



## Dancing to victory for the kids!

Just a few weeks ago, Jazz Magellan and Viny Berhault were strangers. Now they are the crowned King & Queen of Home & Family's 'Dancing with the Stars' Fundraiser 2018. This experience raised over \$9,000 for the Home & Family charity. Jazz is the wife of SwainWoodham adviser Brian Magellan.

Jazz had never performed before and admits that she

initially agreed to dancing after a couple of wines! She describes the journey she had as, "terrifying, character building, rewarding, fun and emotional all at the same time."

It was all in the name of raising money for the Home & Family, which helps children and families facing difficulties. It was learning all about Home & Family's work, Jazz says, that inspired her immense fundraising efforts.

"Having not been aware of this Christchurch based charity, it really pulled at my heart; I am passionate about the wellbeing of young children. I totally agreed with the charities values and their proactive approach towards breaking a cycle that desperately needs attention here in NZ."

Viny and Jazz received perfect scores from the judges, for their Viennese Waltz to Purple Rain. In winning, the pair also made the many businesses they represented very proud. The dance was sponsored by the SwainWoodham Group, Performance Physio, Taylor Shaw, Partners Life Insurance, Spark Hub, Champs Elysees Day Spa, Cunningham Taylor Law, Piko Wholefoods and Get Marketing.

Jazz singlehandedly contacted and recruited all the corporate sponsors to sponsor their dance, and together she and Viny organised an auction package worth over \$2,000.

Some sobering facts:

- 295,000 children in Aotearoa live beneath the poverty line
- On average, 15 children a day in New Zealand are placed in care
- Police in Canterbury receive a domestic violence call out every four minutes
- Nearly half the people living in women's refuges in Aotearoa are children
- New Zealand has the highest youth suicide rate in the developed world
- Last year, over 2,000 children and young people in New Zealand were charged in court. Some were as young as 10 years old

### Merry Christmas from the team at SwainWoodham



Thank you once again for being our clients and trusting us with key elements of your financial life. We love what we do due to the incredible people we get to work with.

Have a very safe, happy and fun break and a prosperous New Year.

# Things to know about your insurance policies



Some hobbies and jobs can be dangerous in insurer's eyes, and what about that small medical issue you had 10 years ago? If they

don't know about it and they find out later, they may not pay out. But if they know, then we can nearly always get cover for you. So please answer all our questions truthfully.

Don't leave it too late. Taking out insurance when you are young and fit and healthy is loads cheaper than

when you are older. And its possible with some policies to lock the premium at the same level so it never rises.

Don't just add up your debt and insure that. Work out what the financial cost to the household would be if you weren't there. It will be more than most realise.

You may be paying too much or into the wrong types of cover. If you took out life insurance a few years ago, your circumstances have undoubtedly changed. You may now be paying into cover you no longer need or lack cover for new risks that you face.

For this reason, it pays to do a total review regularly to make sure you are only paying for what you need and to the value of what you need.

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## Accessing KEYTRUDA when your treatment is not fully funded

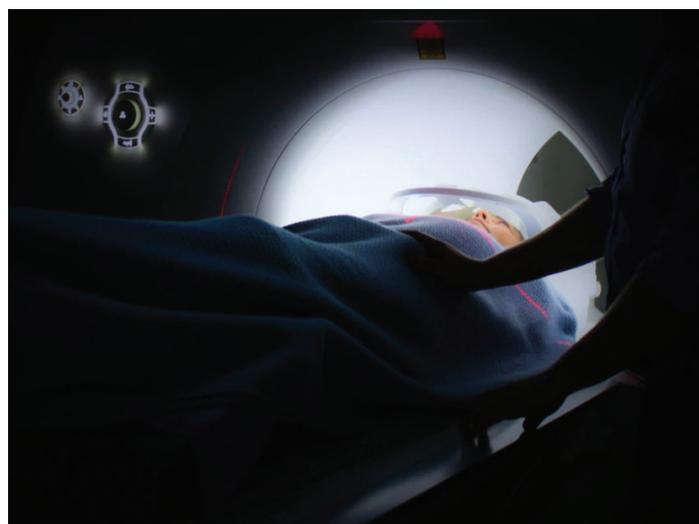
You will have read about the drug, Keytruda. It is effective and funded for various detectable cancers, such as Melanoma. But it's not funded for other types of cancer and can cost anywhere up to \$150,000 a year.

So how can you fund this, if the Government funding agency Pharmac, won't subsidise it?

