



Be vigilant!

Our team has observed a rise in break-in claims over the past month or two. Here are a few important steps to take:

- **Document your property:** Create a video recording of your home, contents, and business premises.
- **Update your cover:** Ensure that any recently purchased items are added to your insurance cover.
- **Report incidents:** Notify the police immediately if a break-in occurs. Your insurer will require this report for processing your claim.



Understanding exclusions in your insurance policy

While insurance policies protect against specific risks, they can also have exclusions and limitations. Knowing these details ensures you have the right cover for your needs. Common exclusions can be things like fines and penalties or wear and tear. That's why we prefer to meet with you and review your cover on a regular basis, because understanding what your policy does and does not cover is very important.

Get in touch if you have any questions about your insurance cover.

Let's chat about succession planning

Succession planning is the process of preparing for the transfer of ownership and management of a business or farm from the current owner to a successor.

This planning is crucial to ensure the business continues to operate smoothly and successfully after the current owner retires, passes away, or decides to step down.

Succession planning is another step our advisers can help you with. We have a helpful podcast you can listen to aswell.

[Podcast link](#)

What are financial goals and how do I choose them?

Financial goals are like personal milestones you set to help you manage your money wisely. Think of them as a roadmap for your finances, guiding you towards stability and growth.

These goals can be divided into three types - short, medium and long term. You decide on how soon you want to achieve them.

Examples of financial goals

Start by setting small, manageable goals to build your confidence. Write them down along with a timeline you'd like to reach them by.

As you achieve these, you can gradually move on to more significant objectives.

Regularly review and adjust your goals to ensure you stay on track and can adapt to any changes in your life circumstances to reach your financial dreams.

Let micro steps work their magic!

When approaching any task, whether it's challenging or routine, breaking it down into smaller, manageable steps can make the process more efficient and less overwhelming.

This method, known as taking "micro steps," allows you to make steady progress. Here's an example of micro steps.

Improving fitness

1. Aim for a 10 minute walk twice a week
2. Gradually increase the duration after two weeks
3. Keep a record of your distances/time to monitor improvements
4. Focus on maintaining a regular routine



You can apply the micro steps method to many tasks, like cooking a meal, managing stress, planning a project or decluttering your home.

BudgetBuddie - a new way to manage your money

BudgetBuddie is a New Zealand personal finance app designed to help you manage your money more effectively. It connects to your bank accounts, KiwiSaver providers, and share portfolios, allowing you to see all your financial information in one place.

Easily set up and track your budget to keep an eye on your spending and savings. Set financial goals and track your progress towards achieving them. Get a forecast of your monthly cashflow to help you plan better. Monitor your assets and liabilities to see your net worth.

**Get in
touch!**

Our team is here to help - just call us on 0800 474 825 if you have any questions about your policies

