



"Plan today, protect tomorrow"

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ACC won't and can't help you!



ACC pays out on injuries and accidents, with some claimable mental issues. And that's all!

What if you suffered a heart attack? A stroke? Contracted cancer? **ACC will NOT pay out on medical issues**, even though you may have to take a year or more off work to recover.

As you will know, while ACC pays a percentage of your income during the time you are off work, NO such payment is made for time off due to

illness. ACC was set up for injuries, as these can be debilitating. But illness and medical issues are not covered.

This is why an insurance policy called 'Trauma' was created. It pays out a lump sum if you can't work due to a major medical issue.

The amount it pays out is up to you. Many clients nominate an amount equal to a year's income, some adding extra to pay for non-funded drugs should they not be covered by the public system.

Trauma cover (or Income Protection which can pay out up to 75% of your income) may be right for you.

Please contact me to discuss what you can do and how it may be of benefit to you and your partner.

Who will win the election?



Will it make a difference to your personal or financial life? Will it affect house prices? The cost of living? Your job?

The election is a frequent topic right now, as the parties ramp up their campaigns to win the benches of power.

Whichever government is formed, and whatever policies are put in place, it shouldn't matter that much to you. The trick is to have the right financial plan for yourselves, one that is impervious to government policy. Its worth taking the time to do this and its not as hard as you might think. I can help.

And I trust the interesting winter we just had wasn't too hard on you, with its freakish weather patterns. All the best, I hope to talk with you soon.

Malcolm Aston

Is funeral insurance really a good idea?



This is being aggressively advertised by a few insurers right now and I am asked if it is a worth while product. It seems expensive and of course we all expect to live forever!

The answer is that it depends on your personal circumstances such as physical and financial health, family circumstances and other insurances. I would be happy to meet with you to see if this product would suit you.

What's changed?



Have any of these happened to you recently?

- Started a business
- Taken on a business partner
- Stopped smoking
- Bought a new house
- Added to your mortgage or taken on more debt
- Entered into a new relationship
- Retired or stopped work
- Developed health issues
- Lost a loved one
- Separated or divorced
- Had a child
- Changed careers
- Come into an inheritance or significant windfall

Each of these can have an impact on your insurances. In most cases, as circumstances change, so too does the mix of policies required. Some can be cancelled while others may be added that are more suited to the new lifestyle.

Please call me if any of these apply to you and I can make the necessary adjustments.

Some of these have a HUGE significance when it comes to insurances

—notably those around changes to relationships and business.

Power bill a little high?



While no two houses are the same, this chart is indicative of why your power bills may be high right now. Its keeping warm that is the big one, followed by the kitchen—the refrigeration, cooking appliances and the dishwasher.

How 2 bullets mobilised 60 million soldiers and lead to the deaths of 16 million!



It's been 100 years since World War 1 began, when Archduke Franz Ferdinand and his wife of the Austro-Hungarian Empire were assassinated in Sarajevo on June 28, 1914. Austro-Hungary immediately declared war on Serbia.

Germany supported Austro-Hungary in the war effort while Russia supported Serbia. Germany declared war on Russia on August 1, and on Russia's ally France, on August 3, 1914.

On August 4, 1914, German troops marched through Belgium on their way to invade France. This defied the neutrality that Belgium was promised by Great Britain, so Great Britain (and her Empire that included New Zealand) declared war on Germany that same day.

What followed was four years of war that killed over 9 million soldiers and 7 million civilians. New Zealand had 18,000 soldiers killed and 41,000 wounded. Please take a moment to reflect on this.

Ever wondered why "buck" means dollar?



'Buck' originated from the old west when buckskin was a common medium of exchange. Then as currency replaced barter, **buck** continued in common use (short for buckskin). **Dough** originates from bread in that both are necessary for daily survival. The word **dollar** is derived from German 'dahler' meaning a valley. **Quid** is from Latin, quid pro quo – meaning something for something.

I am delighted to say that most of my new clients are referrals from happy existing clients. Please pass my name and number on to friends, work colleagues and family whom you believe may benefit from my services.