

THORNER NEWSLETTER—April 2014

Home Loans Update—fixed rate offers

Term	New Carded Rate
6 months	5.65% p.a.
12 months	5.95% p.a.
24 months	6.19% p.a.



New 36 month interest rate special!!

We have access to a great rate for clients who have a minimum of 20% equity in their security property ie loan to value ratio (LVR) of 80% or less.

The rate we can offer for 36 months is 6.25% per annum.

Conditions;

- This offer is effective from 5.00pm Friday 2 May 2014 for a limited time only. Please note interest rate specials are subject to change and can be withdrawn at any time.
- For new home loans: applies to all residentially secured Home Loans with a minimum 20% equity in the security property i.e. an LVR of 80% or less.
- For existing home loans: applies to all residentially secured Home Loans including refixes, rollovers and restructures with a minimum 20% equity in the security property i.e. an LVR of 80% or less.
- No loan amount restrictions apply.
- Existing discounts do not apply to this special rate.

Call Denis today on 04 528 8088 to secure any of the above fixed rate offers.

Avoid overconfidence

If you think diversification and risk control sounds boring and uninspiring, then you are right, it is! There will always be someone out there who has placed a big bet which has paid off and as a result is doing better than you.

However, big bets come with a high risk price tag whereas diversification and risk control will not win you bragging rights on the golf course, or at a dinner party, but it will help better preserve your money for when you need it.

Investors who take a big-bet approach typically have a high degree of confidence in their investment(s) – after all, if you are absolutely certain about the company or industry, why bother to diversify? Research by the University of Chicago's Richard Thaler has demonstrated that overconfidence is among the most costly traits an investor can have.

Mark Twain seems to say it all: "It ain't what you don't know that gets you into trouble. It's what you know for sure that just ain't so"

The sources of issues are not the things we have identified as question marks and causes for concern in a portfolio. Rather, what causes portfolios to crater are the things that we are absolutely positive about right until unanticipated occurrences catch us by surprise. Avoid the temptation to have too much money in one investment. The boring and more conservative approach of diversification will get you there in the long term. And remember the old adage "if something sounds too good to be true, it probably is".

Contact Peter for any investment advice you need.

Take your motorcycle riding to the next level

Star Insurance strongly encourages and promotes safe riding....and in doing so, have aligned themselves with ACC's Ride Forever Training Program. They will:

- Reimburse 50% of Ride Forever course fee to clients who are comprehensively insured with Star Insurance: and
- Reduce client's excess by 50% (for 12 months from course completion) for all 'at fault' claims

Courses are 8 hours (full day) professional courses offered throughout the country.

Contact our office on 04 528 8088 for further details.



Thorners

22-26 Main Street

Upper Hutt

04 528 8088

www.thorner.co.nz



denis@thorner.co.nz



emma@thorner.co.nz



peter@thorner.co.nz



maree@thorner.co.nz



maxine@thorner.co.nz



camilla@thorner.co.nz



elise@thorner.co.nz

A copy of our disclosure statements can be downloaded from

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.

Thorner Financial Services can provide:-

- Life Insurance
- Health Insurance
- Income Protection
- Home Mortgages

Thorner General Insurances can provide:-

- Home, contents & vehicle insurance
- Business insurance

Thorner Investments can provide:-

- KiwiSaver
- Savings & Investments

"As a customer you are important to us, please tell us if you are not satisfied—we would like to put it right". To unsubscribe from email updates please [click here](#).