

Hallam Jones

Insurance & Financial Advisers



Our aim is to help you become financially independent and to keep your family together and secure, come what may.



Free phone
0800 404 202

Welcome To Our NEWSLETTER

Spring 2011

A warm welcome from the team at Hallam Jones.

This is our first of what will be a twice yearly newsletter to all our clients, to keep them (you!) informed of what is going on in the Hallam Jones world of insurance and investments.

We hope you find the information useful, and feel free to contact us with any questions you may have.

The Hallam Jones Team:



From Left:

Chris Smith,
Joseph Luca,
Sarah
Harcourt,
Mark Jones -
Principal,
Barbara Jones, Richard Benton, Lisa Connolly

Mark Jones AFA

Mark Jones AFA (Authorised Financial Adviser)

On 1 July 2011 The Financial Advisers Act (2008) came fully into force. The new law aims to promote the sound and efficient delivery of financial advice, and to encourage public confidence in the professionalism and integrity of financial advisers.



As an AFA Mark is able to provide a comprehensive financial planning service to you. A disclosure statement is available free upon request.

KiwiSaver

Home buyers get helping hand from KiwiSaver

In July 2010 the first KiwiSaver first home subsidies were handed out. But most people don't realise just how good (or how widely available) KiwiSaver first home help really is.



Here's why:

- The government will provide a subsidy of up to \$5000! You get \$1000 for every year you've been contributing to KiwiSaver. You have to be in for at least 3 years to get anything.
- On top of that you can withdraw your own contributions, your employers contributions and all the interest you've earned to put towards your house!
- If you're buying a house with another person you can join forces to make a massive deposit!
- And because contributions come straight out of your pay packet it's a painless way to save.

For more information and examples see our [articles](#) page at www.hallamjones.co.nz

*Here at Hallam Jones we provide a **FREE** audit to assess your needs - completely obligation-free.*



ACC

Are You Paying Too Much in ACC Levies?

Are you self employed and feeling a tad uncertain about the strength of your pricey ACC levies?



Relax. At Hallam Jones we can now offer a much better way of insuring your precious income when things go wrong. It works like this...

Switch to ACC Coverplus Extra for an agreed amount and reduce your cover to the minimum. With the money now available take out an Income Protection policy with us.

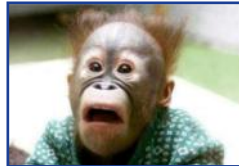
Why? A much better deal! For key benefits and examples see our [articles](#) page at www.hallamjones.co.nz

See our [video presentation](#) at our website (under [insurance](#) - [income protection](#))

Investment and Risk

Redefining Risk from an Investment Perspective

Have you ever wanted your money to work for you... and sleep at night?



Finance companies* have left many people nervous about investing their hard earned money, and rightly so! But to have any real purchasing power your money needs to be working for you, something banks just can't offer.

Watch our [video presentation](#) at our website (under [financial planning](#)) to understand the true nature of investment risk... and why you need to become an "owner, not a loaner"!

** Hallam Jones has never invested clients money in finance companies, and never will.*

Commercial Insurance

Insurance Advisernet

Hallam Jones are members of Insurance Advisernet, a national network of independent brokers, who's collective buying power enables us to negotiate excellent rates and exclusive insurance solutions from many of New Zealand's largest insurance companies, for the benefit of our clients.



If your risks are too difficult or too large to insure locally in New Zealand, Insurance Advisernet also provides us access to overseas insurers in Australia and London.

For key benefits and examples see our [articles](#) page at www.hallamjones.co.nz

AXA GI SPS Service

AXA Global Investors Selected Portfolio Solutions Service

Now that's a bit of a mouthful, but this service is what Hallam Jones uses to manage clients investment portfolios.

"As a manager of managers AXA GI outsource security selection to specialist investment managers deemed to be "best of breed" in their respective asset classes."

This simply means that only the best managers in each field are used to manage your money.

Comforting to know when \$1 in every \$5 invested in NZ retail investments is handled by this service.

That's all for this newsletter. If you have any questions on these topics, or anything else, simply call us on our **FREE** hotline:

Ph: 0800 404 202



Visit us online
www.hallamjones.co.nz

Follow us on Facebook
click on our website widget



Hallam Jones

Insurance & Financial Advisers

Free phone
0800 404 202

EST.
since
1976