

Life Line.....

A Shah and Shah Group Publication

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(Right) Mr. T.S. Vijayan (**Chairman, LIC**) and (Left) Mr. D.K. Mehrotra (Managing Director, LIC), during first ever receipt being handed over to a client Mr. Aswin Shah by the agent- Hitesh Shah.

F rom CEO's Desk

I am very glad to release the second issue of our quarterly magazine "Life Line". I would specially like to thank our clients who invested in **PMS** (Portfolio Management Services) through us and it is an achievement to have more than **8 Crores** in the very first attempt. I would like to thank all our customers for their support and trust with us and will ensure to provide quality service and excel in this field of Wealth Management and Managing Portfolio. "**Nurturing your investments**" always.

Hitesh Shah
CEO

W hats New!!!

LIC has taken one step further in making the process of paying premium simpler. Now you can pay the premium and get the receipt instantly, and Mr. Hitesh M Shah is the **first LIC Agent** in India and amongst the only 10 agents all over the country who are entitled to provide this facility on behalf of LIC. This is a remarkable achievement as it ensures we are amongst the **top ten LIC** agents in India. We are sure, this will allow us to serve you better in future. We **thank you** all for making this success story come true.



W_{ealth} Management:

DID YOU KNOW?

- Person who invested **Rs.1000/- p.m.** for the past 5 yrs (i.e. Rs.60,000/- till date), in Reliance Growth fund has grown to **Rs.2,49,000/-*** OR Rs.1000/- p.m. invested since October 1995 has grown to **Rs.19,00,000/-***.
- Person who has invested **Rs.1000/- p.m.** for the past 5 yrs in HDFC Equity fund has grown to **Rs.2,00,000/*** OR Rs.1000/- p.m. invested since January 1995 has grown to **Rs.16,60,000/-***.
- Person who has invested **Rs.1000/- p.m.** for the past 5 yrs in Franklin Prima fund has grown to **Rs.1,91,000/-*** OR Rs.1000/- p.m. invested since December 1993 has grown to **Rs.18,00,000/-***.
- Person who has invested **Rs.1000/- p.m.** for the past 5 yrs in ICICI Power fund has grown to **Rs.1,90,000/-** OR Rs.1000/- p.m. invested since October 1994 has grown to **Rs.10,92,000/-**.
- Person who has invested **Rs.10,000/-** in October 1995, in Reliance Growth fund has grown to **Rs.3,15,000/-***.
- Person who has invested **Rs.10,000/-** in 1997, in HDFC Equity fund has grown to **Rs.2,42,000/-***.
- **Tax Saving Fund-** A person who invested **Rs.10,000/-** in HDFC LTA (Tax Saver Scheme, 80-C), in 2001(January) has grown to **Rs.1,02,000/-***.

* All values taken as on 31st August, 2007.



S_{awal} Aap ke....

Jawab Hitesh Ke.



If I have an existing medical condition, will I be able to get life insurance? (Ketan Sharma)

It depends on the type and severity of the condition, how long you've been treated for it and other factors.

Does Mutual Fund also provide me with any Scheme by which I can get tax benefit, will it give me better returns than Fixed deposits and Postal Schemes? (Sunil Pai)

Yes, such schemes are known as ELSS schemes which have a lock-in period of three years and also the returns are generally good. The investor is liable to get tax benefit under section 80C. There are schemes (Example: DSP Merrill Lynch) which have been giving returns of 27% p.a.

How important is portfolio management and when do I start it?(Rajendra Panchal)

Portfolio management is keeping track of your income and investing right amount. Generally people find themselves in a mess as they have to invest huge amount at the end of the financial year to save tax, so it is very important to plan your investment at the beginning of the year, so that you begin early and systematically. Portfolio management is a practice to plan your financial investment and enjoy good returns. This can be explained with a small example using the table as shown below:

| Investment Amount/ Month | Life Insurance | Mutual Fund (Equity) | Any Other Saving |
|--------------------------|----------------|----------------------|------------------|
| Rs.5000 | 2500 | 2000 | 500 |
| Rs.7000 | 3500 | 3000 | 500 |
| Rs.10,000 | 5000 | 4000 | 1000 |
| Rs.15,000 | 8000 | 6000 | 1000 |

All above mentioned figures are in INR.

IMPORTANT: Make a habit to save 20% of your monthly income always.



H EALTH Management.....

"To climb steep hills requires slow pace at first."

