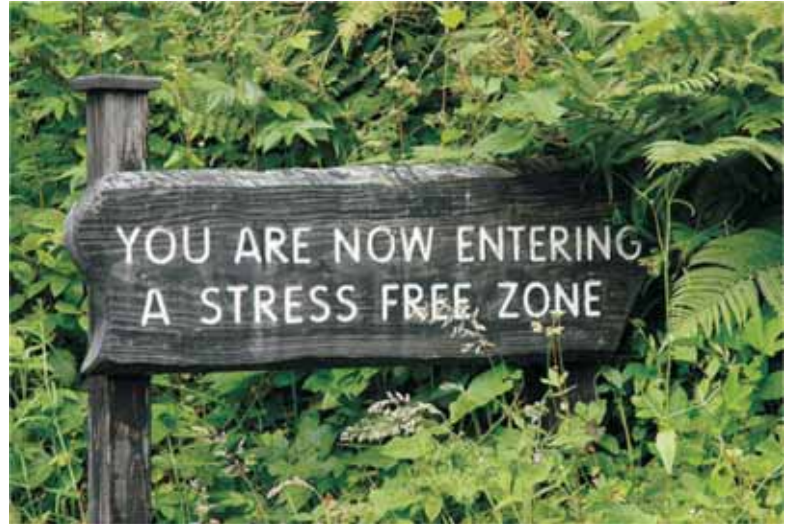




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From the C.E.O.'s Desk

Dear Readers,
I would like to greet everyone a very happy new year!
As always, I am very pleased to extend my financial investment and advisory services to all my dear clients.
Our employees, clients and business partners share a belief in and commitment to Shah & Shah Group.
SNS Group, team of professionals has been through many cycles together and has garnered much wisdom.
Integrating this experience towards a common objective of servicing clients, I believe we will maintain our position as an industry leader among financial advisory and insurance distribution companies.
Have a happy & stress free life ahead!

Hitesh Shah, C.E.O.
Shah and Shah Group
ceo@snsgrupp.in

The glass of water theory of Stress Management

There's nothing like a good story to help us get the point, so read through here: A lecturer, when explaining stress management to an audience, raised a glass of water and asked, "how heavy is this glass of water?" Answers called out ranged from 20g to 500g. The lecturer replied, "The absolute weight doesn't matter. It depends on how long you try to hold it. If I hold it for a minute, that's not a problem. If I hold it for an hour, I'll have an ache in my right arm. If I hold it for a day, you'll have to call an ambulance. In each case, it's the same weight, but the longer I hold it, the heavier it becomes. He continued, And that's the way it is with stress management.

If we carry our burdens all the time, sooner or later, as the burden becomes increasingly heavy, we won't be able to carry on. As with the glass of water, you have to put it down for a while and rest before holding it again. When we're refreshed, we can carry on with the burden. So, before you go to bed tonight, put the burden of work down.

Don't carry it on your bed. You can pick it up tomorrow. Whatever burdens you're carrying now, let them down for a moment if you can. "

Relax, pick them up later after you've rested. Life is short. Enjoy it!

Some ways of dealing with the burdens of life:

- * Accept that some days you're the pigeon, and some days you're the statue.
- * Always keep your words soft and sweet, just in case you have to eat them.



Sawaal Aapke, Jawaab Hitesh ke.



Follow me on



What is a Special Class Premium

Mr. Ramesh Gupta - Khar

A Special Class Premium is an additional premium amount you pay for your health insurance policy due to a medical condition you might have (for instance, high blood pressure, Diabetes).

Is there any cash less mediclaim policy available for students that can be also continue afterwards? Also if it has international coverage, discount and other facilities?

Ms. Sejal Rao - Powai

Mediclaim policies can be bought by students. You can continue as long as you wish since most mediclaim policies now have lifelong renewal option. There is no international coverage in mediclaim policies. But you can get no-claim discounts etc if you make no claims.

Can I obtain loan on my insurance policy? How much loan?

Mrs. Anjali Shetty - Chembur

You can get loan depending upon the surrender value, that means the ratio of premium paid and premium payable. You are eligible for 90% of the surrender value as loan from LIC itself with simple interest of 10% compounding.

I need a mediclaim policy which covers my parents and younger sister for cashless hospitalization. My mother is 48 years and father is 52 years old. Father is patient of diabetes from past 10 years without any serious issues

Mr. Raj Khurana - Dadar

There are many comprehensive health insurance plans which cover complete families. Some of options which you can look at are Apollo Munich Easy Health, Max Bupa Heartbeat, Religare Care, Oriental Happy Family plan etc. When you opt for hospitalization in network hospital, insurance company directly settles with the hospital and the process is cashless. A nominal increase in premium may or may not be made because of diabetic condition of your father.

