

SPRATT FINANCIAL TIMES

May- June 2015

NEW—FIRE AND GENERAL INSURANCE SERVICE

In big news this month, we are extremely proud to announce that Spratt Financial now offers new fire and general insurance service to our clients.

Our team can now provide you with home, contents, vehicle or business insurance for your personal or corporate needs. We also specialise in insuring kiwi businesses of all types and sizes.

You will receive all the same service you currently get from us, including:

- Personalised and personable service. An insurance plan designed

for your specific needs.

- Support staff on hand for the life of your insurance plan for any changes or questions.
- Cover from the best sources in the country at the best possible prices.
- Experienced and knowledgeable service when you need it.

In addition to the full range of insurance, Spratt Financial Group also offers service in investments and lending.

Spratt Financial was extremely

proud to be involved in supporting the creation of the Giant Poppy in the Auckland Domain for ANZAC Day, providing insurance and sponsorship to the poppy and its creators free of charge. Stay tuned for amazing photos in the next newsletter or visit the Spratt Financial Blog for a gallery of the Poppy made up from messages of remembrance from New Zealanders. Lest we forget.

You can contact us regarding any of your needs anytime at enquiry@sprattfinancial.co.nz or by phone, or the contact form on the Spratt website.

INSURANCE ADVICE

When we take out an insurance policy, sometimes its tempting to pick a nice round figure as our sum assured, without giving the amount we will really need its due diligence.

Picking the correct sum assured is vital in many respects, including making sure your debts are fully covered in the event something goes wrong. Plus, getting the calculations right will mean your sum assured isn't overly high, which could result in significant savings on your premiums.

If you're unsure of where to start, our team can take you through your finances and what you will require if something goes wrong, and with our help you can set a figure that will benefit you and your family both now and in the future.

INSURANCE REVIEWS - ENSURING YOU THE BEST DEAL

Spratt Financial conducts an annual review of your cover, but if you would like one conducted at your convenience, you have only to ask. We are always happy to discuss your options with you.

Many things in life can change, meaning that you may need different things from your

insurance than when you originally took the policy out.

Perhaps you have bought a house and thus have more debt that needs to be covered. Perhaps you've added to your family and would like your children provided for in your medical insurance policy. Maybe you've got married

and are looking to retool your policies to fit.

If you're unsure if your current cover is the best arrangement for you, just let us know and we'll be happy to go through your options with you.

CONTACT SPRATT FINANCIAL

Phone: (09) 307 8200

Email: enquiry@sprattfinancial.co.nz

Official Website: www.sprattfinancial.co.nz



STAYING HEALTHY: LOSING BELLY FAT

Being in control of your health is not just a great decision for your life, it can also help your finances. Better health can mean lower premiums and less exclusions on your policies. Excess abdominal fat increases the risk of cardiac conditions and high blood pressure, so here are some helpful hints to cut down on troubling fat:

- The calories consumed from protein are more easily burned than carbs. Up to 30% of the calories consumed from protein will be burned during digestion! White meat from poultry and seafood are a better option than starches for your lunch or snacks.
- Avoid over-eating by using smaller plates that can't be over filled!
- Walking is an easy, low impact form of exercise, and apps like Runkeeper can be a great motivational tool.
- Don't just do crunches! The best exercises are ones that work multiple muscle groups at a time.

OUR GOLDEN YEARS ARE LASTING LONGER—IS YOUR RETIREMENT PLAN SET?

The length of time that us New Zealanders can expect to live beyond 25 has more than doubled in the past 100 years. Amazingly, the trend is continuing to this day, as 44% of males and 52% of females born today are estimated to live until the age of 100!

With increased quality of life comes a longer time retired, and thus more money needed to fund the lifestyle

that we deserve after our working years.

Luckily, there are many options that can be pursued to make sure you get this lifestyle and can afford to retire on time without stress or worry. A combination of Kiwisaver, superannuation plans and sound investments can get you there. The key is knowing what the best option is for you, and our Authorised Financial

Adviser Ross Wallace is on hand to give you the practical advice you need.

He can help you figure out how much you'll need, what plan is best for you and which cutting edge investments can get you to your goals.. Call us on 307 8200 or email Ross directly at ross.wallace@sprattfinancial.co.nz.

QUIT SMOKING AND SAVE.

On January 1st the government tax on tobacco and cigarettes increased again by a substantial margin. An average pack of 20 tailor made cigarettes now costs upwards of 20 dollars per pack!

Smoking is costing us more and more each year, with a pack a day smoker now set to spend almost \$7,500 a year on the habit. Smoking can also cost us in other areas too, most primarily in the realms of insurance and health costs. Life, trauma and medical

insurance will all be loaded with extra premiums if you smoke regularly, meaning another increase in monthly costs.

The good news is, this loading doesn't have to be permanent. If you decide to quit and maintain it for a period of time, we can adjust your policy with the insurer and most likely remove the loading, saving you not just the cost of the cigarettes or tobacco themselves, but the increased monthly premiums

as well.

If you've decided to make this step, let us know and we can give you more information on your possible insurance savings.

For tips and info: www.quitline.co.nz

Info on the annual tax increase: <http://www.beehive.govt.nz/release/tobacco-excise-rise-part-wider-programme>

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