

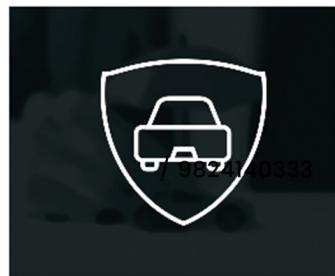


PHOENIX
Insurance &
Financial Services

Your Friend in Need



FINANCIAL DOCUMENT ORGANISER



PHOENIX INSURANCE & FINANCIAL SERVICES
AMFI REGD. MUTUAL FUND DISTRIBUTOR

“

In October 2021, I lost my uncle to a sudden heart attack. He was a kind and a generous man, who always helped others in need. He was also very tech savvy and had stored all his important data and documents on the cloud. He thought he was being smart and secure, but he did not foresee a scenario where he would not be around to manage everything.

When he passed away, his family was left in a state of shock and grief. They had to deal with legal and financial matters, but they had no clue where to find his data and documents. They did not know his passwords, his accounts or his cloud services. They had to spend hours and days trying to access his information, but they faced many hurdles and frustrations. If only he had left behind a manual/guide so they could follow it.

That is why I recommend everyone to keep a physical copy of this book in your locker or safely at home. This book also has a Heart Attack Survival Plan, which can help you and your loved ones in case of an emergency. It has steps to take and emergency contacts. If you feel you know everything and you don't need to write down the details in this book then please consider that this book is not for your use but it is to be used by your dependents in your absence. You may be tech savvy but your spouse or kids or elderly parents may not be.

As the famous quote goes, "The only thing certain in life is death and taxes." We can't predict but we can be prepared. This book is more than just a book - it is a lifeline. It is a way of saying, "I love you and I care for you, even after I am gone."

”

HEART ATTACK SURVIVAL PLAN



1. Call 102 Ambulance | 108 Emergency Response Number | 112 National Emergency



2. Sitting position



3. Nitroglycerin / Aspirin location at home
(if not allergic, and as per doctor's prescription)



4. Doctor _____

5. Society office No. / Neighbor No. _____ / _____

6. Eating or Drinking during a heart attack is discouraged

ABOUT US



Phoenix Insurance & Financial Services was founded in 2003 by Vinod Thakkar. We have 1000+ clients and are known for our trustworthiness, customized solutions and quick service. We provide the following services:

| SR. NO. | INSURANCE |
|---------|-----------------------------|
| 1 | Term Life Insurance |
| 2 | Health Insurance |
| 3 | Motor Insurance |
| 4 | Marine Insurance |
| 5 | Fire/Burglary Insurance etc |

| SR. NO. | INVESTMENTS |
|---------|-----------------------|
| 1 | Mutual Funds/SIP |
| 2 | Bonds |
| 3 | Fixed Deposit Options |
| 4 | Equities |

It is our commitment to give genuine advice and best services to our clients.

Best Regards,
Team Phoenix

TREE STORY



Within our financial document organizer rests an ancient banyan tree, its roots firmly anchored in tradition. This venerable tree, with its wide branches and lush green leaves, represents wisdom passed down through generations. Like the shade it provides, our financial knowledge shelters us from life's harsh sun. And the fruits it bears, our hard-earned wealth, nourish not just us, but those who follow.

Just as the tree's roots intertwine, connecting past and present, our financial decisions echo across family lines. We save, invest, and plan, not merely for ourselves, but for the generations yet to come. May this ancient guardian inspire us to nurture our financial roots, ensuring a fruitful legacy for those who seek refuge under its branches.



Welcome



Dear Patron,

Welcome to our family, we at Phoenix Insurance & Financial Services are elated to serve your family.

Everyone needs to plan their finances and they must take care of these two concepts (1) Protection and (2) Provision.

We will help you understand the difference between the two and help you to manage your risks. You need protection from harmful things, for example, medical insurance to protect your interest in case of a medical emergency or life insurance to protect your family in case of any untimely death of an earning member.

Insurance helps you stay protected. On the other hand, you need to keep provision for certain things in life, for example, provision for retirement or provision for buying your dream house in future when there is a good opportunity.

Investment helps you provide for your financial goals. We believe in working transparently and always keep our client's interest first. We will listen to your requirements, do your risk assessment and only recommend a product which suits you. In Insurance we make sure we tell you about all the terms and conditions and make all disclosures in the proposal and in Investments we never speculate or guarantee any returns from equities.

Be it insurance or investment we try to hand hold our clients for the long term and strive to protect and grow their wealth systematically. Feel free to reach out to us for any queries.

We are happy to help you!

Best Regards,
Team Phoenix

HOW TO USE



In our 20+ years of experience we can see that family members rely on one family member to manage all their finances. Life is uncertain and God forbid if there is any emergency then the other members of the family are not aware of important information or basic guidelines to take the lead and care of their family. This organizer is a must for all the families to preserve and pass on critical information for everyone's benefit in the family.

Please fill out all the details in the templates shared hereafter and explain it to your family members. Don't forget to share the location of this organizer with them.

Your first step to financial security starts here...

