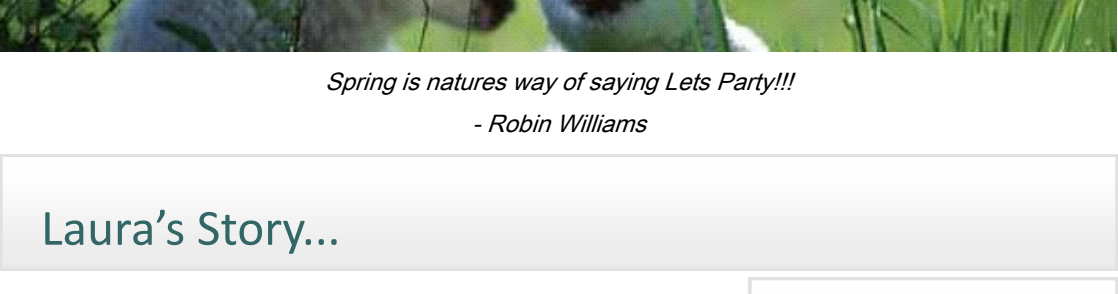




Spring is in the Air!



Spring is nature's way of saying Lets Party!!!

- Robin Williams

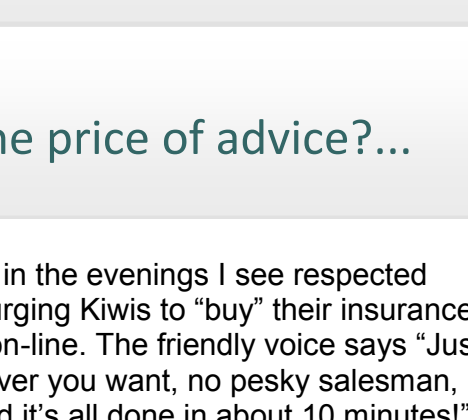
Laura's Story...

The story below is based on a real client of Solutions Financial Services, and explains a real event which occurred to someone, when they were least expecting it.

Cancer does not choose the people it will make ill by their age, gender, lifestyle, debts or character. It can happen to any one of us at any time.

Three years ago Laura was living a typical Kiwi lifestyle. She and her husband owned a business, had a home (with a mortgage), one child, and Laura was pregnant with her second.

[Read More](#)



Ask a Question... ?

Do you have a question you would like answered or something you would like more information on?

[Click here](#)

Are you moving house?

[Click here](#)

Have your circumstances changed?

[Click here](#)

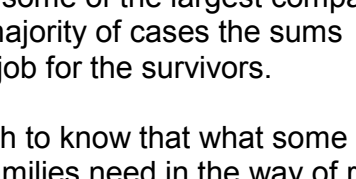
Is your Will up to date?

[Click here](#)

Would you like a Quote or review on your insurance?

[Click here](#)

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What's the price of advice?...

As I watch TV in the evenings I see respected personalities urging Kiwis to "buy" their insurance over the phone or on-line. The friendly voice says "Just choose the cover you want, no pesky salesman, no blood tests and it's all done in about 10 minutes!" And I believe so it is!

The trouble is, that what you want and what you need are two different worlds for most of us. I have seen the claims paid statistics of some of the largest companies and believe me in the majority of cases the sums involved will not do the job for the survivors.

I'm also realistic enough to know that what some business owners and families need in the way of risk protection has to be modified with affordability in mind. However until they know the extent of the problem and their ability to offset that problem to an insurer, then they cannot make an informed choice.

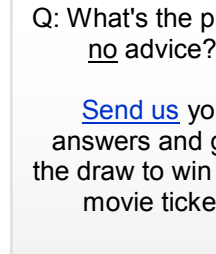
And that is where the advice value proposition comes to the fore. Who else but a Risk Adviser will fully uncover the real issues. Who else will ask the hard questions to get the risk mitigated as practically as possible.

The Risk Adviser has the job of recommending the right contracts, for the right amounts that will pay at the right time. Try resolving that in 10 minutes!

So the questions should really be "What's the price of no Advice?" or "What's the price of an orphans education?" or "What's the price of a widow having to go to work?" or "What's the price of selling the family home after Mum or Dad died and moving into rented accommodation?"

Full and proper Advice is PRICELESS!!

- Leighton Langley



Always listen to good advice...

Competition!

Q: What's the price of no advice??

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The Daffodil Principle...



We convince ourselves that life will be better after we get married, have children. Then we are frustrated that the kids aren't old enough and we'll be more content when they are.

After that, we're frustrated that we have teenagers to deal with. We will certainly be happy when they are out of that stage. We tell ourselves that our life will be complete when our spouse gets his or her act together, when we get a nicer car, when we are able to go on a nice vacation, or when we retire.

The truth is there's no better time to be happy than right now. If not now, when? Your life will always be filled with challenges. It's best to admit this to yourself and decide to be happy anyway. Happiness is the way.

So, treasure every moment that you have and treasure it more because you shared it with someone special, special enough to spend your time with... and remember that time waits for no one. [Read more](#)

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