



ABC NewsLite spring 2009

Well it certainly has been an amazing time for virtually everyone in the UK, whether you are a mortgage holder, a saver, or thinking about getting on the housing ladder.

This seemed to be a perfect time to dedicate an issue to money saving whether this is via a cheaper mortgage deal, a saving from having your insurance re-quoted, or by switching utilities to save money on discounted gas and electricity, we feel that at ABC we've got the right answer.

Time for a Financial Overhaul?

Current predictions seem to be that a potential recovery is due late in 2009/start of 2010.

This is an excellent time to review all of your financial commitments – and by that we mean everything that comes out of your bank account (*and therefore your hard earned wages!*) every month.

This includes your mortgage and all the insurance you have to protect yourself, your house and your family, plus any loans (*secured or unsecured*) and credit cards that you are using.

With life assurance, rates have actually got cheaper over the past five years, so even though we've all got five years older and might think it would cost more, you might get a pleasant surprise.

Whatever you do, don't just cancel insurance because you think it is too expensive – get it reviewed and if you are still struggling, consider keeping as much cover as you can afford as some cover is definitely better than nothing.

If you have given up smoking for at least 12 months you may be considered as a non smoker and you can save quite a bit each month that way too, as well as the money you will save on not buying cigarettes!

If you have been waiting for rates to bottom out before you fix, the time is almost certainly now – the base rate is expected to stop dropping around March, and already the major mortgage lenders are suggesting that they will not be cutting rates much lower.



***So don't wait too much longer!
Talk to us now and see what
we can do for you!!***





SAVE MONEY WITH UTILITY WAREHOUSE!

Here at ABC we are delighted to announce that we have launched a joint venture with Telecom Plus, trading as Utility Warehouse.

The Utility Warehouse Discount Club offers a wide range of benefits, including **discounted gas, electricity broadband, mobile and home telephone services** for residential customers.

The more services you take the more money you save, and with the unique "Triple Value" guarantee ensures you will always be getting a good deal:

- For your gas, we guarantee our prices will always be cheaper than British Gas, wherever you live in the UK.
- For your electricity, we guarantee our prices will always be cheaper than the prices charged by the regional electricity supplier for the area where you live.
- And for your complete peace of mind we guarantee our prices will always remain competitive compared to the cheapest standard tariffs available from the "Big 6" suppliers.

There is even a Utility Warehouse for Business club, offering many of the same great savings, so if you own your own business, or know someone who does, they could benefit too!

And as a new exclusive to Members – the Utility Warehouse CashBack card, a payment card that gives you an extra 5% saving on food and fuel at Sainsbury's, plus toiletries, clothing, health and beauty products, DIY, electrical goods, CDs and books... at leading retailers throughout the UK, including Boots, Argos, Homebase and Comet.

So why not visit our dedicated website for this great offer –

www.telecomplus.org.uk/abcmortgage

... and check it out for yourself.



Would you like an opportunity to work with us promoting the great products, services and discounts offered by Utility Warehouse?

For a limited time we have vacancies for distributors to work part or full time on a self employed basis.

So not only can you save money, you can also make money too!

Call us on 01702 434154 or visit www.telecomplus.co.uk/abcmortgage and click on 'contact us' and we will tell you how!