हमारे २०+ वर्षों के अनुभव से हम देख सकते हैं की परविार, परविार के एक सदसय पर अपने आय-व्यय के परबंध के लिए निभिंट रहते हैं। जीवन संदर्भित है और अगवान न करे यदि कोई आकस्मिक घटना घट जाए तो परविार के अन्य सदस्यों को परविार का नेतृत्व करने और देखभाल करने के लिए महत्वपूर्ण जानकारी या बुनियादी दण्डिनियादेशों की जानकारी नहीं होती है।

परविार में सभी के लाभ के लिए महत्वपूर्ण जानकारी को संरक्षित करने और आगे बढ़ाने हेतु यह व्यवस्थापक सभी परविारों के लिए आवश्यक है।

कृपया यहां दिए गए टेम्पलेट को वसितार से भरें और इसे अपने परविार के सदस्य को समझाए।

आरथकि प्रतभीतकी ओर आपका पहला कदम यहीं से थुरू होता है....

आ आयोजकनो उपयोग केवी रीते करवो?

अमारा २०+ वर्षना अनुभवमां आपहो जोઈये छीये के कुटुंबना सभ्यो तेमनी तमाम नाशाकीय व्यवस्था करवा माटे कुटुंबना ऐक सभ्य पर आधार राखे छे। जीवन अनश्चिति छे अने जो कोई कटोकटी छोय अने जो परविारना अन्य सभ्यो तेमना परविारनु नेतृत्व करवा अने तेनी संबाध वेवा माटे महत्वपूरण माहत्ति अथवा मूलभूत मार्गदरशकियी वाकेफ न होय। आ आयोजक तमाम परविारो माटे परविारमां देकना वाब माटे महत्वपूरण माहत्ति साचववा अने संचारे करवा माटे जरूरी छे।

महेरबानी कीने हवे पछी शेर करेवा नमूनाओमां बधी वगितो भरो अने तमारा परविारना सभ्योने समजावो। तेमनी साथे आ आयोजक स्थान शेर करवानु भूलशो नहीं।

नाशाकीय सुरक्षा माटे तमारुं प्रथम पगवुं अहीथी शरू थाय छे...

हा ऑटगनायझर कसा वापरायचा?

आमच्या २०+ वर्षांच्या अनुभवामध्ये आम्ही पाहू शकतो की कुटुंबातील सदसय तयांचे सरव आरथकि व्यवस्थापन करण्यासाठी कुटुंबातील एका सदस्यावर अवलंबून असतात। जीवन अनश्चिति आहे आणि कोणतोही आपतकालीन परसिथती उदभवल्यास, कुटुंबातील इतर सदस्योना तयांच्या कुटुंबाचे नेतृत्व आणिकाळजी घेण्यासाठी महत्वतवाची माहत्ति कविं मूलभूत मार्गदरशक तत्त्वांची माहत्ति नसतै। हे आयोजक सरव कुटुंबांनी जतन करणे आवश्यक आहे।

कुटुंबातील परत्येकाच्या फायद्यासाठी गंभीर माहत्ति द्या। कृपया यापुढे सामायकि केलेल्या टेम्पलेटमध्ये सरव तपशील भरा आणि तुमच्या कुटुंबातील सदस्यांना समजावून सांगा। या आयोजकाचे लोकेशन त्यांच्यासोबत थोर करायला वसिटू नका।

आरथकि सुरक्षतेची तुमची पहली पायरी इथून सुरू होते।

PERSONAL INFORMATION



Name: _____ Date of Birth: _____

Address: _____

Mobile: _____ Telephone (R): _____

I.T. PAN: _____ Mobile: _____

Blood Group: _____ E-mail: _____

Driving Licence No: _____ Expires on: _____

Passport No: _____ Expires on: _____

Other Personal Information: _____

PF/GPF/EPF/NPS No.: _____

A REQUEST

This book contains a lot of important personal information.
I would be grateful to you for its return at the above address if misplaced

| Name | Date of Birth | Blood Group | Contact Address & Tel.nos (If different) | E-mail | PRAN (NPS) |
|------|---------------|-------------|--|---------------------------|--------------------|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| Name | PAN Expiry | | Aadhar Expiry | Driving Licence Expiry | Passport Expiry |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

PAST MEDICAL HISTORY



It's a hallmark of any compounding process: the most powerful outcomes are delayed.

PLACE OF IMPORTANTS DOCUMENTS



| | Documents | Location |
|----|--|----------|
| 1 | Bio-Data | |
| 2 | Birth Proof | |
| 3 | Credit Card / Debit Card | |
| 4 | Club Association, Business Membership Certificate | |
| 5 | Club Membership File | |
| 6 | Educational Certificate | |
| 7 | Health & Medical Reports File | |
| 8 | Heir Ship Documents Copy (legal heirs) | |
| 9 | Income Tax File | |
| 10 | Keys | |
| 11 | Life Insurance File | |
| 12 | Loan Documents | |
| 13 | Marriage Certificate | |
| 14 | Medicines | |
| 15 | Original Will | |
| 16 | Other Insurance File | |
| 17 | Pan Card, Aadhar Card, Election Card, Driving Licence, Passport | |
| 18 | Passbook | |
| 19 | Power of Attorney | |
| 20 | Property Documents | |
| 21 | Staff Information | |
| 22 | Other Documents | |

