



# Adviser Declaration

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Financial Adviser (FA)  
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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 Certified Financial Planner (CFP) with Financial Advice New Zealand. My expertise is providing investment, insurance, estate planning information, KiwiSaver and lending advice. I am a director and shareholder 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.

Shortly after starting my career at TOWER Managed Funds, I began the role of the senior Business Development Manager for TOWER New Zealand for the next 4 years. I then moved to Ireland as Head of Business Development for Oppenheim Investment Managers, overseeing the introduction of retail investment products to the public in Ireland. During this process, I developed relationships with some of Ireland’s biggest financial companies. My wife, Carissa, and I set up RIVAL Wealth in January 2008, and have been practicing as an impartial financial adviser since then.



## My relevant qualifications and business awards

I was born and bred in the Wairarapa before moving to Wellington and completed a double degree with double majors at Victoria University (B.C.A. and a B.T.S.M.). In 1999 I completed my Post Graduate Diploma in Business Studies endorsed in Personal Financial Planning in 2011. I am proud of the business awards we have received and love being a 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
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.
Risk Management	Protecting personal risk and ensuring sufficient cash is available in the event of disability, illness or death.
Investment and Retirement Planning	Considering risk profile, investment timeframes and cash flow needs, recommending appropriate solutions to you.

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

Area	General Information
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 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.