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**Hope you all had a great holiday break
and feeling fresh for the New Year.**

Did you know...

That there are typically over 45,000 start-up businesses each year in New Zealand?

(source: Statistics NZ) Anecdotal evidence also suggests that a large number of these businesses are registered with the Companies Office early in the new year.

Unfortunately a lot of these businesses will simply fail due to cash-flow constraints.

According to ACC research (June 2009) a whopping 67% of these failures had injury or illness as a significant contributory factor.

That represents a distinct opportunity for you early in the new year to promote Start-Up Income Protection in your network to business owners that have been trading for less than three years and who will have great difficulty in proving the profitability of the business when the unexpected happens to them.

Start-Up Income Protection allows your client to choose their level of benefit (up to \$9,000

per month) on a 'no financials' Agreed Value basis with no ACC offset. Furthermore, the client can upgrade to a more comprehensive Income Protection product after 12 months in business via a simplified underwriting process.

In summary, Start-Up Income Protection is the ideal product to help you uncover new business opportunities first thing in the new year.



Are you looking at buying a house or know someone who is?

Purchasing a home is an important decision and you want to be confident about your investment. The insight offered by a Mortgage Broker throughout this process is invaluable.

Talk to Andy here at Advanced Financial Solutions.

Advice is free of charge and with no obligation.

Advice worth its weight in gold...

At 63 years old, Paul had a career he loved, a wonderful family, a mortgage free house and enjoyed regular overseas travel.

He had spent his earlier years in the insurance industry and had good financial knowledge. He managed his and his wife's insurance needs, seeking guidance when needed from his adviser.

Last year he decided to review his insurance cover, with a view to cutting back his income protection and trauma insurance. He believed he was in good health plus he only had a couple of years before retiring and debt levels were low. And cutting back the unnecessary covers to just life cover would give them more money for the travel fund, he thought.

But the advice from his long-time adviser Rob surprised him. While Rob did support reducing the benefit period to two years on the income protection, he strongly advised Paul against changing his longstanding life and trauma cover at this stage in life. So Paul made some small recommended changes but left the key covers in place. Little did he know, that would become the best decision of his life.

Just two weeks later, Paul was delivering a presentation to customers when what felt like an electric charge pulsed through his body. Two days later it happened again – Paul later found out they were seizures. After several tests including an MRI, Paul was delivered devastating news. He had a brain tumour. He was advised to get his affairs in order, and prepare for the worst. But despite the odds, twelve months later, after surgery, radiation and chemotherapy, Paul is in good spirits, and good health. He still has regular scans but he has a new take on life.

Looking back he says his adviser's advice was more valuable than he ever knew at the time as it meant that Paul had insurance cover in place allowing him to focus on getting well. "You just don't know what's around the corner. Without Rob's advice, I would have cancelled policies and cut back cover to only then face financial pressure. "The months after my diagnosis were hell for my wife and I but we were focused on my treatment and recovery, not how we were going to live. Now the future is bright – and I'm so thankful to Rob."

**This is a real life claim but names and personal information have been changed to protect privacy.*



Is it time to review your Insurance policy?

We're here to help so why don't you give us a call on (09) 478 8212 and make us do the running around.

Brian Tournier Ph: 021 938 232

Wayne Shea Ph: 021 274 1410

Andy Turner Ph: 021 118 9018

Something to tickle your taste buds for the Summer season!

Chelsea Winter

simply good food



Cranberry sunset fizz with minty lime sugar

Ingredients

Minty lime sugar

½ cup sugar

2 tbsp icing sugar
Zest of 3 fresh limes
6 mint leaves
Pinch of salt
¼ cup freeze dried mandarins (optional)

Punch

4 cups cranberry juice (I used Ocean Spray)
2 cups orange juice
2 cups pineapple juice
2 cups sparkling peach juice
3 cups ginger ale or ginger beer
3 cups sparkling white or red grape juice, or a mixture
3 tbsp fresh lime juice, or to taste

Chopped fresh fruit (I used strawberries, oranges and limes)
Fresh mint leaves, to serve

Method

To make the lime sugar, process all the ingredients in a food processor until well combined and powdery. Keep in an airtight container until ready to serve. If it clumps together you can process it again with a little more icing sugar.

Add the punch ingredients and fruit to a bowl – I recommending adding the fizzy drinks just before you're ready to serve.

To serve, sprinkle some of the lime sugar on to a side plate in an even layer. Use a lime wedge to wet the rim of a glass then dip in to the sugar on the plate. Add a couple of ice cubes, fill with punch, garnish with mint leaves and serve.



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