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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



To unsubscribe from email updates please [click here](#).

A copy of our disclosure statements can be downloaded from www.thorner.co.nz

Important update: KiwiSaver Changes.....



The following key changes the government is making to KiwiSaver if they are re-elected after Novembers election are:

- The \$1,000 "kick-start" remains in place, as does the first home buyers subsidy.
- From 1 April 2012 the tax-free status of employer contributions will be removed. These will now be taxed at an employee's marginal tax rate.
- For the year to 30 June 2012 the Member Tax Credit will reduce from \$1 to 50c for every \$1 contributed by members, up to a maximum of \$521 a year, half the current maximum. The first payments at the new levels will occur in the second half of 2012.
- From 1 April 2013 the minimum employee contribution rate will rise from 2 per cent to 3 per cent.
- From 1 April 2013 the compulsory employer contributions will also rise from 2 per cent to 3 per cent.

Even after allowing for these changes we still strongly believe that KiwiSaver remains an attractive investment option for individuals who want to have additional funds when they retire. To discuss your own personal circumstances contact Peter and he will be able to assist you with any questions you have.

Fire and General - Update

Living with the risk of natural disasters like earthquakes is something New Zealanders are assumed to have come to terms with, but nobody ever has, or ever will.

Due to the recent natural disasters which have severely impacted insurers and reinsurers, all insurers are increasing premiums and some are increasing their standard excesses. We are committed to keeping up to date with changes in the market and are remarketing accounts where appropriate. Please feel free to contact Maree, Sheryl and Maxine if you have any further questions.

The best time to invest was yesterday. The second best time is today.... Avoid Common Investment mistakes.

When it comes to life, we all make mistakes. Investing is no different. Luckily, they are usually small and easy to overcome. However, some common mistakes are so big that just knowing about them can add hundreds of thousands of dollars towards your personal net worth. And the good news is you don't have to be an investment guru to avoid them. A large number of so-called investors simply stand around and miss out on the greatest builder of wealth available. Many people just never save or invest anything at all. If that sounds like you, then stop! Start investing now.

Lots of people have the intention to start, but wait too long. Too many of us put off investing with a continuous series of excuses. We have all heard them. Wait until we get out of school, until the economy gets better, until he/she changes. Remember one thing about investing; it should be the power of starting early. With just a few years' head start, a mediocre investor can easily out-earn the top-dog. Every single day counts.

Too many investors just get scared and panic when the markets don't perform as we would like. Most investors have down times, even the world's best investors pick assets that didn't perform as they expected. The trick is to invest for the long term and be diversified. Don't let the fear of setback throw you off your game.

It is vital that you practice patience. To really understand investing you'll need to understand and have the temperament to let the principle of compound work for you, if not you probably won't get very far as an investor.

Call us today to discuss your current financial situation and the protection options available to ensure your long term financial stability. We are available to discuss your insurance and investment needs in what is a difficult time for many of us at the moment so please feel free to contact us if you have any questions. Our phone number is 04 5288 0888 and personal emails are denis@thorner.co.nz and peter@thorner.co.nz.

We look forward to hearing from you soon. **Kind regards Denis, Peter and Maree**