

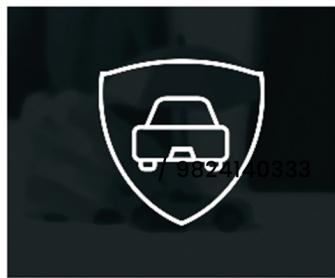


PHOENIX  
Insurance &  
Financial Services

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
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**INVESTMENT**

**INSURANCE**

**MISCELLANEOUS**

# BANK ACCOUNTS



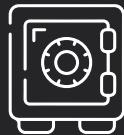
Document Place: -----

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



**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.

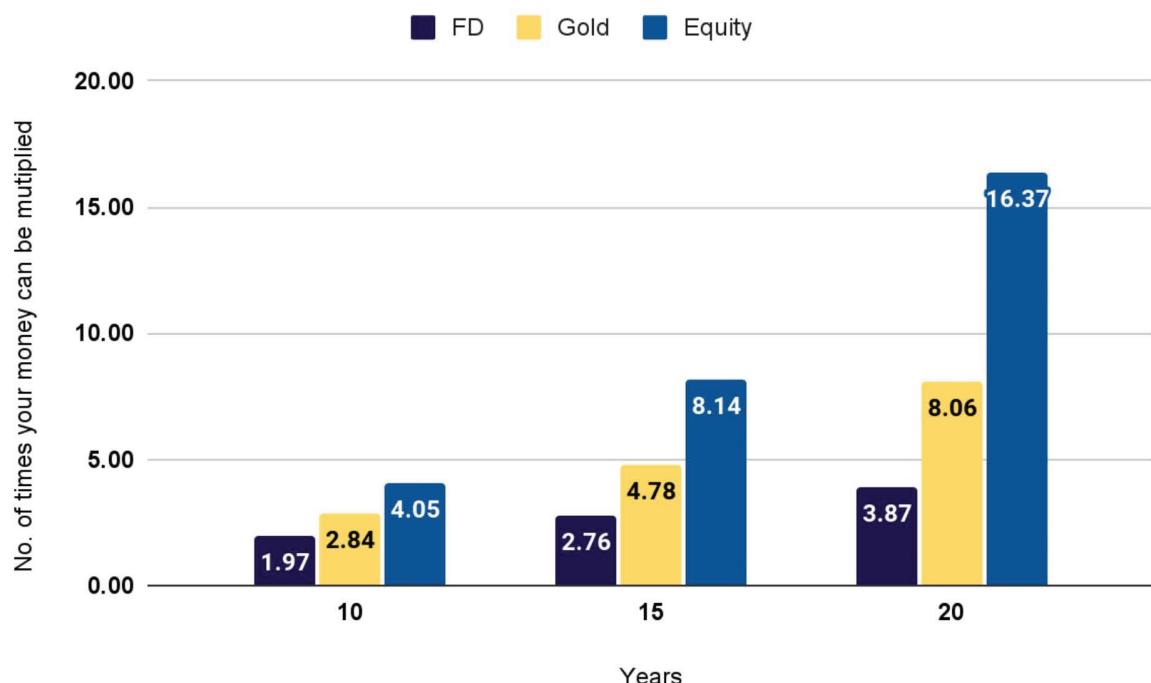
\* It is assumed that the withdrawal is made on the last day of each month.

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.

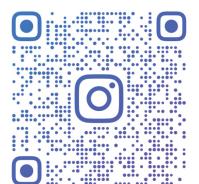
\* The above is for illustration purpose only.

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



**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



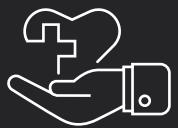
Premium	Sum Insured	List of Assets Insured	Note / Nominee

“

*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



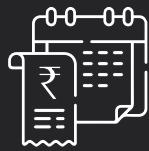
Sr. No.	Person	Name	Address
1	Mutual Fund Distributor		
2	Share Broker		
3	Life		
4	General		
5	Chartered Accountant		
6	Advocate		
7	Family Doctor		
8	Dentist		
9	Will Executor 1		
10	Will Executor 2		
11	Closest Hospital		
12	Closest Police Station		
13	Emergency Ambulance Helpline		
14	Office HR	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

# IMPORTANT PEOPLE



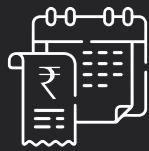
Phone / Mobile	E-mail

# 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.**



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