

October 2012

# THORNERS NEWSLETTER



## Thorners

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Thorner Financial Services can provide:-

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

Thorner Investments can provide:-

- KiwiSaver
- Savings & Investments
- Home Equity Release

Thorner General Insurances can provide:-

- Home , contents & vehicle insurance
- Business insurance



A copy of our disclosure statements can be downloaded from [www.thorner.co.nz](http://www.thorner.co.nz)

To unsubscribe from email updates please [click here](#).

## Free Samsung Galaxy Tab and up to \$1,000 cash with a Sovereign Home Loan\*

Talk to us today!

\*Contents apply. Call today for more details.

**Sovereign have announced their Spring lending campaign.**

**If you become a new Sovereign customer:**

- Free Samsung Galaxy Tab plus \$1,000 cash for all new approved loans over \$250,000
- Free Samsung Galaxy Tab plus \$500 cash for all new approved loans over \$100,000 and up to \$249,999
- A great 2-year rate of 5.25%

**And for existing Sovereign customers:**

- Free Galaxy Samsung Tab for existing customers who fix existing lending of at least \$100,000 for 3, 4 or 5 years at the carded rate
- A great 2-year fixed-rate special of 5.19% for existing customers only

Please contact us on 04 5288 088 or email [denis@thorner.co.nz](mailto:denis@thorner.co.nz) for further information.

Terms and Conditions apply and approval must be given before 16th December and funds advanced before 31 March 2013

## Fire & General Update:

**Add-on benefits available under your TOWER House "Rental" policy:**



The limit for loss of rents with TOWER is currently \$20,000 and restricted to a period of six months.

TOWER are offering Thorners Clients upgrading to an increased to a limit of \$25,000 with a period extension of 12 months for an additional premium of \$50.53 per annum.

**Call Maree or one of her team now to discuss in more detail.**

## Saving for your future.....

Making the decision to save for your future, is probably one of those key life changing moments that you can only look back on and be glad that you made. But once you have decided to start investing in the future, how do you make sure that you choose the best investment funds that are going to perform as well as you expect.

For most people, investing in managed investment vehicles rather than trying to select individual assets makes putting their money in the markets a much easier and less stressful process. Unless you know exactly which asset you would like to invest in and are sure that their performance is going to yield the return on your capital that you require, investing in a fund will give you the opportunity to spread your risk across a range of assets that have been carefully selected by experienced professionals who are able to balance the level of risk and return to offer a fund that will meet your needs.

This is especially beneficial if you are new to investment or simply do not have the time, experience or inclination to personally manage your investment on a day to day basis. By joining with others in a fund and spreading your investment over a range of investment opportunities, you are less likely to lose all your initial investment and have a higher chance of growing your savings for the future.

Investment fund will usually have experienced fund managers at the helm that are able to make your money work efficiently and provide the best rate of return possible. By exploiting accelerated growth in buoyant times and minimising overall risk in times of recession, you can be confident in the fact that there is someone keeping a continued eye on your investment that has the experience to work within the market and create an overall performance for the fund to ensure that you achieve the very best rate of return at a level of risk that suits you.

Whether you are a first time investor or are looking into more specialised and higher risk investment opportunities, using investment funds can give you the comfort in knowing you are doing everything possible to secure a bright and profitable future.

If you have any questions on investing or would like your current investment plans reviewed please contact Peter.

**Ph: 04 5288088 or [peter@thorner.co.nz](mailto:peter@thorner.co.nz)**



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](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**

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.