

July 2012

THORNERS NEWSLETTER

Choose the fast lane to becoming mortgage-free



For many of us, rising prices are making it challenging to save. During 2011 alone petrol prices increased 11%, renting a house cost 2% more and early childhood education was up 8%. A silver lining came in the form of a 7% reduction in the cost of fruit and vegetables, but on the whole prices are up*.

In this environment you may need a smarter approach in order to achieve your financial goals.

Why not turn your largest financial obligation into your most powerful saving tool?

Using your home loan as a transactional account and choosing a lender who can minimize, if not eliminate, bank account fees you could save potentially thousands of dollars over the life of your home loan.

These savings can be further increased by choosing a loan that allows you to hold any surplus funds you have, such as savings and uncommitted salary, in your home loan account. This will help reduce your monthly loan balance and the interest you pay.

For professional advice on how to make your home loan work smarter for you, call me today and find out more about a Sovereign Go Home Loan.

* Source: TradingEconomics.com and Statistics New Zealand

Regards Denis



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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

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FIRE & GENERAL UPDATE:

Add-on benefits available under your TOWER Contents policy:

TOWER offer several optional benefits, across their product range. Two benefits available under the TOWER contents policy are outlined below:-

- **Business Tools** - limit is increased from \$2,000 to \$10,000, for business tools from which you obtain financial return whether for profit or not.
- **Spectacles, Contact Lenses, Hearing Aids & Dentures** - Full replacement cost regardless of age with a nil excess. The premium for this benefit is approximately \$40.00 per annum.



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

THORNER INVESTMENTS

UPDATE:

Buying and selling shares

Thorner Investment Services is pleased to announce that we can assist our clients in buying & selling shares through a relationship we have developed with ASB Securities. To find out more about this please contact Peter who will answer any questions you may have.

Mighty River Power share float

Highly topical at the moment is the upcoming partial sale of Mighty River Power. Thorner Investment Services will be able to help you should you wish to participate in this float.

If you are interested, please contact Peter so he can add you to the client list for this and he will keep you updated as he receives further information.



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.