KVP, POST OFFICE, FIXED DEPOSIT INDEX



| | Documents | Page No. |
|----|-------------------------------------|----------|
| 1 | Bank Account | 1 |
| 2 | Bank Locker | 2 |
| 3 | List of Things in Locker | 2 |
| 4 | Credit Card / Debit Card | 4 |
| 5 | K.V.P, Post Office, Fixed Deposit | 6 |
| 6 | P.P.F. / E.P.F | 8 |
| 7 | Bank FD / Term Deposit | 10 |
| 8 | Bank FD / Term Deposit | 10 |
| 9 | Mutual Fund Investment | 12 |
| 10 | Other Mutual Fund Investment | 11 |
| 11 | Real Estate Summary | 16 |
| 12 | Demat Accounts | 18 |
| 13 | Goal Planning | 19 |
| 14 | Life Insurance | 20 |
| 15 | Vehicle Insurance | 22 |
| 16 | Health / Medical Insurance | 24 |
| 17 | Home Service Providers & Mobile App | 25 |
| 18 | List of Important People | 26 |
| 19 | Monthly Bills | 28 |
| 20 | Important Details | 30 |
| 21 | Loans Records | 32 |
| 22 | Myths | 33 |
| 23 | Notes | 34 |

INVESTMENT

INSURANCE

MISCELLANEOUS

BANK ACCOUNTS



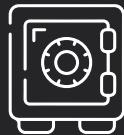
Document Place: -----

| Bank Name & Add. | | Savings/ Current/ Over Draft | Account No. | Note Nominee Name | Email | Mobile No. |
|------------------|---------------------|------------------------------|-------------|-------------------|-------|------------|
| 1 | Self | | | | | |
| | | | | | | |
| 2 | | | | | | |
| 3 | | | | | | |
| 1 | Spouse | | | | | |
| | | | | | | |
| 2 | | | | | | |
| 1 | Children | | | | | |
| | | | | | | |
| 2 | | | | | | |
| 1 | Guardian | | | | | |
| | | | | | | |
| 2 | | | | | | |
| 1 | Salary/Business A/c | | | | | |
| | | | | | | |
| 2 | | | | | | |

Note:

- Keep your account in joint name with your life partner, parent or child
- Keep the type of account as Either or Survivor
- Do not sign blank cheques and keep them anywhere, including the cheque book
- Make sure you have a nominee in your bank account

BANK LOCKER



| Sr. No. | Bank Nam & Add. | Name of Locker Holder | Type of Locker | Annual Rent | Type of User | Locker Number | Key Number | Note / Nominee |
|---------|-----------------|-----------------------|----------------|-------------|--------------|---------------|------------|----------------|
| | | | | Due Date | | | | |
| 1 | | | | | | | | |

LIST OF THINGS IN LOCKER



| Sr. No. | Name of Things in Locker | Quantity | Locker Number | Remark |
|---------|--------------------------|----------|---------------|--------|
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |
| 4 | | | | |
| 5 | | | | |
| 6 | | | | |
| 7 | | | | |
| 8 | | | | |
| 9 | | | | |
| 10 | | | | |

“

The best way to measure your investing success is not by whether you're beating the market but by whether you've put in place a financial plan and a behavioral discipline that are likely to get you where you want to go.

”

BANK LOCKER



| Sr. No. | Bank Nam & Add. | Name of Locker Holder | Type of Locker | Annual Rent | Type of User | Locker Number | key Number | Note / Nominee |
|---------|-----------------|-----------------------|----------------|-------------|--------------|---------------|------------|----------------|
| | | | | Due Date | | | | |
| 2 | | | | | | | | |

LIST OF THINGS IN LOCKER



| Sr. No. | Name of Things in Locker | Quantity | Locker Number | Remark |
|---------|--------------------------|----------|---------------|--------|
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |
| 4 | | | | |
| 5 | | | | |
| 6 | | | | |
| 7 | | | | |
| 8 | | | | |
| 9 | | | | |
| 10 | | | | |

“

*Wealth is not the same as income.
If you make a good income each year and spend it all,
you are not getting wealthier. You are just living high.
Wealth is what you accumulate, not what you spend.*

”

CREDIT CARD / DEBIT CARD



| Sr. No. | Bank Name & Add. | Help line Number | Information About Card | Type of Card |
|---------|------------------|------------------|------------------------|--------------|
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |
| 4 | | | | |
| 5 | | | | |
| 6 | | | | |
| 7 | | | | |
| 8 | | | | |
| 9 | | | | |
| 10 | | | | |

Note:

- Don't forget to deposit money in your bank account after using your card
- Inform your bank immediately when your card is lost
- Many banks offer free insurance to their card holders, please check with your bank

CREDIT CARD / DEBIT CARD



Note:

- Do not keep credit card loans. The rate of interest they charge is very high.
 - Buying expensive items because of option to pay zero cost EMI is a bad habit

KVP, POST OFFICE, FIXED DEPOSIT



| Sr. No. | Scheme Name | Name of Investor/s | Post Office Name | Investment Date |
|---------|-------------|--------------------|------------------|-----------------|
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |
| 4 | | | | |
| 5 | | | | |
| 6 | | | | |
| 7 | | | | |
| 8 | | | | |
| 9 | | | | |
| 10 | | | | |

Note:

- Inform the post office of your due date in advance
- Make sure you have added nominee details

KVP, POST OFFICE, FIXED DEPOSIT



Note:

- Note:-

 - Do not trust anyone blindly and make sure you verify the details yourself
 - Instead of Post Office Schemes you can invest in Hybrid Mutual Funds.
Please consult your finance professional to know more.