Effect of some foods

Butter - Good for virility, complexion, and digestive system; heals wounds and improves memory.

Buttermilk - Increases digestive heat and reduces tumors and piles.

Boiled water - Helps digestion of fatty acids, reduces gas formation, helps relieve asthma, colds and flu.

Cow's milk - Good for the lungs, diabetes and chronic colds.

Chili's - Are good for the digestive system and to increase appetite.

Garlic - Good for eliminating worms, increases body heat and is good for insomnia.

Ginger - Helps warm the body, helps blood circulation and is good for the digestive system.

Goat's milk - Good for asthma.

Radish - Improves digestive heat.

Rice - Easy to digest, stops diarrhea and vomiting, and increases virility

Daily Exercise Suggestions

Walk 10 Minutes a Day and Increase Your Fitness Level

Old thinking was to work out in a sweat-filled gym for hours a day. No pain, No gain. New studies show that even short bouts of activity can increase your fitness level, especially if you're new at working out.

Park and Walk

Whenever you have an errand, park your car as far away as you can handle and walk to the store. At the mall, park at the farthest end and walk the length of the mall. Use every opportunity to walk. At the end of the day, it all adds up to better fitness.

Crunch in Bed

Before you even get out of bed in the morning, do 10 stomach crunches while lying flat on your mattress. Increase daily by one until you get up to 100. Think you'll never get there? Try it. You may eventually have to set your clock to wake up 15 minutes earlier, a small price to pay for a flatter stomach.

Manager of the Month:

We encourage the best performing employees and Managers by felicitating them with Employee of the Month award and Manager of the Month award respectively. This also includes evaluating and reviving the performance of the employees, by conducting various training sessions and team-building activities to improve and maintain their standards. **Prakash Kumar** was awarded Manager of the Month for the month of August.



Mr. Tripathi (Manager Sales- LIC) felicitating Sales Executive Sagar Kasare (L) for Employee of the Month-August.

Dreams are not those which are seen during Sleep, Dreams are those which will never let you sleep, so have dreams & Work hard to make them true. - A P J Kalam

INSURANCE OPTION FOR THE QUARTER:

Every issue of "Life Line..." provides information about the best insurance policy available for the patrons.

Just pay **Rs.2042/- p.m.** and get risk coverage of **Rs.5 Lacs** and **additional Rs.5 Lacs** in case of accidental death plus the premium paid.

| Term (Years) | Maturity Value Scenario 1 | Maturity Value Scenario 2 |
|--------------|---------------------------|---------------------------|
| 10 | 290980 | 350980 |
| 15 | 491660 | 665160 |
| 20 | 759500 | 1167000 |
| 25 | 1107560 | 1949560 |
| 30 | 1470940 | 3089940 |

All above mentioned figures are in INR

Note : The figures in columns Scenario 1 and Scenario 2 above are estimated on the assumption of LIC's projected investment rate of return of 6% and 10% respectively and are considered for a healthy male of 30yrs age.

This is a unique plan having good features of the conventional plans and the flexibility of unit linked plans. One amongst the best features which the policy holders can enjoy is-

- SMOOTH RETURN- Maturity sum assured at anytime after 10 years.
- PARTIAL MATURITY is also available after 10 years.

IMPORTANT TELEPHONE NUMBERS

Railways:

Central Railway:

Trains arrival and departures: 134

Train arrival status (South East Zone): 136

Train arrival status (North East Zone): 135

Western Railway:

Reservations: 137

Trains arrival and departures: 131

Train arrival status Delhi/Ahmedabad/

Baroda/Surat: 133

INVESTMENTS 26163235

New Venture



Shah & Shah Group for the first time organized a presentation stall in a leading IT Company and had overwhelming response from the employees. The idea was to help the employees manage their portfolio with proper investment option available. We intend to expand our business and scale new heights by venturing into small and large scale companies. If you also want us to help your employees or colleagues in managing their assets, please feel free to contact our Marketing Head for assistance.

Dear all,

It is our constant effort to try and provide best of the services to all our customers, through various channels. We would appreciate and look forward for your suggestions and ideas that would help us to serve you better.

You can also send us your queries and doubts, which will be published in the 'Sawal apke - Jawab Hitesh Ke' section and yes **the best question gets an award too!!!** Send us your query at services@snsgroup.in

SHAH & SHAH GROUP Financial Advisors

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

Tel : +91 22 2616 3235, 2610 0763

Fax: + 91 22 2617 8679

services@snsgroup.in www.snsgroup.in