

Welcome Note

What's inside?



It's hard to reconcile the end of summer when we haven't had much of one, but there's always something calming about the coming of autumn after a few busy summer months

It also marks the beginning of the upcoming Lions tour, which customers around the country have told us they're looking forward to attending.

I'd like to take this opportunity to thank all our customers for their support over the past six months; thanks to your business and investments we've continued to develop our product offering for hard working Kiwis around the country.

This includes offering online applications for certain products. Our 'Open for' online platforms are available at www.heartland.co.nz and have been rolled out over our various markets - livestock, business loans, investments and most recently, home loans. The digital channels have power not only to extend our reach and increase our scale, but also to streamline our processes and, most importantly, to deliver a better, faster customer experience.

With new partnerships in mind, I want to extend a warm welcome to a new member of the Heartland Bank team, Mark Petty, who is the new National Retail Manager. Previously the Head of Marketing and Products for Credit Union Australia, Mark has been in the banking industry for over 20 years and based in Brisbane for the past seven. After plenty of time across the ditch, the Kiwi has decided to bring his partner and daughter back to the homeland. Welcome Mark.

For those who aren't excited by the Lions tour, Heartland Bank is supporting a different genre of entertainment that's close to our hearts - the Auckland Writers Festival. This year's event promises to be even more diverse and entertaining and we're proud to be the event's principal sponsor. Read more about the importance of writing and the festival itself on page 5.

I hope you enjoy the read. In the next issue, we will be looking for feedback on the content and format of the publication, as we want to ensure we're providing the right selection of articles through the right channels.

Thank you for supporting Heartland.

Darryl Harnett
Head of Retail and Consumer

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Heartland's Half Year Financial Results

Heartland looks to use digital distribution channels to better serve its customer base

Heartland recently announced its financial results for the first half of Financial Year 2017 (FY17). We achieved a profit of \$29.1m which is a 14% increase in profit from the first half of FY16.

This increase in profitability has primarily been driven by strong growth across all of Heartland's business divisions (7% growth in receivables). Further asset growth is

expected across all divisions in the second half of FY17 and Heartland expects to achieve the upper end of its profit forecast of \$57m to \$60m for the financial year.

Heartland's results announcement also provided further detail about its next strategic phase – a focus on the distribution channels used to deliver products. Heartland's strategy to reach and serve its customers is two-fold; digital

channels will be used to provide a fast and simple customer experience for those who appreciate speed and ease (such as small business customers) and digital distribution will enable Heartland to expand its reach at a lower cost.

For other customers, such as depositors and reverse mortgage customers, we will maintain a high-touch telephony service.

Winning by all accounts

Deposits Campaign Bookabach winner's investment has paid off

Dominique Marie Baron and her husband Stan were delighted to receive a \$5000 Bookabach holiday voucher for winning the Deposits Campaign Bookabach competition late last year. She said it provided an incredible opportunity to travel within New Zealand and she and Stan have already started to put a dent in the voucher by visiting Whakatane, Gisborne and Turangi.

"We were already keen Bookabach users and winning this was such a great surprise," says Dominique, whose winning Term

Deposit account is the first she's had with Heartland Bank. "My husband already had an account and he opened one for me during the competition – it's rare that an investment pays off that quickly but this one certainly did!"

The random draw included everyone who opened a Term Deposit account between 5 November and 9 December 2016, and the prize was presented by Heartland's National Retail Manager Mark Petty.

"We are so thrilled with the prize and we



definitely have a few more trips to take," says Dominique. "We are hoping to get down to the Cardrona Snow Farm this winter to enjoy some cross country skiing, and this voucher will make that more feasible!"

A PA for your finances

Matt Sale, retail general manager at Public Trust, talks to The Heartlander about Personal Assist

Sometimes managing your financial affairs can become challenging. It could be for a variety of reasons – maybe your partner used to do it and they're no longer here, maybe it's just becoming a bit much staying on top of everything, or perhaps you want some impartial financial assistance to avoid family conflicts or reliance on others.

The type of assistance you may require can vary as well – you may need short term support for something specific, such as selling your home, or you may simply prefer to enjoy life instead of focusing on financial matters.

