

**FEBRUARY 2013**



## Thorners

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Thomer Financial Services can provide:-

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

Thomer Investments can provide:-

- KiwiSaver
- Savings & Investments
- Home Equity Release

Thomer General Insurances can provide:-

- Home , contents & vehicle insurance
- Business insurance



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

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

**"As a customer you are important to us, please tell us if you are not satisfied—we would like to put it right"**

# THORNERS NEWSLETTER

## Welcome to 2013

### Thorners Vision.....

**At Thorners, our vision is to be recognised as a respected Insurance, Investment and Home Loan company, using expertise, knowledge, and technology to deliver outstanding service and advice to our clients and community.**

The only way we can truly deliver on this is to be aware of all insurances and investments you have, and be able to act on your behalf with all companies and policies. This way we can provide a totally holistic view of your financial requirements, and provide the best possible advice so you have the best outcome at claim time, repay home loan debt sooner, and accumulate other assets outside of your home or business.

You will currently have your Fire & General Insurance, or your Life Insurance or Home Loan, or your Kiwi saver and/or other investments with us. However, you may also have additional financial products or insurance policies with other companies or brokers.

As part of a review of the services we provide, and in line with increasing legislation and compliance requirements, we have decided that the only way to do our job properly is to make sure that all your insurances and investments are done through the Thomer Group, and that we can act on your behalf to make sure we live up to our vision.

With the number of insurers available, the rate of change in products available, the different benefits that can be selected, the competition for Home Loans from lenders, and the increases we are seeing in House & Contents insurance premiums, we believe the best thing we have to offer you is our expertise, our knowledge, and the technology we have available to provide you with the best advice for your own situation.

**We will be in touch at your renewal date to offer you a full review. If in the meantime you would like an earlier review, please call us on 04 528 8808.**

### Important KiwiSaver Update

From 1 April this year the minimum employee and employer KiwiSaver contributions will increase from 2% to 3%. If you are already contributing 4% or 8% then there is no change, for employees contributing 2% the increase will automatically take place from the first pay period starting on or after 1 April.

Example: An employee earning \$50,000 per annum at 2%, personally contributes \$1,000 per annum into KiwiSaver. An increase to 3% means employee personal contributions will increase to \$1,500 per annum (which is approx \$10 extra per week).

**If you are not in KiwiSaver or you would like your current KiwiSaver account reviewed please contact Peter to arrange a time to meet.**



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.