Can I Assign my LIC policy to bank for loan purpose?

Mr. Sudarshan P - Borivali

In case you are raising a loan against your policy from LIC or any other financial institution, your policy would have to be assigned to LIC or the financial institution. When you assign the policy the title of the policy is shifted from your name to that of the institution.

Private life insurers' lapse ratio doubles in pure plans

Falaknaaz Syed (Financial Chronicle)

Mumbai: While the rate of growth in sales of new insurance policies has distinctly slowed, it seems more customers are choosing not to continue their existing policies.

The lapse ratio has more than doubled during financial year 2011-12 (FY12) for many private sector life insurance companies in case of traditional insurance policies bought by individuals. In general, lapse is the discontinuance of a policy by non-payment of premiums by the policyholder within the 15 to 30 days grace period.

(Among the insurers, Birla Sun Life Insurance had the highest lapse ratio of 51 per cent in FY12, down from 71.6 per cent in FY11, followed by Future Generali Life at 48.9 per cent (24.6 per cent in FY11), ICICI Prudential Life at 41.9 per cent (46.5 per cent in FY11), Reliance Life at 38.5 per cent (15.7 per cent in FY11) and Bharti Axa Life at 36.1 per cent (18.9 per cent in FY11). On the other hand, LIC lapsation ratio stood at 5 per cent for FY12, compared with 4.9 per cent in FY11.)

Heads of life insurance firms, such as ICICI Prudential, Reliance Life, which had a high lapse ratio, refused to comment for this article.

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"You've been working awfully hard lately. If you need a little fresh air and sunshine, go to www.fresh-air-and-sunshine.com."

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"When I'm at home, I think about work. When I'm at work, I think about home. When I'm driving between work and home, I don't know what to think about!"



Yours truly,
Swatti S. Daalmia
(Manager-HR)

Dear All,

I am delighted to be associated with a customer centric organisation like ours ,that keeps customer ahead of all & proudly boasts about it.

One of the kind of organisation where the CEO steps beyond boardroom meetings & personally caters to clientele requirements.

Being part of the integral HR function, I ensure internal customer engagement through daily brain bytes, cross - functional associates interaction, both internal & external customer communication to harness positive working environment towards the common goal of achieving more & more servicing business.

As an organisation we believe in openness to learning, sharing knowledge, growing manifolds and manifesting into an epitome of LIC servicing business.

Here's to the servicing team spirit of SNS group!!

Please reach out to me at swatti@snsgroup.in for anything under the HR fraternity.

Ways to deal with stress

When you're stressed, you feel changes in your body and your mind. You may feel rushed and confused, or forget things. You may feel sick to your stomach. You might be irritable, and get into arguments with your family and friends.

To simplify, You may feel like you're not in control of everything that's expected of you. It's up to you to decide what you can do, and what you can't. To help simplify your life, sit down and make a list of everything you feel you need to do. Then separate all the items on the list into these three sections:

- ◆ These can wait
- ◆ These should get done soon
- ◆ Do these TODAY

Combat stress

Exercise is a great way to lower your stress. While exercising, you can focus on what you're doing with your body, which helps free your mind from other worries. Even something as basic as walking freely for half an hour can help you relax and improve your mood.

Yoga: It majorly helps in flexibility, strength, concentration, and relaxation.

Take a Break: Sometimes your tired brain is just craving a little time off from your busy day. Stop what you're doing, and find a quiet spot where you can put your feet up. Note: when your feet are up, your stress level drops.

Meditation and Prayer offer you ways to calm, focus your thoughts, and feel more positive. There are many styles of meditation which have grown out of spiritual practices around the world. Meditation involves sitting still in a quiet place, focusing your thoughts on your breath or on a slow chant

Massage can work wonders on a stressed-out body. A gentle massage can untie knotted muscles, and make you feel relaxed all over.

Have a good cry: You may know that little kids get upset easily, cry and make a fuss, and then get over it pretty quickly. This approach can work for you too. In our culture we often try to convince people not to cry, as if it were a sign of weakness, but that's really not true. If crying helps you communicate your frustration, vent your stress, and get some support, than there's nothing wrong with a good cry every now and then.

Sleep: Teens in our culture are often sleep-deprived on a daily basis, and even just a few nights in a row of not-enough-sleep can make you feel irritable and nervous. You actually need *more* sleep at this time in your life (about 9 hours per night) than you will as an adult. Although your school schedule and social life make it difficult, try to put sleep at the top of your priority list and your overall stress level will likely drop.

