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Thorners can provide:-

- Life Insurance
- Health Insurance
- Income Protection
- Home , contents and vehicle insurance
- Business insurance
- KiwiSaver
- Home Mortgages
- Savings & Investments
- Home Equity Release
- UK Pension Transfers



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Surviving those holiday expenses

Hopefully you have had a tremendous festive season break and managed to unwind whilst spending quality time with family and friends.

These holiday breaks come at a cost and no doubt you now dread the credit card accounts that remind you of the good times but which need repaid over the next month.

If your finances are stretched, give me a call to see how we may be able to shuffle your home mortgage finances to ease the bills or to start a savings plan to ease into the next Christmas break.

Mortgage fixed rate expiries are also a good time for debt consolidation and a financial review so don't be shy at these times—you may be surprised at how alternative loan structures can help you to get ahead.

Home Equity Release

I often speak with people who have been retired for several years but have been drained of their retirement savings from meeting increasing costs and unexpected expenditure, particularly ongoing home maintenance. Many hide their ongoing expenditure on credit cards but eventually this tap also runs dry. It may be that you recently visited mature friends and family who are struggling and are looking for some financial help?

Home Equity Release is still available from Sentinel for those over 60 who own their own home and this form of funding has become socially acceptable over recent years. Quality of life is important and we shouldn't see those that are asset rich and cash poor going without some of the basic necessities of life. If you or your mature family fall into this category and are struggling I am happy to talk through the options and in particular how Home Equity Release works to see if it is the solution.

Life Cover been declined?

Over the break I also heard of people who have been declined Life Insurance for various health reasons. Please give me a call if you come across friends or family in this situation as there is a policy in the market to cater for those who are not feeling 100% but are also not in a totally incapacitated state of health. Often only a small sum assured is required for a funeral fund to ease the burden on the family and this policy is ideal for that purpose.

January's essential check list...

- **Consolidate debt to ease outstanding credit card accounts**
- **Encourage children starting new jobs to have a savings plan**
- **Prioritise reviewing how you can pay your bills if you lose the ability to work**

I am available to discuss your insurance, home loan and investment needs in what is a difficult time for many of us at the moment so please feel free to contact me if you have any questions. My personal email is denis@thorner.co.nz or ph 04 528 8088.

I look forward to hearing from you soon.

Kind regards

Denis

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