

THORNER NEWSLETTER—February 2014

New staff

Fire and General—Camilla has recently joined our fire and general team. Camilla has previously worked in the industry, both broking and underwriting for the last 8 years. She is available to help you with all your fire and general queries and looks forward to talking to you soon.

Thorner Financial—Elise has recently joined our financial services team. Elise previously worked at the Ministry of Justice for the last 6 years. She is a welcomed addition to our team and will be assisting Denis and Emma.

Home Loans Update

New 18 month interest rate special!!

We have access to a great rate for clients who have a minimum of 20% equity in their security property ie loan to value ratio (LVR) of 80% or less.

The rate we can offer for 18 months is 5.69% per annum.

Conditions;

- Offer is available for a limited time only.
- This interest rate is subject to change and can be withdrawn at any time
- A minimum of 20% equity in the security property is required
- No loan amount restrictions apply



Insurance for Life—Progressive Care

Insurance can often be complex, especially when considering what is right for you, your family and your lifestyle.

It can be difficult knowing what, and how much insurance you need, and at times stressful if you have to wait until a condition is in its later stages to make a claim. Which is why Sovereign have introduced a new insurance that addresses all those concerns and provides a fresh and unique solution.

Progressive Care is a type of insurance that's totally new to New Zealand. It's not a traditional all-or-nothing trauma insurance which just gives you one lump sum when you're critically ill. Progressive Care pays out more often, with vital cover on a wide range of medical conditions, giving you financial support when you need it. Benefit payments are linked to the severity of your medical condition - so the more serious it is, the larger the payout.



ClipartOf.com/16233

This kind of insurance offers broad coverage at surprisingly affordable prices.

We would always want to discuss your needs and your situation before recommending it to you, but if you think this kind of protection makes sense to you and your family, then please give us a call on (04) 528 8088.

PS: Don't think you need to worry about insurance? Consider this: 2 in 5 males will suffer a critical illness between 30 and 64 and 1 in 4 women will suffer a critical illness between 30 and 64. (Ministry of Health / NZHS December 2009)

KiwiSaver—First Home advantages:

One of the overlooked benefits of KiwiSaver is the ability to withdraw certain contributions that can be used as a deposit for buying your first home. If you or someone you know is looking at saving towards a first home deposit KiwiSaver can be a powerful way of helping reaching that goal.

It is however really important that the right type of KiwiSaver account is used to help accumulate funds for a first home deposit. **Thorner Investment Services has access to a number of KiwiSaver funds that are ideal for saving for first home deposits.**

Contact Peter on (04) 528 8088 to find out how easy it is to make sure that your KiwiSaver account is managed in line with your goals.

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.

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A copy of our disclosure statements can be downloaded from

Thorner Financial Services can provide:-

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

Thorner General Insurances can provide:-

- Home, contents & vehicle insurance
- Business insurance

Thorner Investments can provide:-

- KiwiSaver
- Savings & Investments

"As a customer you are important to us, please tell us if you are not satisfied—we would like to put it right". To unsubscribe from email updates please [click here](#).