



Certus Personal Insurances Newsletter

Christmas 2017

Welcome to the final Certus newsletter for 2017.

We hope you have had an enjoyable and successful 2017 year, and are now looking forward to Christmas and New Years celebrations only days away.

Hopefully we have met with you, or spoken to you during 2017 to ensure that you are well protected and prepared going into 2018.

Estate Planning

Something important to think about before the holiday season!

Having a Will and Enduring Power of Attorney (EPA) in place provides you with certainty. It supports you through your lifetime - and beyond.

We all go through life accumulating assets and wealth, and it is smart to take some control over how those assets will be distributed after we're gone. Some key things in a Will include:

- Who do you want to appoint as executor?
- Who do you want to be the guardian of your children?
- Do you have any specific funeral wishes?
- How do you want your assets distributed? This includes cars, property, KiwiSaver etc

An EPA is an important part of Estate Planning. It will not only provide for unforeseen events, such as an accident or illness, but it can also be used temporarily if you are going overseas and want someone to manage your affairs until you return.

For more information regarding Estate Planning, please email life@certusnz.co.nz

New Adviser and Life Admin Support

We are pleased to welcome onboard new Adviser Chloe Robertson and new Life Admin Support Shannon Engel.

Chloe specialises in personal investments, KiwiSaver and personal insurances, and Shannon brings a new level of service to the Admin Support team with valuable underwriting experience and strong administration skills.

Certus Advisers now include:

- Mike Dalley - Northland & North Shore/Waitakere
- Mark Spiers - Counties Manukau/up to and including the South Island
- Chloe Robertson - Auckland City/Eastern Suburbs

Shannon will contact you by email each year prior to your policy anniversary, and encourage you to meet with your Adviser.

If you have any questions at all regarding your Life and/or Health policy, Shannon can be reached on 0800 28 237 887.

Certus Charity Support

Certus Financial Group is proud to be supporting a number of New Zealand Charities including Starship NZ, Breast Cancer Foundation NZ, Prostate Cancer Foundation of NZ and Hospice NZ.

For more information on donating to these charities, please refer to the Certus website [here](#)

Holiday Contact Information

Certus Financial Group

Customer Service 0800 28 237 887
Closed 25-29 Dec, and 1-5 Jan
Normal operations 8 January at 8:00am

AMP

Customer Service 0800 808 267

Asteron Life

Customer Service 0800 737 101

Fidelity Life

Customer Service 0800 88 22 88

NIB

Customer Service 0800 123 642

Southern Cross

Customer Service 0800 800 181

Sovereign

Customer Service 0800 500 108

AIA

Customer Service 0800 800 242

Take care over the holiday period and enjoy a well earned break with your friends and family. We look forward to looking after you in 2018.

Merry Christmas and Happy New Year to you and your family.

- The team at Certus Financial Group