PUBLIC PROVIDENT FUND (P.P.F.) / E.P.F



Name: _____

A/C No. _____ Company: _____

Nominee: _____

Document Place: _____

Bank / Post Office.: _____

Maturity Date: _____

Branch Name: _____

Name: _____

A/C No. _____ Company: _____

Nominee: _____

Document Place: _____

Bank / Post Office.: _____

Maturity Date: _____

Branch Name: _____

Name: _____

A/C No. _____ Company: _____

Nominee: _____

Document Place: _____

Bank / Post Office.: _____

Maturity Date: _____

Branch Name: _____

PUBLIC PROVIDENT FUND (P.P.F.) / E.P.F



Name: _____

A/C No. _____ Company: _____

Nominee: _____

Document Place: _____

Bank / Post Office.: _____

Maturity Date: _____

Branch Name: _____

Name: _____

A/C No. _____ Company: _____

Nominee: _____

Document Place: _____

Bank / Post Office.: _____

Maturity Date: _____

Branch Name: _____

Name: _____

A/C No. _____ Company: _____

Nominee: _____

Document Place: _____

Bank / Post Office.: _____

Maturity Date: _____

Branch Name: _____

BANK FIXED / TERM DEPOSIT



Document Place: -----

| Sr. No. | Bank Name & Address | Company Deposit | Investment Dt. | Receipt No. |
|---------|---------------------|-----------------|----------------|-------------|
| | | | Amount Rs. | Folio No. |
| 1 | | | | |
| | | | | |
| 2 | | | | |
| | | | | |
| 3 | | | | |
| | | | | |
| 4 | | | | |
| | | | | |
| 5 | | 1 | | |
| | | | | |
| 6 | | | | |
| | | | | |
| 7 | | | | |
| | | | | |
| 8 | | | | |
| | | | | |
| 9 | | | | |
| | | | | |
| 10 | | | | |
| | | | | |

Note:

- Please add nominee
- Please safely keep the receipt and keep account type as Either or Survivor

BANK FIXED / TERM DEPOSIT



Document Place: -----

| Duration | Interest Rate | M/Q/H/Y/Cumulative Interest Payment Mode | Maturity Dt. | Note / Nominee |
|----------|---------------|--|---------------|----------------|
| | | | Maturity Amt. | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| </td | | | | |

MUTUAL FUND INVESTMENT



Document Place: -----

| Sr. No. | Scheme & Plan Name | Unit Holder Name (First & Second) | Goal Name | Investment Rs. |
|---------|--------------------|-----------------------------------|-----------|----------------|
| | | | | Investment Dt. |
| 1 | | | | |
| | | | | |
| 2 | | | | |
| | | | | |
| 3 | | | | |
| | | | | |
| 4 | | | | |
| | | | | |
| 5 | | | | |
| | | | | |
| 6 | | | | |
| | | | | |
| 7 | | | | |
| | | | | |
| 8 | | | | |
| | | | | |
| 9 | | | | |
| | | | | |
| 10 | | | | |
| | | | | |

Note:

- Do not invest by just looking at higher interest rates. Safety is more important.
- Also be careful if you can easily withdraw the money before maturity or not

Contact Person: -----

MUTUAL FUND INVESTMENT



Document Place:

Note:

- Do not invest in a scheme by only looking at its past performance
 - You can use mutual funds to save for your child's education/marriage and your retirement.
Please consult your finance professional to know more.

MUTUAL FUND INVESTMENT



Document Place: -----

| Sr. No. | Scheme & Plan Name | Unit Holder Name (First & Second) | Goal Name | Investment Rs. |
|---------|--------------------|-----------------------------------|-----------|----------------|
| | | | | Investment Dt. |
| 1 | | | | |
| | | | | |
| 2 | | | | |
| | | | | |
| 3 | | | | |
| | | | | |
| 4 | | | | |
| | | | | |
| 5 | | | | |
| | | | | |
| 6 | | | | |
| | | | | |
| 7 | | | | |
| | | | | |
| 8 | | | | |
| | | | | |
| 9 | | | | |
| | | | | |
| 10 | | | | |
| | | | | |

Note:

- Do not invest by just looking at higher interest rates. Safety is more important.
- Also be careful if you can easily withdraw the money before maturity or not

Contact Person: -----

MUTUAL FUND INVESTMENT



Document Place:

Note:

- Do not invest in a scheme by only looking at its past performance
 - You can use mutual funds to save for your child's education/marriage and your retirement.
Please consult your finance professional to know more.

REAL ESTATE SUMMARY



| Sr. No. | Property Detail | Owner Name | Property Address | Location of Lease Agreement |
|---------|-----------------|-------------|------------------|-----------------------------|
| | | Carpet Area | | Location of Sell Deed |
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |
| 4 | | | | |

REAL ESTATE SUMMARY



| Lease Name | Lease Period | Place Of Document & Note |
|-----------------|----------------|--------------------------|
| Contact Details | Deposit Amount | |
| | Lease Amount | |
| | | |
| | | |
| | | |
| | | |

DEMAT ACCOUNT



Document Place: -----

| Sr. No. | Account Holder Name | Broker Name | Demat ID | Purchase Share Detail | Number of Shares |
|---------|---------------------|-------------|----------|-----------------------|------------------|
| | Nominee | | | | |
| 1 | | | | | |
| 2 | | | | | |
| 3 | | | | | |
| 4 | | | | | |
| 5 | | | | | |
| 6 | | | | | |
| 7 | | | | | |
| 8 | | | | | |

GOAL PLANNING



| Name | Duration | Present Value | Inflation | Future Value | SIP | Lumpsum |
|------|----------|---------------|-----------|--------------|-----|---------|
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

“

*You can be young without money,
but you can't be old without it.*

”

Power Of Compounding

Value Of ₹ 10,000/- Invested Monthly

| Time / Rate | 10 Year | 15 Year | 20 Year | 25 Year |
|-------------|------------|-------------|--------------|--------------|
| 8% | ₹18,12,832 | ₹ 33,97,785 | ₹ 57,26,600 | ₹ 91,48,394 |
| 10% | ₹20,14,576 | ₹40,16,212 | ₹72,39,867 | ₹1,24,31,596 |
| 13% | ₹23,63,111 | ₹51,85,248 | ₹1,03,84,852 | ₹1,99,64,785 |

* Returns are compounded monthly.

