



Thorners

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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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Let's talk money

Thorner Investment Services Ltd

I am both pleased and excited to announce that Peter West has joined Thorners as our dedicated investment specialist. To cater for all the investment needs of our clients. Thorner Investment Services Ltd has been formed with both myself & Peter as Directors.

Peter brings over 20 years experience in the financial services industry. He has completed Personal Financial Planning papers through Massey University and also holds a New Zealand Stock Exchange Diploma.

Peter will be able to provide advice on all your investment needs including investing for income, growing your investment portfolio, overseas pension transfers and of course KiwiSaver.

We welcome him to the team and he is available now to assist you. Contact is either peter@thorner.co.nz or by calling the office on 04 5288-088.

Life Policy Premium Return Option

Just released back into the market is the ever popular Life insurance policy that has guaranteed premiums and up to a 100% return on total premiums paid.

Premium refunds start at 25% from year six leading up to a 100% refund at the 20th Policy Anniversary Date. This is a very attractive savings option available for those aged between 0 and 64 and it is yet another way to provide family protection and capture an additional nest egg for your retirement.

Call me soon to obtain a quote and to discuss the options applicable to your financial circumstances.

KiwiSaver

KiwiSaver membership continues to grow at the rate of over 20,000 new members per month as people realise the benefits and just how quickly your contributions accumulate.

Contributions depend on your employment status and you may not have to contribute at all to benefit from the scheme.

Please call Peter if you and your family members still have doubts and or questions about the various options available.

UK Pension Transfers

Many UK immigrants and New Zealanders returning from the UK are choosing to transfer funds from their UK pension scheme to New Zealand. To cater for this Thorners are able to assist in providing access to an approved New Zealand scheme. This allows portfolios to be tailored to take into account your personal circumstances and investment objectives.

The scheme offers a wide range of independently researched securities on a market-leading administration and reporting platform. This way, we can tailor a portfolio to best meet your needs which may be more than what can be delivered by a standard retirement fund.

Even if you have already transferred your UK pension to a New Zealand scheme Peter will be happy to review this and provide advice 'at hand' from a local perspective.

Home Loans

Call us now if you need a mortgage top up prior to Christmas as they can take a couple of weeks to be fully processed.

Novembers essential check list...

- *Do I need a mortgage top up or review prior to Christmas?*
- *Do I have surplus cash to invest or require a savings plan?*
- *Have all my family members joined KiwiSaver?*

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

A copy of my disclosure statement can be downloaded from www.thorner.co.nz