



"Plan today, protect tomorrow"

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Since society has evolved, so must your insurance



Why do you take out life insurance? It's most often taken out when you have debt, such as a mortgage or business loan, or have kids. This is because **you want the surviving family members to be financially comfortable when you are gone.**

As your kids leave home and debt is reduced to zero, the need for life cover reduces as well.

Life insurance has evolved a lot over the last few years, just as society has. It used to be that you had to die to collect it, but now 'living insurances' (for example income protection and trauma cover) are far more relevant.

Many of us have mortgages for much of our working lives and we are having kids a lot later in life.

Our lifestyles are such that we enjoy travel far more than we used to, we retire later and a significantly larger number of our children are now pursuing expensive tertiary education.

The point is that at each stage of your life, your suite of life insurances should be adjusted to fit your circumstances. In some cases it could be cancelled or the level of cover very much reduced, since it is no longer needed for its initial purpose.

Similarly, the type of cover may need to be changed to suit, and in some cases increased due to new debt or other reasons.

Please ensure that you review your cover regularly. Don't wait for me to call to arrange a time, if you feel what you have no longer fits your situation, call me for a chat – it's FREE!



Our offices are closing today, and will reopen on 22 January. A big thank you for your loyalty and support!

This year I have personally experienced the value that having the right insurance in place can bring, and the sense of security and comfort it provides to the whole family. If you have been putting off that insurance review, please give me a call so I can help.

Then, to you and all your families, best wishes for a very merry Christmas, and a new year filled with good health and happiness! I look forward to being of service to you again in 2018.

Time saving MS Word keyboard shortcuts



You probably know shortcuts like Ctrl+C = copy, but here are a few more that save you time:

Shift+F3 = Changes the case of any selected text (I LOVE THIS ONE!!)

Ctrl+F6 = Cycles through all open Word documents

Ctrl+F = Opens the 'Find' tab

Ctrl+Z = Undo your last edit

Ctrl+S = Save your document

Ctrl+P = Print your document

Ctrl+Home = Go to document start

Ctrl+Up Arrow = Up one paragraph

Ctrl+Down Arrow = Down a paragraph

Ctrl+K = Insert a hyperlink.

Celebrating Christmas in New Zealand



NZ's first experienced Christmas when it was celebrated in 1642 by Abel Tasman's crew. The next time was in 1769, by James Cook's crew.

The first Christmas Day service was given by Missionary Samuel Marsden at Hohi (Oihi) Bay in the Bay of Islands in 1814.

The iconic Pohutukawa tree is regarded as New Zealand's own unique Christmas tree.

The first Santa Parades were held in the early 1900s and were created by department stores to draw customers directly into their stores for their Christmas shopping.

Santa Claus made his debut in stores in New Zealand in 1894 when he took his place among the furniture in the Wellington DIC store on Lambton Quay.

Christmas Day only became a public holiday in 1910! An 1841 NZ newspaper for December 25 doesn't even mention Christmas.

What do we think of Christmas? A 2006 survey by Reader's Digest asked kiwis 'what does Christmas mean to New Zealanders in 2006 and what do we treasure most?'

We value being with family and enjoy Christmas dinner together, with the Queen's message losing its relevance to kiwis.

Source: <https://nzhistory.govt.nz/culture/kiwi-christmas>, (Ministry for Culture and Heritage),

Brain fitness answers... 1. He is buying house numbers. 2. The price was \$100, so if he reduced it by say \$20, that's also 20%.

Drip, drip, drip

We all want to be millionaires overnight – it's why we buy Lotto tickets and dream of that big windfall from a business idea.

But this rarely happens, so a better idea in the meantime, is to drip money into two key areas:

1. Your Mortgage

Let's say you owe \$200,000 at 5.5%p.a. and currently pay \$635 per fortnight. If you increase that by \$50 per fortnight, then you could take more than two years off the term and save over \$28,000 in interest.*

2. Your KiwiSaver

So you currently pay 3%? Let's say you earn \$70,000 and have 15 years to retirement. By increasing your contributions to 4%, that will add somewhere around \$12,000 to your retirement pot and you will never miss the extra payments.*

You could also shave \$10 a week off your grocery spend. The point is that a lot of small amounts add up to a large amount in the end.

*Calculations are based on using comparative calculators on www.interest.co.nz



Summer overseas holiday money tips

A summer break overseas can be more expensive than anticipated. Here are four tips to make sure you stay within your budget:

Flights: Pick your perfect day to travel and then look at the days either side of that date. It's possible that even moving just one day earlier or later can save you hundreds on the same flight.

Accommodation: Stay in self-catering apartments (use Airbnb or similar) so you can make your own breakfast and pre-make your lunches. Food prices can be a killer in some counties.

Google the main attractions: Saying before you go, "Let's do the three theme parks" sounds great, until you realise when you arrive that it costs \$300+ per park for a family pass.

It looked so good in the shop... but when you got it home, oh dear. Don't buy on a whim!

1. A man is buying items... "How much does 5 cost?" The shop owners answers, "\$3" "How much does 25 cost? He answers, "\$6" "How much does 150 cost?" The answer was "\$9" What is he buying?
2. The price of an item was reduced in price by the same number of dollars as in %. What was the initial price?



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