



Member of  
**Financial Advice**  
NEW ZEALAND



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Financial Adviser (FA)

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# Adviser Declaration

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## My experience

I am a Financial Adviser (FA) under RIVAL Wealth’s Financial Advice Provider Licence through the Financial Markets Authority and a member of Financial Advice New Zealand. My expertise is providing investment advice along with advice on cash management, debt management, estate planning information and KiwiSaver. 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.

My career started in the banking industry, over 31 years ago. After climbing the corporate ladder, I joined the Private Banking and investment advice sector, gaining many years of experience. With over 20 years under my belt in the world of investments, I joined the team at RIVAL Wealth in 2021. I thoroughly enjoy building great relationships with clients, getting to know their families and helping them achieve their investment goals.

I work and live in Auckland with my partner, between us we have four children. We love making the most of what New Zealand has to offer. My hobbies include getting into the outdoors whenever possible, particularly mountain biking, motor cross, fishing, camping, off-roading and walking.

## My relevant qualifications and business awards

I have completed a Diploma in Business for Banking and I am currently in the process of completing a Diploma in Financial Planning through Massey University. I hold a National Certificate (Level 5) as a Financial Adviser. I am proud of the business awards we have received and love being part of the success.



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 Financial Advisers and relevant consumer laws such as the Fair Trading Act.

## Services we provide

I provide advice in the following subject areas:

Area	General Information
Investment and Retirement Planning	Considering risk profile, investment timeframes and cash flow needs, recommending appropriate solutions to you.
Comprehensive Financial Planning	Full analysis of your situation aligned with your financial objectives.
Cash and Debt Management	Providing personal advice on budgeting, debt restructuring and establishing sufficient cash reserves.

I cannot give advice on the following but can refer you to an expert within our business:

Area	General Information
Risk Management	Protecting personal risk and ensuring sufficient cash is available in the event of disability, illness or death. <i>Referred to a Financial Adviser within our business.</i>
General Insurance	Protecting your possessions and actions against unforeseen loss or damage. <i>Referred to a general insurance expert within our business.</i>

## How I Operate

If you engage in personalised advice, my services will take into account your personal objectives, financial situation and needs. It will be clear and concise and provide you with sufficient information to make an informed decision. 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 Practice Standards in all facets of our business.



## How I give advice

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



## Code of conduct

When I give personalised financial advice I adhere to these 5 standards:

1. Treat clients fairly
2. Give financial advice that is suitable
3. Act with integrity
4. Protect client information
5. Ensure that the client understands the financial advice

## Ongoing service and Claims

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