You have a range of options, from increasing your mortgage, to cashing in KiwiSaver. But there are three insurances that can help. The first is Trauma cover, which pays out a lump sum on diagnosis. The second is Life insurance, which can pay out, but only on diagnosis of a terminal illness.

The easiest however, is Health Insurance, as some insurers now cover up to \$300,000 for qualifying high-cost

treatments. Ask us about this. It's not expensive and will take all the worry out of how you might fund appropriate treatment.



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## 6 ways to have a less stressful financial life



1. Start an emergency fund. Say \$30 per payday. If you are paid fortnightly, that builds to \$780 a year. This is for car bills, dentist or other unexpected expenses. This takes a lot of pressure away.
2. Pay yourself and your partner a weekly allowance (in cash). This is for coffees, drinks, lunches... all the little discretionary things. You won't overspend this way and never feel guilty about it.

3. Set up auto-payments for everything you can. This way you will never be late with a bill and always know how much is left over each month. It will also qualify you for on-time discounts in many cases.
4. Give yourself a BIG goal and you will be amazed at how quickly you reach it. This could be a trip overseas, a new car or a new deck on the house. If it is a clear goal then every time you go to spend, you will think "That could be going towards the deck". Get it?
5. Dine and drink in. Replace a friend's invitation of "let's go to a restaurant" with, "come to our place, bring a bottle." Why spend \$120 when you can spend \$40 and have more fun?
6. Never pay full price! Once you know what you want, internet stalk it! Find the cheapest place to buy it. You might be surprised what 10 minutes searching will save you.

No one thing will make a huge difference, but lots of little things like these do.

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## What's your KiwiSaver going to look like at 65?

Many of us just pay into KiwiSaver each pay day, and watch it grow slowly. But it's the end point that matters most. Do you know roughly what it is projected to offer when you get to 65? It's important to know this.

The reasons are that most retirement calculations are based on being able to take out \$6,000 out each year for each \$100,000 saved. At a reasonable rate of return that means it will last you 20 years. For example, if you have \$300,000 saved, then that's \$18,000 a year, added to the Government Super of \$30,000 for a married couple – a total of \$48,000 after tax.

Knowing the end point helps guide you in the decisions to raise your contributions or move them to a more active fund with a higher return. Call us for a time to

discuss your retirement and what you think you will need to fund the lifestyle you want at that stage of life.



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## Predictions for 2019



While we are definitely not into fortune telling, here are some of the less apparent ones, as found on various websites.

Worldwide, the Internet officially becomes bigger than TV in 2019, in terms of minutes spent consuming content.

Traditional banking models are being challenged. Digital banking is about to dominate, which in effect, makes your phone your wallet.

Volvo has announced that they will cease production of petrol cars and go fully electric. More car companies are known to be following not too long after.

Worldwide, education at all levels is heading into a revolutionary phase, with notable changes in 2019. This is because of the need to understand technology from a very early age, the decline of what is currently known as 'linear' education and the radical changes taking place in how we work and the jobs we will be doing.

So, it looks like we can expect change in 2019, at a predicted rate faster than previous years.

# Play your part in saving wildlife

Found in the Russian Far East, less than 70 Amur Leopards are thought to exist today. Despite this, it is still hunted for its fur and as a trophy kill.

In the past 100 years, the critically endangered Hawksbill Turtle has lost 90% of its population, 80% of which has been lost in the past 10 years.

Since 2000, the Sumatran Orangutan has been classified as critically endangered with approximately 80% of the population lost in the past 75 years, mainly as a result of mass deforestation for palm oil plantations.

Equally endangered is the Sumatran Elephant, with around just 2,000 left. This is once again due to palm oil plantations.

Of the nine Tiger subspecies, three are already extinct. Of those remaining, the South China Tiger is now only seen in zoos, as it hasn't been spotted in the wild since the 1970s.



Three of the five species of Rhino are now extinct.

As a human race, we don't treat animals well. What can you do? Boycott products containing palm oil, support wildlife charities and help ban trophy hunting.

## Christmas Fun Facts:

In the Czech Republic, it is believed that if you throw your shoe over your shoulder on Christmas Day, it can tell if you'll be married the next year. If the shoe lands pointing at the door, you're going to get hitched. If not, you're out of luck.

In many American cities, they hold SantaCon or the Running of the Santa's. It is a pub crawl by hundreds of people dressed up as Santa and generally cause mayhem.

*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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