

THORNER NEWSLETTER

April 2013

New Mortgage & Income Protection product!

You work hard to achieve your goals, whatever they might be: owning your own home, higher education, a comfortable retirement.... but success relies heavily on your future income.



If you suffered an accident or illness that affected your ability to earn, what would happen to your partner, children, home and lifestyle?

Could you and your family cope?

To give yourself and your plans the best chance of success, protect your income from the events most likely to prevent it – **illness, accident or redundancy.**

Sovereign has introduced a new Mortgage & Income Protection policy designed to pay a monthly benefit in the event of you being unable to work due to sickness and accident – and you can also include redundancy. This means you would still have the ability to meet monthly mortgage or rent payments, as well as keeping the family on an even keel, enabling you to focus on getting well without the pressure of financial worries.

Call us today to discuss your own situation and requirements, and look for the best way to make sure your plans become reality. Ph 04 5288 088.



Changes to House Insurance policies....

As you will have heard in the media house policies are changing from replacement to the size to replacement to the sum insured.

This will take effect as your house policy renews from 1 July 2013 with the exception of Lumley Insurance who have already implemented the change from 22 April 2013.

You will receive further details with your renewal and we recommend you review the information sent. Any queries please give us a call.

KiwiSaver reminder

A reminder that eligible KiwiSaver members have until 30 June 2013 to make sure that they have personally contributed at least \$1,042.86 since 1 July 2012 so that they can get the maximum annual member tax credit of \$521.43.



Please speak to Peter if you need to confirm that your personal contributions are on track.

If you are not in KiwiSaver now is an ideal time to speak to Peter about KiwiSaver's features and benefits.

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. Disclosure statements are available on request, free of charge.

Thorner Financial Services can provide:-

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

Thorner General Insurances can provide:-

- Home, contents & vehicle insurance
- Business Insurance

Thorner Investments can provide:-

- KiwiSaver
- Savings & Investments

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

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

Thorners

22-26 Main Street

Upper Hutt

04 528 8088

www.thorner.co.nz



denis@thorner.co.nz



emma@thorner.co.nz



peter@thorner.co.nz



maree@thorner.co.nz



maxine@thorner.co.nz



sheryl@thorner.co.nz

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