



**KUSH SHAH**  
THE FINANCIAL ARCHITECT



*Increasing the value of your life*



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**KUSH SHAH**  
Founder & CEO



**HIRAL SHAH**  
Co-Founder & Co-CEO



**HARISH SHAH**  
Co-Founder & MD

## WHY CHOOSE US...

Our aim has always been customer first. Every service we offer is to increase the financial freedom of our customers. We have always thought about the future of our clients. But, to serve their ever increasing needs, we need to grow with them. With the new digital age, we are now offering a range of digital services.

★ We will soon launch our website that will not only offer the list of services, but also provide our clients with real time data about their investment and much more...



COMPREHENSIVE CHART

DEDICATED CLAIM HANDLING TEAM



NEED ANALYSIS OF CLIENTS

CORPORATE RISK ASSESSMENT



REGULAR PORTFOLIO MONITORING

ANDROID & IOS APPLICATION



AUTOMATIC RENEWAL REMINDER

## WHAT WE OFFER

- ➡ LIFE INSURANCE
- ➡ HEALTH INSURANCE (MEDICLAIM)
- ➡ GENERAL INSURANCE
- ➡ CORPORATE FD's

- ➡ MUTUAL FUNDS
- ➡ HOME LOANS
- ➡ LIC CREDIT CARDS
- ➡ PORTFOLIO MANAGEMENT

# FINANCIAL PLANNING THUMBRULE



**30%**  
Expenses



**10%**  
Life Style



**30%**  
Saving Divided into 2



**30%**  
EMI



**30%**  
Compulsory Savings

**15%**  
Short Term

**15%**  
Long Term

## SHORT TERM GOALS

- ★ Children Basic Immediate Education Goals
- ★ Fulfilling Dream of Taking a Car, House & Domestic Vacation
- ★ Upgrading Car, House & Foreign Vacation

## LONG TERM GOALS

- ★ Retirement at Age 60
- ★ Children's Marriage
- ★ Children Higher Educational Goals

# ASSET ALLOCATION PARAMETERS

## Safe Portfolio

5-8%  
Guaranteed Returns  
-----  
Tax Free Return  
-----  
100% Capital  
Protection

**50+ Crore**  
Insurance  
Inforce

## Medium Risk Portfolio

8-12 % Returns  
-----  
Partly Tax Free  
Returns  
-----  
50% Capital  
Protection

**15,000+**  
Individual  
Policy Servicing

## Risk Portfolio

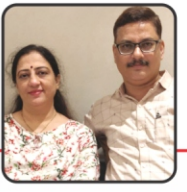
12-18 % Returns  
-----  
Taxable Returns  
-----  
0% Capital  
Protection

**100%**  
Genuine Claim  
Settlement Ratio



Mr. SNEHAL SHAH

(DIRECTOR OF ASHRAY) (PHYSIOTHERAPY)



Mr. KAMLESH SONI

(SUPERINTENDENT OF GST)

Kush Shah & Harish Shah are very knowledgeable in his profession and are a pleasure to work with as well. A great planners, Kush Shah & Harish Shah are likes to stay in touch with what's happening locally and you can usually find him getting involved in the worthwhile causes. I am glad to call him a friend and would highly recommend using his services.

Kush and Harishbhai are an honest and hardworking persons who have an immense goodwill and an indepth knowledge of their subject. The first and foremost I w'd say is their "THIRST" to reach higher and higher. And to quench this thirst they break their goal into periodical targets. Which in turn makes their task easy and also gives them enough oppourtunities to take corrective actions. Further their abilities: their repose a double trust in both their customers and also their principals, which makes them a great success. Makes you a winner always.



Mr. HEMANG SHAH

(PARTNER IN INDIAN AGENCIES)



Mr. HITESH AMIN

(PARTNER IN GANDHI & ASSOCIATION)

મને વિમા પોલીસી માટે મદદ કરી તેના માટે હું તમારા પર ગર્વ કરુ છું તમારી સેવા અને મારી લાઈફ માટેની ખુબ જ સારી પોલીસી માટે હું તમારો આભાર માનું છું. તમે સાચેજ ખુબજ સેવા ભાવી તેમજ વિશ્વાસ પાત્ર નાણાંકીય આયોજક છો. નાણાંકીય આયોજન માટે તમે મારી જે પણ મદદ કરી તેના માટે હું ફરી એકવાર તમારો ખુબજ આભાર વ્યક્ત કરુ છું.

Thanks for all your help. I appreciate all the work you did to help me obtain life insurance when other agents could not accomplish it. Your responsiveness to everything was excellent. I highly recommend you to others that may have had trouble obtaining life insurance. Thanks again.

## OUR ASSOCIATIONS



भारतीय जीवन बीमा निगम  
LIFE INSURANCE CORPORATION OF INDIA



niva Bupa  
Health Insurance



Money through wisdom



LIC HOUSING FINANCE LTD  
Building homes. Nurturing relationships.



Har pal aapke saath



apni jagah banao



(A Govt. of India Undertaking)



Khushiyon Ke Advisor



“ THE MORE YOU GIVE,  
THE MORE YOU GET... ”