

A HUGE thank you to our clients!

Our team has been recognised recently in very prestigious awards that are only possible due to the trust and support given to us by our clients.

A little background. MDRT is an international organisation for financial advisers. Membership is not for everyone, as "MDRT members must demonstrate exceptional professional knowledge, strict ethical conduct and outstanding client service. MDRT membership is recognised internationally as the standard of excellence in the life insurance and financial services business."

Membership has three levels, with the top level only open to around 1% of the world's best. We are extremely proud and delighted to be able to

announce that Corey Williams has achieved this top level of membership.

All three of our insurance advisers are members of MDRT, an achievement few adviser firms in New Zealand have ever made.

But it doesn't stop there. We work with a guiding financial services body here in New Zealand called Kepa. Corey recently received an award for being in the very elite of this group.

It's almost impossible to say that we are good ourselves, but these recognitions are from our peers, and only possible when we have a mutually respectful relationship with our clients. So a big thank you.



Emily is leaving us - temporarily

Our delightful and wonderful Emily Neill is having a baby!

Emily is PA to Nigel and Corey and Practice Manager, Sharyn Colville describes her as "a ray of sunshine in the office." While Emily is moving into motherhood, we are welcoming Emma to the team who will cover for the time Emily is on maternity leave.

From January 2016, Emma will take over as PA to Corey and Lynette will take on the additional role of PA to Nigel.



We don't know how to talk anymore!

You are far more likely to email a work colleague than turn around and talk to them now and your kids will text you rather than talk to you face to

face. Many marriages lack regular conversation too. It is not uncommon for the family to all be sitting watching TV, but dad is checking emails through his cellphone, daughter is texting friends and son is playing a game on his tablet.

Did you know that most first dates are now achieved through text and breaking up is mostly done through a text as well! We are losing the art of conversation and it is mostly due to electronics in the form of phones and computers.

So TALK to each other! It's actually fun.



Anticipating issues with a home based business

Do you have a home based business? Home based businesses are now very popular, from doggy day cares to consultancies to handyman services to hairdressers to online retail operations. Most streets would have one or two operating from them now.

Be aware that if you carry stock or any kind of equipment such as workshop tools, then your home contents insurance may be woefully inadequate. If you are in a consulting role or have clients visiting you at your home, then you should have public liability cover, particularly if your advice could result in a law suit of any kind. This is not expensive but is a must.

Does the business depend on you? What if you fell ill for an extended period of time, such as from a heart condition? Can your business survive

financially? And if you have a business partner, then that brings up a raft of additional issues you could face.

If you run a home-based business then please check with us for the required insurance covers. You may not need any at all, but far better to be safe than sorry and it's free to find out.



A KiwiSaver dilemma

The Golden rule of investing is to never have all your eggs in one basket. But if all your retirement capital is with KiwiSaver through a single provider, is this wise?

Investing for the long term is an art and a science rolled into one. While no one can give you absolute assurances, there are ways to make it a whole lot more predictable and allow you to sleep easier. So our question as to the wisdom of a single KiwiSaver provider, that's not an easy question to answer without knowing your personal circumstances or other factors.

If this or any other investment issues do concern you, call us to talk about it.



Only 4% of kids can remember what they got for Christmas by New Year's Day!

So why buy them? Did you know that only 6% of us care about getting a Christmas present at all, so don't get carried away. If you do buy them, set a limit of say \$25 for each person. It's fun to find small meaningful things.

91% of those researched said that being with friends and family is the most important thing. It's often one of the very few times in the year that families all congregate in one place and can share time together. And to make it even more important, remember that each year may take one of those family members away due to a death or moving overseas permanently.

So make Christmas about family and not quickly forgotten presents. It's a lot lighter on the budget as well.



*All the very best for Christmas from
the team at SwainWoodham
and have a prosperous New Year!*

The information in this newsletter is of a general nature, does not take into account your financial situation or goals, and is not a personalised adviser service under the Financial Advisers Act 2008. You should seek advice from a financial adviser which takes into account your individual circumstances before you acquire or dispose of a financial product.

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