



Merry Christmas!

Dear Clients,

The team at Nuview Wealth Solutions wishes you all the very best for the Festive Season.

2019 has been another eventful year. The markets have continued to produce stellar returns despite all the negative talk about recessions, impeachments, trade wars and general doom and gloom. The New Zealand markets have continued to rise while interest rates have stayed very low. Borrowers have enjoyed lower interest rates while those who lend their money to the banks have seen their returns decrease. Property has been a good source of income if you have the capital to get into this market.

During 2019 we have experienced the highs and lows on our sporting fields. The Black Caps have done very well in the Test Arena and currently sit second to India. They fell agonisingly short against England in the World Cup Final. The All Blacks were outplayed by England in the semi final of their World Cup. However, our Netballers won their World Cup over Australia. Tiger was back to his best at The Masters and Shane Lowry won the British Open at Port Rush.

This time last year we advised you of the changes to our trust package. Heritage took over responsibility for the whole kit and caboodle. At the start of this year Katrina left us and headed north with her ponies. Her role was taken up by Jennifer Benoit. Jennifer and her family have emigrated from Canada. Heritage was sold to an Australian based company called Sargon. They only wanted the corporate side of the Heritage business, not the Family Trust side. Therefore, we have taken back control of our clients' trust administration under our own trust company, KMD Limited. Jennifer and her family have moved to Christchurch for a better job opportunity for her partner. Meanwhile Katrina slipped back into town with her ponies and we needed someone with experience to assist the advisers and Jo.

We have sold the small insurance book that we had inherited some five years ago. Any future insurance enquiries will be passed onto Toni Ann Milham of Thrive Insurance. She is better qualified to discuss your insurance needs than ourselves.

We are looking forward to 2020 with interest. The outcome of Brexit will be in full swing, finally, the USA will be in election mode for most of the year and New Zealand will also be heading to the polls at some time during the year. The markets will react to the uncertainty of these events and more. It will be a good time to have a fully diversified portfolio and the guidance of a competent adviser who will assist you to stay the course if things get shaky. 2020 is also bringing new regulations for the advisory industry and we will be embracing them for the benefit of our clients.

From David, Ken, Murray, Katrina and Jo we wish you all a safe and very Merry Christmas and a Happy New Year. We also thank you for your support during the Year.

The office will close on Friday 20th December and reopen Monday 13th January.

