

May 2012

THORNERS NEWSLETTER

Sovereign Home Loan Interest rate change

Effective May 2012



We are pleased to announce the following interest rate reductions:

Term	Old Rate	New Rate
12 months	5.70% p.a.	5.25% p.a.
24 months	5.85% p.a.	5.55% p.a.
36 months	6.10% p.a.	5.75% p.a.
48 months	6.50% p.a.	6.10% p.a.
60 months	6.90% p.a.	6.50% p.a.

For more detail on what makes the Sovereign Go Home Loan such a great product for you please contact Denis, on 04 5288 088 or denis@thorner.co.nz.

When it comes to investing....



With some things in life, it can pay to jump in head first and think later. Others take careful consideration and a lot of thought before initiating. Investments definitely fall into the latter category. With their high risk and financial implications, often investments prove to be one of the biggest decisions of many people's lives. Investing should never be a light-hearted decision. Before making any investment, there are a number of factors that you should consider.

Why are you investing?

There are a number of reasons why people choose to invest. Some people invest to help form a nest-egg for their retirement; others may want to help boost their property assets. The obvious incentive is the possibility of growing your money. However investments should never be seen as a means of overcoming a cash flow shortfall and they will not provide a short term fix. You should never go into any investment blind and it is crucial that you fully understand your investment. You should think about your goals, priorities and what you are hoping to achieve from investing. It is also important to consult the experts and do thorough research before making any investment decisions.

Only when you fully understand all aspects of the investment process should you consider making one.

What are the risks?

Often with investments, the potential gains can glaze over the dangers. However it is undeniable that investments can be a risky business. A fundamental aspect of investment is taking calculated risks in an attempt to reap the rewards if they are successful. Typically in the investment world, smaller risk will also often mean lower potential growth of your money which is why many investors make bigger brave decisions whilst understanding the risks that they may bring. In addition to the overall risk of losing your investments and receiving no returns, there are a number of factors out of your control with investments which enhance the risk factor.

The best investors are those who prepare themselves for short-term losses in order to try and make long-term gains.

Get advice

Seeking investment advice could help to save you money. Whether you are a novice or an experienced investor, investment advisors can offer you expert guidance on making investments that best suit your circumstances. They can also talk you through the risks involved and help you to make calculated decisions to try and help boost your wealth.

Source: www.investmentarticle.com

**Call our investment specialist Peter West today!
To discuss all your investment needs—04 5288 088.**



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Call us today to discuss your current financial situation & the protection options available to ensure your long term financial stability. We are available to discuss your insurance & investment needs in what is a difficult time for many of us at the moment. Please feel free to contact us if you have any questions. Our phone number is 04 5288 088 or our personal emails are denis@thorner.co.nz, peter@thorner.co.nz & maree@thorner.co.nz
We look forward to hearing from you soon.

Kind regards Denis, Peter & Maree

The information in this newsletter is of a general nature, so is a class service, not a personalised service. For more information on what it may mean to you, please call us on 528 8088 to make an appointment. Disclosure statements are available on request, free of charge.