

# THORNER NEWSLETTER—November 2014

We can provide advice on the following:

**Thorner Financial Services:-**

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

**Thorner General Insurances:-**

- Home, contents & vehicle Insurance
- Business Insurance

**Thorner Investments:-**

- 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](#).

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## Are you sick of your Life Insurance Premiums going up?

Level premiums let you fix your premium payments so they don't increase with age. This can save you thousands of dollars over the long term because stepped premiums can increase considerably each year as you get older.

Level premiums also make it easier for you to manage premium payments throughout the life of your policy because you won't face big age-related increases in the future.

### **How it works – Case study**

*Joyce is a non-smoker, in her early forties and has \$100,000 level life cover. If Joyce chooses a standard (or 'stepped') premium structure, she will pay a total of \$65,876 over the next thirty six years.*

*Alternatively, if Joyce chooses a level premium structure now - until she is 80, she will pay a total of only \$17,474 over the next thirty six years, saving her \$48,402 over the life of her cover.*

If you would like to discuss your life cover and to see if level premiums will work for you, please call Denis on 04 528 8088 or email [denis@thorner.co.nz](mailto:denis@thorner.co.nz) for more information.

## We have found a new home for your mortgage

New clients not only receive the fee-saving and debt-reducing potential that comes with every Sovereign Home Loan but may also qualify for:

For new lending of \$100,000 to \$249,999

- A fabulous Sony 48' TV and a Playstation 4 and \$500 cash
- Or \$2,000 cash

For new lending above \$250,000

- A fabulous Sony 48' TV and a Playstation 4 and \$1,000 cash
- Or \$3,000 cash

In addition we can offer the following special rates:

Term	New Special Rate
12 months	5.70% p.a.
24 months	5.75% p.a.
36 months	5.99% p.a.
48 months	5.99% p.a.

To qualify for the above special rates you must have a minimum of 20% equity in your property i.e. a loan to value ratio (LVR) of 80% or less.

### **Conditions**

- These offers are effective from 5.00pm Friday 14 November 2014 for a limited time only. Please note interest rate specials are subject to change and can be withdrawn at any time.
- No loan amount restrictions apply.

Existing discounts do not apply to these special rates.

Call us today to discuss your current financial situation & the protection options available to ensure your long term financial security. 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](mailto:denis@thorner.co.nz), [peter@thorner.co.nz](mailto:peter@thorner.co.nz) & [maree@thorner.co.nz](mailto:maree@thorner.co.nz).

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