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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



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The future of KiwiSaver.....

We have had a number of calls from our clients regarding the future of government incentives for KiwiSaver members e.g. will the annual member tax credits and the \$1,000 government "kick-start" continue to be made? The answer at the moment is no one (apart from senior members of the government) knows. Total government expenditure has been highlighted as an area of concern for the government and with the annual budget announcement coming up next month we will all know more then. In the meantime if you or your children are not currently in KiwiSaver it would pay to make contact with us before any possible changes are made. Next month's newsletter will provide details if any changes are made.



Tips for managing your finances and investments

- Understand that financial crisis may occur any time and you can never foresee it. What you should do is to reduce the impact it can make on your finances, should such a crisis occur.
- Investment is nothing but saving when you are spending. For taking the right steps, you don't need to learn the financial technicalities or jargon. You should move on the right track which your financial adviser can help you with. Once you are on the right track, you can definitely have a good grip on your finances. Then, managing your investments will not be an issue at all.
- Take an honest look at your credit card payments. You may not know that when you make regular monthly payments towards your credit card bills, you are paying more than what you should do. This means that you do not know where your money is going.
- For successful handling of your finances and investments, you should be clear about your goals. You should know why you are making investments.

This needs planning. Having too many goals will lead you nowhere. If the goal is clear and if you split it into short-term milestones, achieving the final goal will be easy.

- Managing your finances involves your family members also. Therefore, once you learn how you should go about it, you should ensure that all your family members also learn whatever you have learned. This will help you in making the right decisions with their co-operation. Sometimes, you may have to cut corners and so, without their co-operation, you cannot achieve your goal. Cutting corners does not mean you should not enjoy the small comforts and luxuries of life. The main point is that you should never squander money.
- Managing finances and making investments are dynamic processes, be open to new ideas and options.
- Managing finances and investments does not need to be complicated. If you focus on your goals and plan properly, you can move on the right track to success.

Sovereign Best Doctors—Helping you find the thing you need most. Answers.

Best Doctors helps seriously ill people all over the world gain reassurance about their diagnosis and treatment. Hearing that you are seriously ill or have an injury that requires specialist care can be both traumatic and confusing. There are likely to be many questions and concerns relating to the diagnosis and recommended treatment, and this can be overwhelming.

While New Zealand GPs and specialists work hard to provide clarity and support during these unsettling periods, additional advice and expertise is always welcome, giving the patient added confidence and peace of mind. With Best Doctors, you and your immediate family can have access to expert medical advice from leading specialists, nominated by their peers.

Since its foundation in Boston USA, Best Doctors has grown into a large global organisation that serves over 20 million people around the globe, including the US, UK, Australia and Canada.

Best Doctors can call on the expertise of over 50,000 specialists, voted by their peers as the most respected and trusted in their fields.

Best Doctors is part of Sovereigns Specialist and Tests Benefit and this can be added to any Sovereign Total Care policy eg life, trauma, income protection etc... without the need for full health insurance.



Wishing you a safe and happy break over the easter holidays!

April's essential checklist....

Are you and/or your kids enrolled in KiwiSaver yet? YES/NO

Insolvency statistics tell us that ill health or the lack of adequate insurance is one of the five main causes of people being bankrupted. Call us 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 personal emails are denis@thorner.co.nz and peter@thorner.co.nz or ph 04 528 8088.

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

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