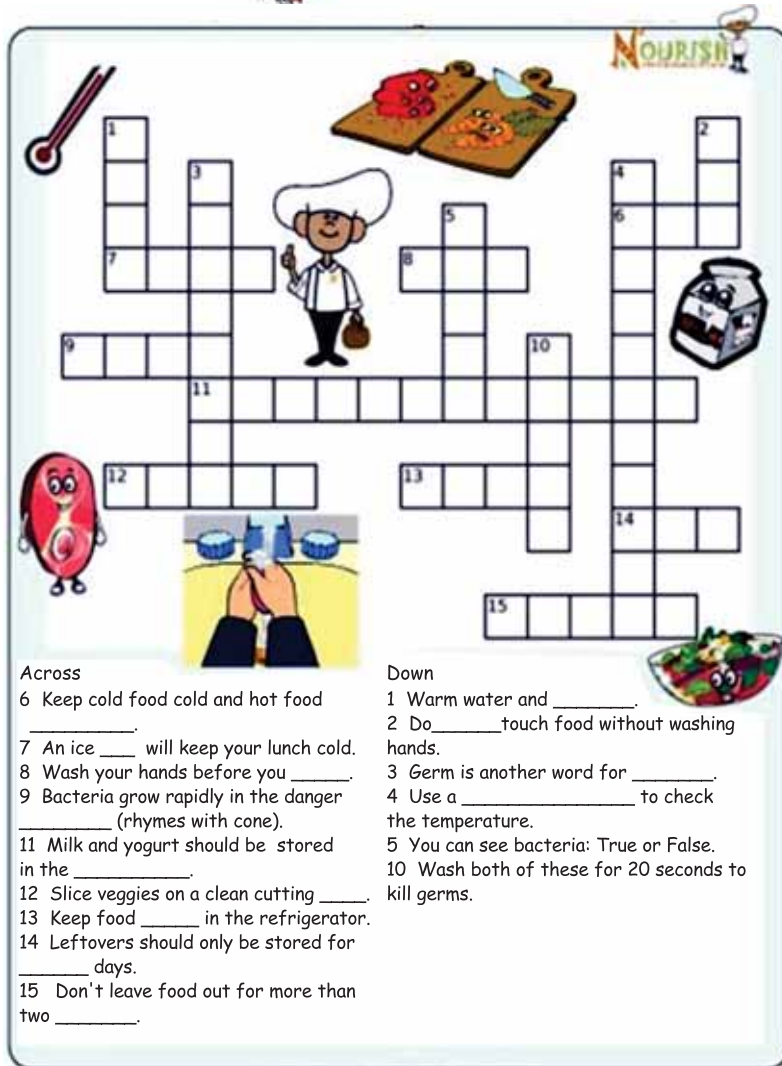
Special Note: Drugs, alcohol, or binge eating are really harmful ways to try to de-stress. These things may seem to make you feel better in the very short term by numbing your senses, or making you silly or forgetful.



KidZone : Brings on some Healthy Fun!



Cross Words



Solution -

Across

6. Hot
7. Pack
8. Not
9. Bacteria
10. Soap
11. Hands
12. Board
13. Cold
14. Two
15. Hours

Down

1. Refrigerator
2. False
3. Zone
4. Thermometer
5. Eat
6. Germ
7. Wash
8. Germ
9. Germ
10. Germ
11. Germ
12. Germ
13. Germ
14. Germ
15. Germ

Fill - Ups

- 1) E _ _ _ C _ _ _ ur body to help stay fit.
- 2) My calf _ U _ _ _ _ helps me move my leg.
- 3) I exercise to improve my physical _ I _ N _ _ _
- 4) _ _ E _ T _ _ _ is the body's way of cooling itself.
- 5) Your _ _ N _ _ _ allows you to taste food.
- 6) My _ _ O _ A _ _ grows when I'm hungry
- 7) Exercise so that you have a healthy _ E _ _ T
- 8) Our S _ _ _ E _ _ N is made up of our bones.
- 9) Your K _ D _ _ _ cleans your blood of waste
- 10) You should visit your dentist T _ _ C _ annually

- Solutions -**
- 1) Exercise
 - 2) Muscle
 - 3) Fitness
 - 4) Sweating
 - 5) Tongue
 - 6) Stomach
 - 7) Heart
 - 8) Skeleton
 - 9) Kidney
 - 10) Twice



Important Numbers

Mumbai Police	100
Fire Stations	101
Ambulances (Accidents)	102
Ambulances (Heart Attack)	105
Insurance and Investments	022-61396500



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