



Marlborough Financial Services Limited
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Protecting your life and your lifestyle.

Autumn 2007

Dear #First Name#,

Welcome to the Autumn edition of our regular newsletter. We hope you all enjoyed the Easter break and the fantastic airshow at Omaka.

Cancer claims are something that we are dealing with on a more frequent basis for clients. The results of research into the effects of cancer on lifestyle make alarming reading. The good news is that we can help with the financial impact of cancer through using critical illness or trauma insurance. [Talk to us](#) for more information on your options.

The other big topic is KiwiSaver, due to start from 1 July 2007, and in this issue we ask "Who can I talk to about kiwiSaver?". If you need face to face advice on KiwiSaver, will your KiwiSaver fund provider be able to give this to you?

Again, we hope that you find this newsletter useful - but if you'd rather not receive it - simply click on the 'unsubscribe' link at the bottom of this email.

If you have a friend that would enjoy reading our newsletter, you can also [send them a copy](#) to read.

Kind regards

The team at Marlborough Financial Services

Cancer costs patients their homes

Just before Christmas, BBC News UK ran a story revealing the harrowing results of new research into the effects of cancer on lifestyle.

Cancer is costing patients their homes.

The independent survey of 1,751 British patients was commissioned by British charity Macmillan Cancer Support² and found that 6% of cancer patients lost their home following their diagnosis. This figure rose to 11% among the self-employed. Another 18% had difficulties keeping up rent or mortgage payments.

Patients with children the worst affected

The survey found cancer patients with children were most likely to be affected. Almost a third (28%) of cancer patients with children (under 18s) had difficulty keeping up with mortgage payments compared with 15% of those without.

New Zealanders running the same risks

Investments, Savings and Insurance Association CEO Vance Arkinstall states that there is a "growing underinsurance issue" in New Zealand. He points to the results of a recently released AMP survey that found only 55% of families have life cover and only 31% had cover equivalent to five times the average wage – which the industry broadly considers to be the bench mark of minimum sufficient cover. [Read more....](#)

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Who can I talk to about KiwiSaver?

If you need KiwiSaver advice, who can you talk to?

After attending recent KiwiSaver presentations by several large organisations and talking with other likely KiwiSaver fund providers, it has become apparent that your options for obtaining face-to-face KiwiSaver advice could be limited.

Many KiwiSaver fund providers are indicating that a free phone number or website will be their only methods for providing KiwiSaver advice. We believe that potential KiwiSaver members will not be getting the advice or service that they need with this type of approach.

Marlborough Financial Services are working closely with local businesses by providing staff presentations on KiwiSaver and

Need more information?

[Contact us](#) for a free, no obligation discussion on how to protect yourself against the financial impact of a serious illness or injury.

Think twice before ditching your international shares

By **Mary Holm**, independent financial writer. Article reprinted from Holm Truths* with permission from Mary Holm.

New Zealanders' increasing tendency to travel overseas is a wonderful development. We enjoy it, we learn tolerance and we pick up ideas – ranging from what to eat to how to make a living. The travel trend has also made us more aware of the changing value of the Kiwi dollar. When it rises, some might take a longer or more expensive trip. But when it falls, we don't all just stay home.

Over the years, too, we've become more likely to own international shares – directly or by investing in a world share fund or a managed fund that includes international shares. However, international investing has become less attractive since the government last year enacted changes that in many cases would increase taxes on share investments beyond Australia.

A few New Zealanders have responded by saying they will withdraw from international shares. Some plan to switch to Australian listed shares, which will be taxed much the same as NZ shares (but without dividend imputation). Others say they will bring their money home, investing in local shares, property or elsewhere. Is this appropriate?

There are some strong reasons for keeping some of your long-term savings offshore – or, indeed, to make such investments if you don't already have them. [Read more...](#)

The 6 money habits that can make or break you

Lots of people talk about money personalities but I prefer to think about the way we handle money as habits or behaviours. The problem with giving yourself a 'money personality' is that you are inclined to think there is little or nothing you can do about your personality – after all, you were born with it; it's you.

Habits or behaviours, on the other hand, are things we learn or choose to do, so we can choose to change them or do things differently. The secrets of financial independence are all in the habits we choose to practise. Some habits, such as saving regularly, will lead to financial success while others, such as mindless spending, lead to mounting debt and sometimes financial ruin.

What you do with money is not you – it's just your behaviour and you are free to choose to change your behaviour or habits any time you see fit. Some of your habits will serve you well and you will want to continue them; others will get in the way of your financial independence and you should think about changing them if you want to improve your financial position.

So what kinds of money habits and behaviours do you have? When you have a choice what do you usually do? And is your set of habits and behaviours taking you in the direction of financial dependence or closer to financial independence?

Can you say 'yes' to some of the more important money habits? [Read more....](#)

assisting business owners to implement KiwiSaver in their businesses.

As your local KiwiSaver experts, we will also be offering financial advice to individual KiwiSaver members.

Get expert advice

To receive expert advice for you or your business, you can [contact us](#) to discuss getting started with KiwiSaver and to obtain personal financial advice on your KiwiSaver options.

AMP Scholarships

Applications are now open for the 2007 AMP Scholarship Programme.

The AMP Scholarship Programme rewards those with courage, passion, determination and commitment - those who live life to the full.

This year AMP has doubled the amount of money available for AMP Scholarship recipients. AMP will award 12 AMP Scholarships of up to \$10,000 each, plus there will be a further fund of \$80,000 to be shared amongst those AMP Scholarship winners who are selected as AMP Premium Scholarship winners!

Applicants must not only have the ability but also the ambition to achieve their chosen goal – no matter what obstacles may be in their path.

We invite you to share the attached information with your colleagues, friends, employers, employees, students or anyone you know that has the determination to turn their dreams into reality, those with a vision and attitude to make it happen.

AMP Scholarship applications must be submitted online and applications for 2007 close 30 June 2007.

So what are you waiting for?

For more information [contact us](#) or [click here](#) to apply.

Recommended

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website

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Thought for the day

"If you think you are too small to make a difference, try sleeping with a mosquito." ~ Dalai Lama