



ISSUE 4 | 2011

lifelines

Getting the balance right

LIFE IS FULL OF SURPRISES – some good, some bad. There are very few outcomes we can be absolutely certain about, but we can improve the odds with a little thought, planning and care. Eat healthily, exercise regularly, and manage your finances and assets wisely and you're well on the way to a long and comfortable life.

In this first Lifelines of the year we look at a few of the 'basics' you can aim for, to improve your health, wealth and lifestyle

Have you got the balance right?



BRUCE MCCARROLL
INSURANCE TAILORS

Bruce McCarroll

**1/527 Blockhouse Bay Road,
Blockhouse Bay, Auckland**

Phone: 09 627 4557

Fax: 09 627 6313

Mobile: 0274 875 771

Email: bruce@insurancetailors.co.nz

Website: www.insurancetailors.co.nz

BEGINNER'S GUIDE



AN UP-TO-DATE WILL IS AN IMPORTANT ACCOMPANIMENT TO TAKING OUT LIFE INSURANCE AND SAFEGUARDING THE INTERESTS OF YOUR FAMILY AND DEPENDANTS.

Why make a will?

ALTHOUGH WILLS ARE SIMPLE TO CREATE, many New Zealanders die without one, leaving the court to distribute their personal property, according to the law.

An up-to-date will is an important accompaniment to taking out life insurance and safeguarding the interests of your family and dependants. A will ensures that whatever assets you possess are given to the beneficiaries you choose. '

It is especially important if you have young children as it gives you the opportunity to choose a guardian for them. Without a will, the court will appoint one. You should discuss this with the person you are considering appointing – being a guardian does not necessarily mean supporting the child financially, and may not mean having custody of the child.

It is preferable to get a will professionally drawn up. Although it is easy to write your wishes down on paper or use a standard form, if it is not prepared properly and there is a dispute, your wishes may not be carried out as you intended. Remember also to update your will as your circumstances change.

Source: www.publictrust.co.nz