



**Regan May Sherriff – FSP607249**  
Registered Financial Adviser (RFA)

# Adviser Declaration

*This document was prepared on 11 February 2020*

## RIVAL Wealth – About us

RIVAL Wealth offers a holistic approach to financial planning, providing a personalised service tailored to the financial objectives of our clients. We do not charge for advice at our first meeting. The business is impartial, providing financial planning in partnership with some of the world's leading financial service providers. All of RIVAL Wealth's practising advisers are members of Financial Advice New Zealand and/or Insurance Brokers Association of New Zealand. These advisers have a range of skills to suit most people's needs, supported by a great team all very focused on the vision of RIVAL Wealth – giving people the confidence to make smarter financial decisions to get them financially organised.

## My experience

I am a Registered Financial Adviser (RFA) and am a member of Financial Advice New Zealand. I can give advice on cash management, debt management, ACC, personal risk management and estate planning information. I am an employee of RIVAL Wealth Ltd, a specialist financial advice company which aims to provide solutions for you to make an informed decision about your financial situation.

I began working for RIVAL Wealth after moving to the Wairarapa with my husband and children from the South Island. My background was working in the education sector along with managing a Polytechnic Campus. My role at RIVAL Wealth has evolved over the years, having gained experience through managing our client reviews. I now specialise in helping address changes to client circumstances, particularly within the health insurance sector with a focus on cover for those with unexpected medical costs.

I became a Registered Financial Adviser in June 2017 and have been practicing as an impartial financial adviser since this date.

## Business awards



I keep my knowledge and competence up-to-date through continuing education (consisting of seminars, technical briefings, product accreditation and conference workshops). This includes keeping up-to-date with changes to the Code of Professional Conduct for Registered Financial Advisers and relevant consumer laws such as the Fair Trading Act.

### Services and products we provide

I provide advice in the following subject areas:

| Area            | General Information   |
|-----------------|---|
| Cash Management | Providing personal advise on budgeting, debt restructuring and establishing sufficient cash reserves.             |
| Risk Management | Protecting personal risk and ensuring sufficient cash is available in the event of disability, illness, or death. |

RIVAL Wealth can also provide advice in the following subject areas:

| Area  | General Information   |
|---|---|
| Comprehensive Financial Planning                    | Full analysis of your situation aligned with your financial objectives. <i>Referred to an Authorised Financial Adviser within our business.</i>   |
| Investment or retirement planning                   | Considering risk profile, investment timeframes and cash flow needs, recommending appropriate solutions to you. <i>Referred to an investment expert within our business.</i>  |
| Discretionary investment management services (DIMS) | Implementation of a lump sum investment strategy that is aligned with your goals, usually greater than \$150,000. Clients authorise RIVAL Wealth to make buy and sell decisions about their investment portfolio. <i>Referred to a DIMS expert within our business.</i> |
| Lending   | Giving guidance on many issues that borrowers may not consider, such as fees, flexibility and interest rates. <i>Referred to a lending expert within our business.</i>  |
| General Insurance                                   | Protecting your possessions and actions against unforeseen loss or damage. <i>Referred to a general expert within our business.</i>   |

## How I Operate

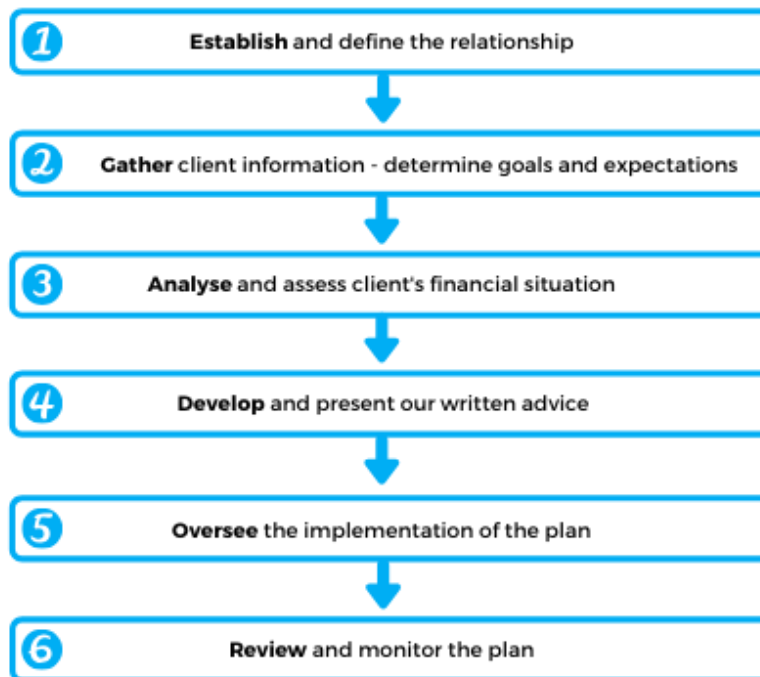
If you engage in full personalised advice, my services will take account of your personal objectives, financial situation and needs. It will be clear and concise, and provide you sufficient information to make an informed decision about whether to act on it. This process can require a series of meetings with you before our advice is finalised. The services I provide will depend on your needs, and may include any or all of those detailed in this document.

I am a member of Financial Advice New Zealand and adhere to their Code of Ethics and Practise Standards in all facets of our business.



## How I give advice

When I give personalised financial advice I follow the internationally recognised process:










If advice is required on a particular product outside my normal field of expertise, I will advise accordingly, by referring to specialists or engage other professionals as required in order to provide such advice.

Once I understand your situation and objectives, I will create a plan that I will present to you. If you proceed with some or all the plan recommendations, then you will be handed over to our administration experts in each area to process your applications.

## Ongoing service and Claims

We will contact you annually and offer to review your situation to make sure your plan is still suitable for your situation and objectives. Because personal circumstances change over time, we offer this ongoing review service, so your insurances can be updated to suit you and your family. We have a specialised person to deal with claims in risk insurance and general insurance. We also offer a proactive service for claims, to help you submit your claim, should you need to.

The product providers RIVAL Wealth have distribution agreements with are:

| Area   | Provider   |
|--|--|
| Life and Disability Insurance                            |    |
| Medical Insurance  |    |
| Lending  |     |
| General Insurance  |   |
| KiwiSaver  |  |
| Discretionary Investment Management<br>Service Custodian |   |
| Investment Planning                                      |  |

We can form a relationship with any provider that works with intermediaries.

While I provide an impartial service, and am authorised to provide financial advice services in relation to some of the financial areas described above, I will only provide products within a personalised financial advice service which have been analysed to a level that it makes the RIVAL Wealth Approved List. Products are placed on this list only after RIVAL Wealth or a third party has undertaken sufficient research. The products that I recommend for your specific situation will be documented in the financial plan I will provide.