* The above is for illustration purpose only.

Monthly Investment Required to become a Crorepati

| Time / Rate | 10 Year | 15 Year | 20 Year | 25 Year |
|-------------|----------|----------|----------|----------|
| 8% | ₹ 55,163 | ₹ 29,431 | ₹ 17,463 | ₹ 10,931 |
| 10% | ₹49,638 | ₹24,899 | ₹13,812 | ₹8,044 |
| 13% | ₹42,317 | ₹19,285 | ₹9,629 | ₹5,009 |

* Returns are compounded annually.

* The above is for illustration purpose only.

This is not an investment proposal or solicitation of business or investment advice. This is purely an arithmetic calculation and should not be associated with any specific investment product.

SWP Ready Reckoner

Monthly Withdrawl For Lumpsum Investment (Without Return of Investment Amount)

| Period | Liquid Fund | | | | | |
|---------|-------------------|---------|---------|----------|----------|----------|
| | Investment Amount | | | | | |
| | 10 Lacs | 25 Lacs | 50 Lacs | 1 Crore | 2 Crore | 5 Crore |
| 10 Year | 11,022 | 27,556 | 55,112 | 1,10,224 | 2,20,448 | 5,51,120 |
| 15 Year | 8,353 | 20,882 | 41,765 | 83,529 | 1,67,059 | 4,17,647 |
| 20 Year | 7,073 | 17,682 | 35,365 | 70,729 | 1,41,458 | 3,53,646 |
| 25 Year | 6,346 | 15,866 | 31,731 | 63,462 | 1,26,924 | 3,17,310 |
| 30 Year | 5,894 | 14,734 | 29,469 | 58,937 | 1,17,874 | 2,94,685 |

Assuming returns of 6% pa. in Liquid Fund.

* It is assumed that the withdrawal is made on the last day of each month.

For example, if an amount of Rs.10.00 Lacs is invested in Liquid Fund earning a return of 6.00% pa, an amount of Rs.11,022/- can be withdrawn monthly for a period of 10 years. The amount invested in the beginning will become NIL at the end of 10 years.

| Period | Balance Fund | | | | | |
|---------|-------------------|---------|---------|----------|----------|----------|
| | Investment Amount | | | | | |
| | 10 Lacs | 25 Lacs | 50 Lacs | 1 Crore | 2 Crore | 5 Crore |
| 10 Year | 12,978 | 32,444 | 64,888 | 1,29,775 | 2,59,551 | 6,48,877 |
| 15 Year | 10,484 | 26,210 | 52,420 | 1,04,839 | 2,09,678 | 5,24,195 |
| 20 Year | 9,366 | 23,416 | 46,832 | 93,664 | 1,87,328 | 4,68,320 |
| 25 Year | 8,785 | 21,962 | 43,925 | 87,850 | 1,75,699 | 4,39,248 |
| 30 Year | 8,459 | 21,147 | 42,295 | 84,589 | 1,69,178 | 4,22,945 |

Assuming returns of 10% pa. in Balanced Fund.

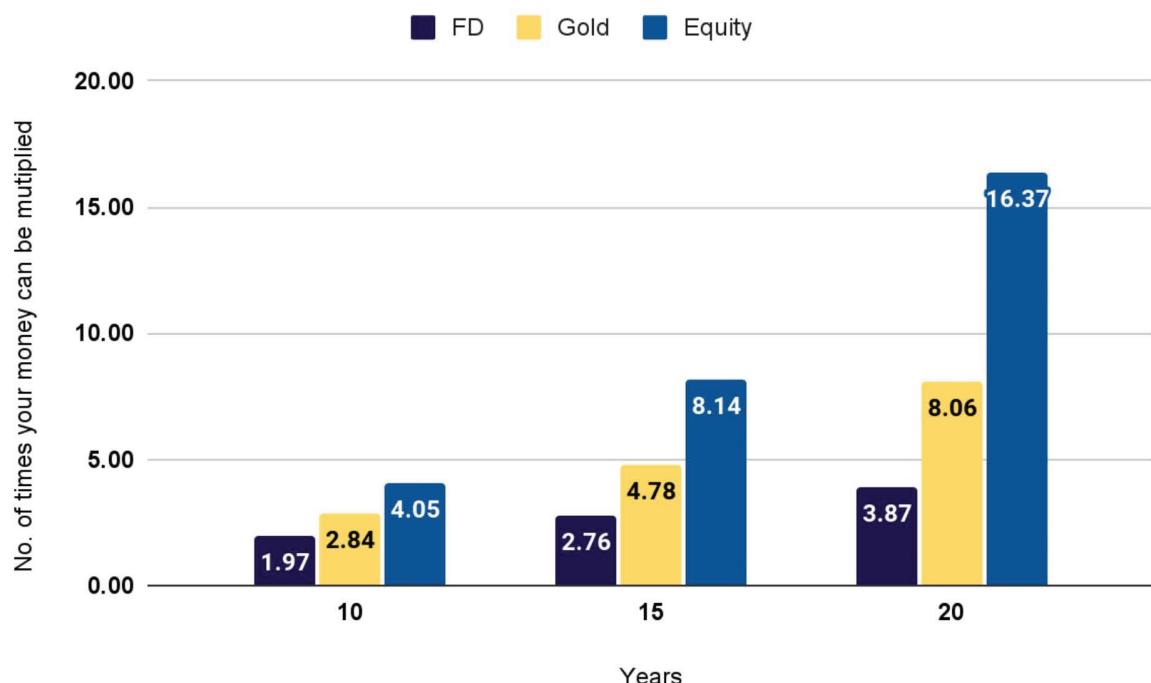
* It is assumed that the withdrawal is made on the last day of each month.

