

January 2012

THORNERS NEWSLETTER

Welcome to 2012. We hope that you had a relaxing Christmas and new year break. We look forward to providing you with great service and meeting all your financial needs in 2012.

The start of a new year is often a time to reflect on the year before, and look at progress, changes or maybe setbacks. Most Life cover policies have a built in feature called Special Events Increase.

This means that where you have increased your debt to buy new property, got married, got divorced, had a child or adopted a child, or taken on full time care of a family member, you can increase your life cover with no additional health evidence. So, if 2011 brought change to your life and you feel a review of your situation is required, give us a call and we can easily make the changes.

Also, if you would like to add Specialist & Tests Benefit to your current insurance, giving you immediate access to Specialists for diagnosis of illness, you can now do this without needing to pay for full health insurance - you can add it to your Life, Trauma, or Income Protection policy. Give us a call to discuss.

Fire & General Update.....

Domestic Policies - Ansvar Ltd transfer to TOWER

As per previous correspondence, we have established a relationship with TOWER for our domestic Ansvar clients due to Ansvar withdrawing from the NZ market from 31/12/2011.

The transfer is underway and Policy Schedules/Wordings and Comparison Sheets will be forwarded to all transfer clients shortly.

Any queries please call the office.

How to choose the right investments for you.

There are a lot of different investment products available for people with different investment needs. Fund managers and firms offering financial services offer a diverse array of investment options that would suit each individual's investment needs. These products range from the more conservative, fixed interest investments to the more aggressive funds such as shares and everything else in between. Choosing from the different investment options can be overwhelming for investors, but luckily, there are ways to determine which of the many investment products can be a suitable choice.

When choosing investment products, there are a lot of things that you have to consider. One of them is how much money you have to invest and how long you intend to invest for. Some investment options allow you to make regular contributions, while others require you to put in a lump sum. As for the duration of your investments, a lot of investment portfolios tie your money up for a specific period of time. Some of them allow you to terminate your investment early, but a penalty or termination fee is charged. If you feel that you would need to access your money in the near future, you should choose one that allows you to withdraw your funds anytime you want without having to pay a fee.

An investor's risk profile is also important. A person's risk profile measures how much of a risk an individual is willing to take with their money. Advisers should ask their clients to answer a questionnaire to determine their risk profile before recommending anything. This way, they would know whether the investor is willing to go along with the ups and downs of the share market or whether a lower risk, fixed income investment is a better choice. It's not a good idea to jump into an investment without first assessing your risk profile because this could leave you with the unnecessary stress of worrying about the risks of your investment. Knowing your limitations before placing your money in an investment portfolio would help you sleep better at night while your money is working for you. If you're still unsure about where and how much to invest, give Peter a call for advice and information about the different investment products that are available.

Current term investment rates – Please contact Peter for more information:

90 day	6 months	9 months	12 months
4.75%	4.90%	5.15%	5.75%

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. A disclosure document is available on request.



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