WHAT SERVICES DOES PERSONAL ASSIST PROVIDE?

Personal Assist provides financial and property management services tailored specifically to your needs. It is available either short or long term, for day-to-day management or broader planning. Some of the services offered include:

Managing financial affairs

Day-to-day banking, paying bills, completing income tax returns,

managing gifting programmes, collecting benefits and pensions, managing investments and structuring finances appropriately, selling property and completing paperwork for medical insurance claims, or reverse mortgages.

Maintaining financial assets

Managing both regular and ad hoc property maintenance, or preparing your home for sale (de-cluttering, cleaning and staging).

Rest home transition

Completing the Administration Agreement for a rest home, applying for the Residential Care Subsidy or Loan, re-organising your finances to accommodate a transition to rest home living and coordinating the move into a rest home.

Getting personal assist is easy

If you think you could do with some help managing your financial affairs, call the Public Trust on 0800 371 471 to arrange a free one-hour consultation with one of our experts.

Age Concern offers some strategies you can put in place now to ensure your home stays as vibrant as you

Thinking ahead and preparing for older age is part of 'positive ageing'. It helps people anticipate and meet changing needs in a planned way, and keeps them in control of decisions that affect them.

Many older people prefer to stay put, especially if they live in a neighbourhood where they've been for many years and which offers established social networks and support.

A home contains a life history of experiences; it is a place to feel safe and secure, and familiar surroundings can make the adaptations that come with ageing easier.

However, staying put can bring issues later. Health needs might change and the house may no longer seem suitable, there may be maintenance worries, or more support may be needed.

FUTURE PROOFING YOUR HOME

If you are planning renovations to your home, take potential changes to your sight and mobility into account now by incorporating 'universal design' features such as a wet area shower, raised sockets and cupboards at practical heights.

HOUSE AND GARDEN MAINTENANCE

Maintenance can become a problem if you become less able to carry out DIY projects, live alone or have financial pressures.

Many local Age Concerns provide advice and contacts for reliable tradespeople and home services.

Concerns about garden maintenance are commonly cited as reasons for moving; however, if you really want to stay in your home, you should think outside the square.

Could you rent out your garden? Perhaps there is someone who'd love the opportunity to look after the garden and, in return, give you some of the produce.

EXPENSIVE RATES

Some people are eligible for a rates rebate. Also, a very small number of councils offer rates postponement schemes through a commercial lender – ask your council or see www.ratespostponement.co.nz.

Some banks also offer products that can help manage bill payment, such as Heartland Bank's Bills Plus, which is part of its reverse mortgage offering*.

SHARE YOUR HOME WITH OTHERS

Have you considered living with others or flatting in older age? The advantages include opportunities to share cooking and gardening, or splitting the costs of hiring household help.

Continuing to make new friends whatever your stage of life is a good strategy for positive ageing.

FINDING SUPPORT

Although older people continue to live independently, some people need assistance. There are now many innovative community services to support people to live at home, maintain independence and continue with the activities they enjoy.

If you're unsure what might be right for you, don't hesitate to speak to family members or your local Age Concern to explore different options.



*Lending criteria, terms and conditions apply. See www.seniorsfinance.co.nz.

Older people are a valuable part of our society and should be treated with dignity and respect – yet every year, thousands of older New Zealanders are being abused

As part of its efforts to ensure seniors enjoy a safe and healthy lifestyle, Age Concern organises Elder Abuse Awareness Week to remind New Zealanders that it's our collective responsibility to ensure that older people are 'always respected, never abused'.

The nationwide campaign, 'Elder Abuse Hits Close to Home', runs from 15 to 22 June and starts on World Abuse Awareness Day.

"It's important to highlight an issue that affects so many vulnerable people," says Age Concern Chief Executive Stephanie Clare.

"Elder abuse is a serious issue in New Zealand and, unfortunately, that abuse often comes from those closest to those affected – 75% of

abuse is perpetrated by family members.

For that reason, it's important that everyone is aware of and can identify elder abuse if they see it occurring."

By definition, elder abuse and neglect is a single or repeated act, or lack of appropriate action, occurring within any relationship where there is an expectation of trust, which causes harm or distress.

