



**Tony McCombs – FSP124264**  
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# Adviser Declaration

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## My experience

I am a Financial Adviser under RIVAL Wealth’s Financial Advice Provider Licence through the Financial Markets Authority and a member of Financial Advice New Zealand. My expertise includes providing advice on cash management, debt management, ACC, risk management and estate planning information. I am an employee of RIVAL Wealth Ltd, a specialist financial advice company dedicated to helping you make informed decisions about your financial situation.

I began my financial services career with the National Bank and The Treasury and later worked with major insurance and investment companies in senior roles before owning Compass Life. Following a serious accident that rendered my business partner unable to continue working, we implemented our succession plan and insurance policies, ultimately selling the business to LifeDirect. During the transition, I worked diligently to ensure a seamless process.

I am passionate about helping my clients obtain the coverage that is right for them and ensuring they receive the service they expect.

## My relevant qualifications and business

I have completed the New Zealand Certificate in Financial Services Level 5 with the insurance strand. In addition to this qualification I have my Post Graduate Diploma of Personal Financial Planning from Waikato University and my Certificate in Management Studies from Victoria University of Wellington. I am proud of the business awards we have received and love being a part of the success.



THE UNIVERSITY OF  
**WAIKATO**  
*Te Whare Wānanga o Waikato*



VICTORIA UNIVERSITY OF  
**WELLINGTON**  
TE HERENGA WAKA



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 & business owner risk and ensuring sufficient cash is available in the event of disability, illness or death.

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

Area	General Information
Investment and 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>
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 in to 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.