



"Plan today, protect tomorrow"

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A mortgage is generally the only way to get the home you want. Assuming you set it up with a comfortable level of repayment, then all is good.

BUT what if the payments couldn't be met due to a long term illness, injury or losing your job due to redundancy? In many such circumstances, the only option is to sell the house.

Protecting your mortgage is common sense – it's one thing you can do to ensure that no matter what happens to you, your home is secure.

We can arrange for a straight forward Mortgage Repayment insurance that gives you peace of mind. It includes cover up to 115% of minimum mortgage repayments, the ability to increase cover due to an increase in interest rates and the option of redundancy cover.

Q Will I still need to pay my premium if I ever go on claim?

A No, your policy will include a Premium Cover benefit, which will cover the cost of your premium if you ever go on claim.

Q Before the claim I worked 40 hours pw, now I am back for 20 hours pw until I have made a complete recovery. Will you still pay my benefit?

A Yes, if you are working 50% of your normal working hours, we will pay 50% of your benefit until you return to full-time.

Q What is Redundancy cover?

A It has a 4 week wait period, then 6 month payment term. Buying you time to find a job and not lose the house!

Call me for more information.

Christmas is not far away and its almost time to start planning for 2015. We have a stable government, the economy is looking good and business confidence is rising.

But its your own household economy that is critical. When planning your year from a financial perspective, remember the 3 B's – BUDGETING, BORROWING and BACK-UP! Budget well, plan to reduce borrowings and have the right insurances as a backup.

Have a great, safe Summer, and I look forward to working with you again in 2015!

*Season's Greetings
Malcolm Aston*



Christmas

Quiz!

1. What kind of Christmas does Bing Crosby want?

Warm / Snowy / White

2. What reindeer begins with a V?

Vilnius / Vera / Vixen

3. All I want for Christmas is my...?

Own Big House / Two Front Teeth / Little Brown Dog

4. What should you do under a mistletoe?

Hug someone / Kiss the person near you / Smile at everyone in the room

5. Christmas crackers were invented by:

Tom Smith / John Jones / Mark Moses

6. The first commercial Christmas card made and sold in:

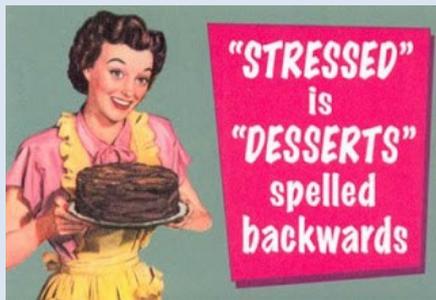
1764 / 1843 / 1902

7. What is the bestselling Christmas song in history?

Jingle Bells / White Christmas / Silent Night

Answers on page 2

Reducing the huge stress of Christmas



Christmas can end up two ways. One is a wonderful time with well received gifts and a great holiday. The other is to be in greater debt, a marriage under stress and a desire to get back to work to take your mind off things at home. There can be more marriage separations in January than any other month with many due to financial stress.

So here are 4 tips that make coping with Christmas easier:

1. Tell your family that gifts are limited to say \$25. It is fun to find things for such a budget.
2. Make up a list of what you need for the Christmas dinner and holiday meals now. As you do the weekly shopping, look for the items on the list as they come on special. It doesn't have to be expensive, as kids are far more keen on a BBQ'd sausage on the beach than any restaurant meal when away.
3. Remember Boxing Day bargains. Some items you need for the holiday can be bought then at considerably lower prices.
4. Start a Christmas club now for 2015 at your local supermarket. I know it's over a year away, but starting now will ensure that you have one.

Quiz answers: 1) White 2) Vixen
3) Two Front Teeth 4) Kiss 5) Tom
Smith 6) 1843 7) White Christmas

Your financial health check



1. Do you worry about money?
2. If you lost your income, how many months could you survive financially?
3. How much will you have saved when you retire?
4. What are you worth? Have you ever worked it out? (your net worth is assets minus debts)
5. Do you pay off your credit card in full each month?
6. Is your will up to date?
7. Is your house insured for full replacement in light of the new way it has to be calculated?

2015 is looking to be a good year as far as the national economy goes, but it's the micro-economy within your household that is the most important. If your answer to any of these questions concern you, give me a call for a chat about putting some of them right.

A note from Brian Dyson

CEO of Coca Cola 1959-94



"Imagine life as a game in which you are juggling five balls in the air. You name them work, family, health, friends, and integrity – and you're keeping all of these in the air. You will soon understand that work is a rubber ball. If you drop it, it will bounce back.

But the other four balls – family, health, friends, and integrity are made of glass. If you drop one of these, they will be irrevocably scuffed, marked, nicked, damaged, or even shattered. They will never be the same. You must understand that and therefore strive for balance in your life."



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