Clare says the fact that the majority of the abuse is coming from within the family unit perpetuates an existing fear that if an older person speaks out, they will lose the only social support network they have.

"We realise that being connected with family is a vital aspect to enjoying life," says Clare.

"Our services can work with the older people to regain healthy family relationships if that's what they want."

Each year, Age Concern's Elder Abuse and Neglect Prevention services receive more than 2,000 referrals of elder abuse every year – that's eight referrals every working day.

The most common types are financial, physical, psychological and neglect.

KEEN TO HELP?

Age Concern New Zealand relies on the generosity of Kiwis to continue providing free and confidential service for those in need.

If you would like to help, please visit www.easygiving.nz/charities/age-concern.

Platinum service all round



Luke Patterson

After 18 years involved with Cirque du Soleil, delivering the “wow” factor comes naturally to Platinum Hire director Luke Patterson

Platinum Hire services discerning clients around the country, so it’s no surprise that director Luke Patterson is the same when choosing those he works with – especially when it comes to business finance.

Founded by his father with Luke’s help in 2010, Luke says Platinum Hire needs a competent and dependable financial partner, who can offer customised business loans quickly and easily, to stay at the forefront of the industry.

“We offer the latest international designs in marquees, furniture, accessories and speciality hospitality products. Due to the seasonal nature of our industry, we regularly need to source new product to keep up with, or set, market trends,” says Luke.

“Heartland Bank provides us with a floating overdraft, which allows us to purchase the equipment and technology required as and when we need it, as well as service and maintain our existing infrastructure.”

Heartland Bank also provides interim loans which Platinum Hire uses as working capital for large-scale events.

“For larger jobs, we often have to provide tenders and Heartland Bank is always willing to back us,” says Luke. “Often payment for these jobs is on delivery and, given the lead-up can be eight to ten months, having the funds ahead of time is essential to a quality delivery.”

ALL ABOUT THE RESULT

After helping to wow audiences around the world as the Tents Master (aka Infrastructure Manager) for Cirque du Soleil, Luke is committed to delivering the best possible outcome for his customers.

“We pride ourselves on offering a very prompt and personable service and we do our best to exceed our customers’ expectations,” says Luke. “So far this approach has worked well and we receive a lot of referrals. We have clients that will only use us when organising their events, thanks to our service level, professionalism and quality of stock.”

Luke says he wouldn’t be able to offer this level of service without support from Heartland Bank, and specifically his relationship manager George Orton.

“We receive amazing service from George,” he says. “He has always made any loan enquiry easy, which helps make a business like ours be successful.”

George also helped Luke and his father go through the ownership change when his father retired two years ago.

“After returning from 18 years’ of marquee management overseas, including the Sydney Olympics, I came home to New Zealand and helped my dad start this business... and basically to help fund his retirement,” says Luke. “When he decided to actually retire, George made the process very simple.”

Even after a quarter century working in the industry, Luke still enjoys the satisfaction of a job well done, and the excitement of the people around when it does.

“It’s not a bad job helping people prepare for an exciting event, such as a show or a wedding, and Platinum Hire has taken me to some fairly incredible places in New Zealand,” says Luke.

To see some of the venues for yourself, check out Luke’s work at www.platinumhire.co.nz.



Power of the written word

Have you ever wanted to write a book or craft some poems? The benefits may be more substantial than you think

Research shows that writing has immense physical and mental health benefits, particularly for seniors as a way of keeping the mind engaged. Getting into writing as a hobby is becoming more and more popular and the increase in writing classes and literary festivals – such as the Auckland Writers Festival – reflect that. Whether you're 40, 60, 80 or 100 – it's never too late to start writing.

WHAT ARE THE HEALTH BENEFITS OF WRITING?

Research shows that writing can help people feel happier and healthier, and even suggests that reading books, writing and engaging in other similar brain-stimulating activities slows down cognitive decline in old age, independent of common age-related neurodegenerative diseases. In particular, people who participated in mentally stimulating activities over their lifetimes, both in young, middle and old age, had a slower

rate of decline in memory and other mental capacities than those who did not.

