



"Plan today, protect tomorrow"

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Reducing your concern about the two big ones: Cancer & Mortgages!



Two words that appear in many conversations are 'Cancer' and 'Mortgage'. In New Zealand, two-thirds of all serious illness claims are for cancer. Most of us have a mortgage and they are considerably larger than they were 20 years ago.

Both words cause concern in terms of our lives, the first due to the suffering and possible death, while the second causes concern due to the debt hanging over you and the requirement to service it.

For this reason, there are insurances designed to specifically address these concerns. One pays a

lump sum upon diagnosis of cancer. This can be used to pay for alternative treatments, childcare, to reduce the mortgage or to take other financial pressures off the family.

The other is insurance which pays your residential mortgage payments when you are unable to due to illness or injury.

We live in modern times, and life insurances are now specifically designed to match modern living conditions and expectations.

As you know, it pays to regularly review your insurances, as not only do physical and health circumstances change, but so to do living arrangements, kids and of course attitudes to life (we all go through the odd mid-life crisis!).

Call me if you think anything has changed and your insurances should be reviewed.



We lead in this edition with two "topics" that affect so many people today- high levels of debt on one's home and the very high incidence rate of cancer. Fortunately, there are products to help you manage these risks.

Then I wanted to ask a small favour of you. Please like our new Facebook page. If you do, you may be the lucky person to win a \$100 Westfield Gift Card.

As always, if I can help you with anything insurance related, feel free to call or email me. I am always happy to help however I can.

Malcolm Aston

Be in to WIN a \$100 Westfield Gift Card

Momentum Financial Limited now has a Facebook page!

Whilst we do send out our newsletter every quarter it became apparent there was a need to be able to communicate information on individ-

ual topics on a more frequent, but less formal, basis. Simply because relevant, topical items of interest come up.

I would really appreciate it if you would **"like" our new Facebook page**. That way when I do post something you will get to see it. And if it "strikes a chord" with

you, it's really easy for you to ask for help or for more info. **All you need to do is click on the link in the covering email and follow it from there.** You could be just two clicks away from being the lucky winner! (Please see the covering email for more detail).

Publish your own book



It's now very easy and almost free to publish it yourself! Maybe just \$30 for a cover design, but that's all. The very basic steps are:

Write the book in MS Word.

Go to Amazon.com and search for the genre you want to write in, be it a fiction or non-fiction book. Study the covers and descriptions for the top sellers in that category and copy that style.



Go to Fiverr.com and get a cover designed for about US\$25-\$30. Yes you read right – that's all it costs.

Go to kdp.amazon.com (an Amazon subsidiary) and watch the videos and text that describe how to publish a book on Amazon, but as an e-book and in print.

Format your book accordingly (easy if you follow the guidelines) Publish it in kdp.amazon.com

Market it. This is the hardest bit, so go to YouTube and type in "Marketing a book" – there are hundreds of video that explain how.

So that's all there is to it! It uses a fair bit of your time, but only around \$30 of your money. And no need to deal with publishers.

Brain fitness answers... 1. A secret. 2. A Priest 3. 4 kids get an apple each and the 5th kid get the apple still in the basket. 4.. The letter M.

Feel like you are stuck in a rut?



You are not alone. 40% of those in Britain apparently feel that way too. (No survey for NZ found).

75% said that they eat in the same places, while the same number said television was their most common entertainment. A lack of confidence and cash were cited as key reasons.

So how do you break out of the rut? Set small but attainable goals. Small goal achievement leads to big goal achievement. For example, find 10 walking tracks in your area and give yourself 3 months to walk them. The feeling of achievement will be huge and well beyond the actual activity.

Another way is to ask Dr Google for ways to get out of a life rut. Loads of ideas will come up and many will help.

YouTubers make the BIG bucks!



Last year, 27 year old Swedish gamer Felix Kjellberg made over NZ\$20 million from his YouTube videos! Find him in YouTube as PewDiePie, where he has over 50 million subscribers.

He is not alone. YouTube prankster Roman Atwood earned over NZ\$11 million in 2016, followed by comedian Lily Singh at NZ\$10 million. The world's top 10 YouTubers collectively earned over NZ\$100 million in 2016!*

The money comes from YouTube itself, which pays a small amount per click or view. This is from their advertising revenue – those annoying 'pre-roll' video ads at the start of the main videos.

So if your kids are spending a lot of time watching YouTube, don't tell them off. Help them come up with a video concept. They (and you) could be rich!

1. If you have me, you want to share me. If you share me, you haven't got me. What am I?

2. He has married many women, but has never been married. Who is he?

3. A basket contains 5 apples. Divide them among 5 kids so that each one has an apple and one apple stays in the basket.

4. What occurs once in a minute, twice in a moment, yet never in a thousand years?



I'm delighted to say that most of my new clients are referrals from happy existing clients. Please pass on my name and number to family, friends and work colleagues whom you think may benefit from my services. And feel free to share our newsletter with them.