For example, if an amount of Rs.10.00 Lacs is invested in Balanced Fund earning a return of 10.00% pa., an amount of Rs.12,978/- can be withdrawn monthly for a period of 10 years. The amount invested in the beginning will become NIL at the end of 10 years.

The above is for illustration purpose only.

* Mutual Fund investment are subject to market risk, please read all scheme related document carefully.

No. of times your money multiplied



Assumed Return considered for FD - 7%, Gold - 11%, and Equity -15%

Disclaimer: Mutual Fund investments are subject to market risks. Please read the scheme related documents carefully before investing. Returns are not guaranteed.

What Is Your Requirement?

SIP Amount SIP Period
Rs.11,159 10 Years

Rs. 25 Lacs

SIP Amount SIP Period
Rs.10,506 15 Years

Rs. 50 Lacs

SIP Amount SIP Period
Rs.44,636 10 Years

Rs. 1 Crore

SIP Amount SIP Period
Rs.21,011 15 Years

Rs. 1 Crore

SIP Amount SIP Period
Rs.10,871 20 Years

Rs. 1 Crore

SIP Amount SIP Period
Rs.5,875 25 Years

Rs. 1 Crore

SIP Amount SIP Period
Rs.3,246 30 Years

Rs. 1 Crore

SIP Amount SIP Period
Rs.11,749 25 Years

Rs. 2 Crore

SIP Amount SIP Period
Rs.29,374 25 Years

Rs. 5 Crore

SIP Amount SIP Period
Rs.16,229 30 Years

Rs. 5 Crore

*Rate of Return assumed at 12.00% pa. The above is for illustration purpose only. Mutual Fund Investments are subject to market risk. Read all scheme related document carefully.

Do SIP Today. Do SWP Tomorrow.

| SIP Amount | SIP Period | SWP Amount | SWP Period |
|------------|------------|------------|------------|
| ₹5,000 | 20 Years | ₹32,530 | 20 Years |
| | | ₹29,188 | 25 Years |
| | | ₹27,107 | 30 Years |
| ₹20,000 | 15 Years | ₹67,325 | 20 Years |
| | | ₹60,407 | 25 Years |
| | | ₹56,100 | 30 Years |
| ₹25,000 | 10 Years | ₹39,615 | 20 Years |
| | | ₹35,544 | 25 Years |
| | | ₹33,010 | 30 Years |

Return assumed during Accumulation Phase: 12% pa

*Return Assumed during Distribution Phase: 6% pa

* The capital becomes nil at the end of the withdrawal period.

* The above is for illustration purpose only.

Mutual Fund investments are subject to market risk, please read all scheme related document carefully.

Follow our Instagram page
for regular updates



PARTHA SHAstra



@P_ARTHA_SHAstra



Jagdish Joshi

user

8 reviews

03 Feb 2022

5.0 ★

I have been getting services from Mr Vinod Thakkar for almost 2 decades and i must say my experience has been more than excellent!! With his knowledge and experience he always delivers the best and is extremely approachable, cooperative and cordial to deal with!! I truly appreciate his sincerity and dedication.



kumar rajesh
Choudhary

1 reviews

25 Jan 2023

5.0 ★

- Expert service
- Rationally explained
- Quick solutions
- Experienced provider
- Realistic approach
- Low commission rate

Great experience. Immensely liked the approach of Mr. Parth Thakkar and treatment to my specific queries related to investments. Would highly recommend.



Inna Medical

4 reviews , 182 followers

10 Oct 2023

5.0 ★

- Expert service
- Timely updates

Claim approved in 20 mins. We are very happy with services of Mr Girish Thakkar from Phoenix Insurance. Three year old policy and claim amount of Rs. 80,000 approved with no deduction. Admitted in Kamdar Nursing Home, Ghatkopar at 10PM, with 20 minutes, got approval at night.



Check our Justdial
for more reviews

Do not mention your passwords here, please use a good password manager. Below are some good password managers

LastPass...!