But this doesn't mean that starting to read and write at an older age doesn't have its own benefits. To the contrary, the results seem incredible – less pain, less use of medication, scoring better on tests and fewer medical appointments required. Apparently writing can even ease the symptoms of asthma and rheumatoid arthritis.

Writers are also less prone to depression, particularly if they have written about their anxieties or worries. The writing process seems to be cathartic and it helps the writer to deal with things in bite-sized chunks, gaining new insight into their feelings. Some argue that writing about stressful or traumatic events, although it can be exhausting when actually writing, can help people deal with trauma or distress.

Added benefits include joining writing communities and making new friends,

enjoying reading more, experiencing the achievement of getting published and seeing your work in print.

COME SEE FOR YOURSELF

Every year, the Auckland Writers Festival gathers 160 of the world's best writers and is attended by more than 24,000 festival goers to celebrate the world of books and ideas.

Running from 16 – 21 May 2017, it brings together the very best local and international writers of contemporary fiction and non-fiction, scientists, economists, poets, journalists and public intellectuals with audiences to explore ideas, share stories and experience brilliant conversations.

The festival will feature some exciting speakers such as John Lanchester, Miranda Carter, Ian Rankin, A.N. Wilson, Carol Ann Duffy, Thomas Friedman, Dame Fiona Kidman, James Shapiro, Catherine Chidgey, Lloyd Geering and many more.



Use your home to open doors in retirement

Heartland's Reverse Mortgage* enables seniors to release the value in their homes to do the things they have always dreamed about. It's similar to an ordinary mortgage, but with no need to make regular repayments as it's designed specifically for New Zealand seniors.

If you would like to find out more call us on 0800 488 740

*Lending criteria, fees and charges apply for Heartland Reverse Mortgages.

Never too old to explore



Photos from Philip Matthews' travels

Whether you're looking to experience the diverse wildlife of the Galapagos Islands or explore Rome's ancient ruins, travelling in retirement is a great way to experience at first hand the things that have interested you throughout your life

Wellington's Philip Matthews, who has visited more than 50 countries with his partner Ann, says that travelling has played an important part in their retirement.

"It's added another dimension to our life outside of New Zealand, because it's exposed us to a changing world and different cultures," says Philip. "It's also an annual reminder of just what a great country we have here."

Together, Philip and Ann have seen polar bears in the Arctic, stood on the shores of Namibia's sand oceans and retraced the Silk Road – an ancient series of trade routes that was critical to the development of civilizations in Arabia, Africa, China, Japan and Persia.

"My personal favourite though was our trip to Ethiopia; it has a living history dating back to pre-Christian times and a very distinct north-south culture – it was a brilliant three weeks!"

FOLLOW YOUR HEART

While some people might describe those locations as exotic, Philip says they are all just places that contain features they're interested in.

"We normally travel with another couple who are old friends of ours and, occasionally, with others.

"Everyone has an input into destinations, but they always revolve around fauna, culture, history, archaeology, art and the environment."

Peregrine Adventures specialises in small group travelling, offering authentic experiences in a range of destinations.

General Manager Robyn Nixon says that Philip and Ann's experiences are typical of their senior customers. Robyn says South America, Cuba, Morocco, Italy, Myanmar and Azerbaijan rank highly on the list of most popular destinations for Peregrine travelers aged 55+.

"We've found over the past ten years that senior and retired travelers are becoming more active and adventurous. They're travelling more frequently and are keen to participate in local cultural experiences rather than viewing them from a bus."

PROPER PLANNING PREVENTS POOR EXECUTION

Philip says that when booking trips, the internet is your friend, especially for those on a budget.

"Using good travel agents to book your flights, especially if you're making interconnecting ones, will help you to find decent deals and also means they can provide assistance if anything goes wrong. We also use websites such as TripMe, Tours By Locals, Footsteps Worldwide and others to book local guides ahead of our trips.

"We've found building a rapport with them before we arrive is also really helpful, as their local knowledge can really aid your planning. The beauty of guides is that they'll also meet you at the airport and, generally, ensure a safe and timely departure."

Robyn says that travelling in a group also offers older people safety and security. She recommends that people read about a destination ahead of their visit and that they should also try to learn a few words in the

local language.

Most importantly, though, she says an open mind and willingness to accept differences are key.

