them, but most of all they hoped he learned to never lie again



In time Marty grew bigger and much wiser than in youth. His life was so much better when he simply told the truth.

~ THE END ~



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**MIRAE ASSET**

Bringing the Emerging Market Expertise to India!

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