Lastpass

DASHLANE

Dashlane

KEEPER®

Keeper

LIFE INSURANCE



| Sr. No. | Company & Branch Name | Policy No. | Name of Plan | Premium Amount Rs. |
|---------|-----------------------|------------------|--------------|----------------------|
| | Insurance Holder Name | Insurance Amount | Term | Frequency of Premium |
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |
| 4 | | | | |
| 5 | | | | |
| 6 | | | | |
| 7 | | | | |
| 8 | | | | |
| 9 | | | | |
| 10 | | | | |

Note:

- Please make note of the accident cover
- Please assign nominee
- Closed policy can be resumed subject to rules

LIFE INSURANCE



| Policy Issue Date | Installment Date | Approx Amount Rs. | Loan Amount Rs. | Document Place |
|-------------------|------------------|-------------------------|-----------------------|----------------|
| Maturity Date | Contact Person | | | Note / Nominee |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

Note:

- Term Insurance is the best type of life insurance.
- Think twice before buying an insurance policy with a pension plan as they offer less returns.
- If you get a call from a spam number and they ask you to transfer your money otherwise your policy will lapse, it could be a fraud call. Many scammers use this trick.
- Please consult your finance professional to know more.

VEHICLE INSURANCE



| Sr. No. | Name & Address Insurance Company | Policy No. | Type of Policy | Vehicle Number |
|---------|-------------------------------------|------------------|----------------|----------------|
| | | Policy Start Dt. | End Date | Mfg. Year |
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |

PROPERTY INSURANCE



| Sr. No. | Name & Address Insurance Company | Policy No. | Renewal Date | Type of Policy |
|---------|-------------------------------------|------------------|--------------|----------------|
| | | Policy Start Dt. | | |
| 1 | | | | |
| 2 | | | | |

***A simple fact that is hard to learn is that
the time to save money is when you have some.***

VEHICLE INSURANCE



| Premium Paid Amount | Sum Insured | List of Add-on Covers | Note / Nominee |
|---------------------|-------------|-----------------------|----------------|
| | | | |
| | | | |
| | | | |

PROPERTY INSURANCE



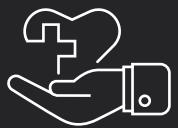
| Premium | Sum Insured | List of Assets Insured | Note / Nominee |
|---------|-------------|------------------------|----------------|
| | | | |
| | | | |

“

Investment should be more like watching paint dry or watching grass grow. If you want excitement, take \$800 and go to Las Vegas.

”

HEALTH / MEDICAL INSURANCE



Name & Address of Insurance Co.: _____

E-Insurance: _____

Contact Details of Insurer: _____

| Sr. No. | Policy Holder Name | Family Policy Holder Name | Policy No. & Sum Insured | Commencement Date |
|---------|--------------------|---------------------------|--------------------------|---------------------|
| | | | | Period of Insurance |
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |
| 4 | | | | |

- Good Health
- Good Diet
- Regular Exercise

}

LONG-TERM
HEALTHY
LIVING

[But, you also need to have adequate health insurance as a backup.]

HOW MUCH **HEALTH INSURANCE COVER DO YOU HAVE ?**



CALL US TO KNOW MORE

11/02/2024 JASO

Phoenix Insurance&Financial Services

AB SIRF SIP NAHI, SIP WITH TOP-UP KARO...

SIP of ₹ 10,000 pm

Corpus ₹ 3.52 Cr

Invested Amount ₹ 36 Lacs

₹ 1,000 Top- Up Every year

Corpus ₹ 5.33 Cr

Invested Amount ₹ 88.20 Lacs

11/02/2024 JASO

Investment Period-30 Years

Assumed return at 12% p.a CAGR



Phoenix Insurance&Financial Services

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

HEALTH COVER

+

TERM COVER

+

SIP

=

FREEDOM FROM WORRIES



Phoenix Insurance&Financial Services

Create portfolio customized to your need

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Why property gives high returns

Many investors feel that property gives very high returns. Usually, they remember the cost price and the current value of the property. For eg. they will quote that a property they bought in 1979 for Rs.1 Lac is currently valued at Rs.1 Crore. Let's compare this with returns in BSE Sensex over the same period.

Property vs Sensex Returns

| Asset | Investment Value | Investment Year | No. of Year | Current Value | Return |
|----------|------------------|-----------------|-------------|---------------|--------|
| Property | ₹100,000 | 1979 | 43 | ₹1,00,00,000 | 11.30% |
| Sensex | ₹100,000 | 1979 | 43 | ₹5,89,03,988 | 15.60% |

Report date 05/01/2023

Observation: Returns in property expressed in percentage terms comes to around 11.30% whereas investing the same amount in sensex would have fetched around 5.89 Crores (@15.30%)

Property gives high returns because the holding period is long. If one invests in equity oriented funds for long term, returns could be much more. The following table gives the returns generated by 4 equity funds that were launched in 1990s.

| Fund Name | Inception Date | Return since Inception |
|-----------|----------------|------------------------|
| Fund A | 01-Jan-1995 | 18.45% |
| Fund B | 08-Oct-1995 | 21.80% |
| Fund C | 01-Dec-1993 | 18.86% |
| Fund D | 01-Dec-1993 | 19.20% |

Report date 05/01/2023



Phoenix Insurance&Financial Services

HOME SERVICE PROVIDERS & MOBILE APP

| Sr. No. | Customer Number | Service Details | Meter Number |
|---------|---------------------|-------------------------|--------------|
| 1 | Gas Service | Service Provider: _____ | |
| | Customer No.: _____ | Helpline: _____ | |
| 2 | Electricity Service | Service Provider: _____ | |
| | Customer No.: _____ | Helpline: _____ | |
| 3 | Internet Service | Service Provider: _____ | |
| | Customer No.: _____ | Helpline: _____ | |

| Sr. No. | Particulars | Mobile | Email |
|---------|--------------------|--------|-------|
| 1 | Digilocker | | |
| 2 | Fastag | | |
| 3 | Mobile Wallet | | |
| 4 | Phoenix Mobile App | | |
| 5 | Password Manager | | |
| 6 | NSDL / CDSL | | |
| 7 | E-Insurance | | |