THE BARE NECESSITIES

Robyn and Philip also agreed on some essential pieces of equipment:

- Light, portable luggage.
- Day pack.
- Water bottle.
- Digital devices such as cameras and phones, plus adapters and chargers.
- Any medicine and prescriptions.
- Windproof jacket and merino layers.
- Torch and headlamp.
- Wide spectrum antibiotic.
- Pre-purchased local currency.

Philip also recommends making sure your will is up to date, ensuring your travel insurance is suitable for your age and covers any pre-existing conditions you may have, checking the Ministry of Foreign Affairs website for any travel advisories, and leaving a comprehensive list for family, friends and lawyers of your travel plans and contact details at every stop possible.

So why don't you start planning now and get ready to explore the great wide world?

Mean green vegetable soup



Recipe extracted from *Scrumptious* by Chelsea Winter, published by Random House, RRP: \$50.00

Ingredients

400g bag spinach, washed, stalks removed

50g butter (or 1/4 cup coconut oil)

1/4 cup extra virgin olive oil

1 large onion, chopped

2 shallots, roughly chopped

1 large leek, roughly chopped

3 sticks celery, roughly chopped

5 cloves garlic

1 tbsp fresh thyme leaves (about 8 sprigs)

8 cups vegetable or chicken stock (check gluten-free if required)

2 cups peas

1 head broccoli, chopped

1/2 large cauliflower (or 1 small), chopped

1 large carrot, chopped

2 kumara, peeled and chopped

2 courgettes, chopped

200g crème fraîche

1 cup freshly grated Parmesan

1 cup cream

1 cup chopped fresh herbs (chives, dill, parsley, basil)

3 tsp lemon juice, or more to taste

It's coming into autumn, so what better way to battle the cooler weather than a mean, green vegetable soup packed full of vegetables? It's so creamy and delicious that even fussy eaters won't realise the extent of the goodness lurking within. This makes a very large batch, so you can freeze some in ziplock bags for those cooler nights when you need something warm and hearty.

Prep time: 10 minutes

Cooking time: 30 minutes

Serves: 8

1. Blanch the spinach to preserve the lovely green colour. Add 1cm of water to a large soup or stock pot over a high heat and cover with a lid. Bring to the boil and add 1/2 tsp salt and the spinach leaves. Cover and simmer for a minute or so until wilted. Tip the spinach into a colander in the sink and run cold water over it for few minutes to stop it cooking. When completely cool, squeeze the spinach out and set aside.
2. To the same stock pot, add the butter and olive oil over a medium heat. When frothy, add the chopped onion, shallots, leek, celery, garlic and thyme. Cook, stirring, for about ten minutes until the veggies are softened and starting to caramelize. Add the stock and remaining vegetables. Cover with the lid, bring to a simmer and continue to simmer for about ten minutes, or until the vegetables are just cooked – they shouldn't have any crunch to them, but they don't need to be mushy.
3. Add the spinach back into the pot.
4. Now you need to blend the soup. This is best done with a hand-held stick-blender in the cooking pot, and can be done carefully while the mixture is still hot. If you have a blender, cool the mixture to warm before blending the soup in batches. Blending hot liquids can cause explosions. You can also use a food processor, but again, cool first and do it in batches.
5. Add the crème fraîche, parmesan, cream, fresh herbs and lemon juice to the soup and simmer for a few minutes to melt the cheese and heat through. Taste, and season with salt, black pepper and white pepper (if you have it) to your liking. Add more lemon juice if you like.

Chelsea's tips & tricks

- It's a pretty forgiving recipe, so you can use up the veggies you have lying around. If it's too thick, thin it out with more stock or cream.
- For a superfood boost, add some kale leaves in when simmering the other vegetables.
- To make this soup dairy-free, leave out the parmesan, swap the butter with coconut oil and replace the crème fraîche and cream with two cups of coconut milk and/or coconut cream.
- When using the leek, discard the very outer leaves and the dark green tops.

Contact us

Visit your local Heartland Bank branch or call us today to chat about which account or deposit is right for you, and for a copy of our Disclosure Statement, Product Fact Sheets and Account and Service General Terms and Conditions.

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