



Horizons Wealth Christmas Newsletter **2021**

It is generally considered not polite to address politics, finances and health in a Christmas newsletter - that's a pretty hard task for a financial advice business. So instead of re-visiting all the things that have been on our mind for the past year, as we lived through COVID, we would rather focus on what the New Year has to offer.

In many ways 2022 represents the hopes, dreams and aspirations that 2021 offered, the only difference being that now a very large percentage of the population is fully vaccinated and with that, an opportunity for our lives to return to 'normal'.

For many of you this might mean expanding your travels greater than the 5 km distance from your homes, crossing our state borders and even for a brave, adventurous few, journeying to international destinations. Whatever your destination, we wish you safe travels.

2022 represents a chance to reconnect with family and friends who we haven't seen for many months and celebrate those missed occasions and opportunities like birthdays, anniversaries, and even weddings. It might also be a chance to meet the newest member of a family. Whatever the occasion, it will surely be worth celebrating.

We hope the festive season gives you an opportunity to spend time with the people that are important in life to you; importantly, it's also an opportunity to take some time out for yourself to ponder, plot, plan and dream of all the things that you could do and achieve in 2022.

You are only limited by your imagination, so dream big!

From team at Horizons Wealth, we would like to take this opportunity to wish you a very Merry Christmas and a Happy and prosperous New Year.

May 2022 be the very best year for you and your family!

Best wishes from,
Phil, Matt, Scott, Connie, Lauren, Dewmi, Nelangi, Mia, Cheski, Gelly and Kathryn

Merry Christmas &
Happy New Year