Don't mention password

IMPORTANT PEOPLE



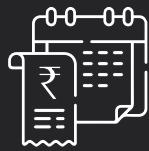
| Sr. No. | Person | Name | Address |
|---------|---------------------------------|------|---------|
| 1 | Mutual Fund Distributor | | |
| 2 | Share Broker | | |
| 3 | Life | | |
| 4 | General | | |
| 5 | Chartered Accountant | | |
| 6 | Advocate | | |
| 7 | Family Doctor | | |
| 8 | Dentist | | |
| 9 | Will Executor 1 | | |
| 10 | Will Executor 2 | | |
| 11 | Closest Hospital | | |
| 12 | Closest Police Station | | |
| 13 | Emergency Ambulance Helpline | | |
| 14 | Office HR | | |
| 15 | | | |
| 16 | | | |
| 17 | | | |

IMPORTANT PEOPLE



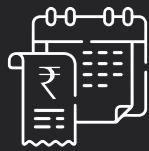
| Phone / Mobile | E-mail |
|----------------|--------|
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

MONTHLY BILLS



| Month | Particular | Date | Amount | Total |
|----------|------------|------|--------|-------|
| January | | | | |
| February | | | | |
| March | | | | |
| April | | | | |
| May | | | | |
| June | | | | |

MONTHLY BILLS



| Month | Particular | Date | Amount | Total |
|-----------|------------|------|--------|-------|
| July | | | | |
| August | | | | |
| September | | | | |
| October | | | | |
| November | | | | |
| December | | | | |

IMPORTANT DETAILS



EMAIL & MOBILE REGISTER DETAILS

| Sr. No. | Particular | Mobile No. | Email |
|---------|------------|------------|-------|
| 1 | | | |
| 2 | | | |
| 3 | | | |
| 4 | | | |
| 5 | | | |
| 6 | | | |
| 7 | | | |
| 8 | | | |
| 9 | | | |

IMPORTANT DETAILS



EMAIL & MOBILE REGISTER DETAILS

| Sr. No. | Particular | Mobile No. | Email |
|---------|------------|------------|-------|
| 10 | | | |
| 11 | | | |
| 12 | | | |
| 13 | | | |
| 14 | | | |
| 15 | | | |
| 16 | | | |
| 17 | | | |
| 18 | | | |

LOAN RECORD



LOAN

| | |
|-------------------------|--|
| Loan Amount | |
| Account Number | |
| Annual Interest Rate | |
| Loan Period in Years | |
| Start Date of Loan | |
| Optional Extra Payments | |
| EMI | |
| Lender Name | |

LOAN

| | |
|-------------------------|--|
| Loan Amount | |
| Account Number | |
| Annual Interest Rate | |
| Loan Period in Years | |
| Start Date of Loan | |
| Optional Extra Payments | |
| EMI | |
| Lender Name | |

ADVANCES

| | |
|-------------------------|--|
| Loan Amount | |
| Borrower Name | |
| Annual Interest Rate | |
| Loan Period in Years | |
| Start Date of Loan | |
| Optional Extra Payments | |
| EMI | |
| Note | |

ADVANCES

| | |
|-------------------------|--|
| Loan Amount | |
| Borrower Name | |
| Annual Interest Rate | |
| Loan Period in Years | |
| Start Date of Loan | |
| Optional Extra Payments | |
| EMI | |
| Note | |

“

*Most people don't understand compounding because
They think 10% growth in 25 yrs is 250%
It is actually 899%!*

”



Myth #1

"I am still young. I don't need to start saving so soon."

Myth #2

"In the long run we are all dead. "I want short-term returns."

Myth #3

"I can't give my hard-earned money to Fund Managers...
I can manage my own portfolio."

Myth #4

"ULIP is better than Mutual Fund, it gives insurance too."

Myth #5

"Mutual Fund does not protect from inflation."

Myth #6

"Equity funds give great returns.
Why shouldn't I put all my money in equity schemes?"

Myth #7

"Market is so volatile, I should sell."

Myth # 8

"Mutual Fund's are too risky. They do not assure returns."

Myth #9

"Scheme with lower NAV is more attractive because I can get more units."

Myth #10

"SIP is nothing but buying regularly every month."



NOTES





PHOENIX
Insurance &
Financial Services

Your Friend in Need



Phoenix Insurance & Financial Services was founded in 2003 by Vinod Thakkar.
We have 1000+ clients and are known for our trustworthiness, customized solutions and quick service.

We provide the following services:

Term Life Insurance | Health Insurance | Motor Insurance | Marine Insurance | Fire/Burglary Insurance etc.
Mutual Funds/SIP | Bonds | Fixed Deposit Options | Equities | Financ...

**If you use digital and you think filling this workbook is a waste of time. Please understand
this workbook is not for you. It is to be used by a family member in your absence.**



📞 Vinod Thakkar: (+91) 9920839333 / 9824140333
Parth Thakkar CFP®, QPFP® (+91) 7045711287

📍 104, Hallmark Commercial Complex, Off LBS Rd,
Mulund (W), Mumbai, 400080

✉️ admin@phoenixinsurance.in