

RIVAL HQ is based in the Wairarapa with a nationwide service

## Welcome to our revamped eNews!

We've made some exciting changes with a fresh new look.

We'll cover a range of topics, including investment pieces, top tips, interesting facts, news, educational bits and advice to help guide you and keep you financially on track.

Let us know what you think and if there's anything you would like to see added.

email: [info@rivalwealth.co.nz](mailto:info@rivalwealth.co.nz)

## A quick check can make a big difference

When do you need to review your insurance policies? If you have said yes to any of the following in the last 12 months, this is a good reason why you should chat with your financial adviser. For example, stopping smoking could reduce your insurance premiums.

- Changed jobs?
- Sold or bought property?
- Stopped smoking?
- Got married or separated?
- Had any health issues?
- Had a baby or you're not sure if your children are on your policy

If you're unsure, get in touch - we're here to help.

**Phone: 0800 474 825**

**Email: [info@rivalwealth.co.nz](mailto:info@rivalwealth.co.nz)**

## What to do when the markets are fluctuating

We are so connected online now that it can be distressing when the news comes at you from lots of different angles and scenarios. This is when emotional investment decisions can come into play.

Sticking to your long-term plan along with a disciplined approach can help alleviate impulsive decisions when it comes to your investments.

Market uncertainties such as Trump's Tariffs, the situation in Ukraine and the conflict in Gaza can be unsettling.

Having a diversified approach to your investments can maintain resilience during market downturns, even if it doesn't always capture market peaks.

### Avoid FOMO

Avoid emotional and impulsive decisions based on short-term market movements

Our primary focus is to preserve your capital, which is paramount in long term investing. Selling assets when high and buying back when it is cheaper. With interest rates falling, fixed interest investments (bonds) are a valuable component for risk management and capital preservation.

Talk to your adviser if you want advice on what to do with your money in the current investment landscape.

## Expecting a new baby in your family?

While you're getting things ready for bubs to arrive don't forget to sort out these important matters:

- Create or update your will
- Choose a guardian and make it legal - inform the guardian you've picked them
- Consult your financial adviser to review and update your insurance policies and account for changes to your income
- Aim to have a rainy-day fund to cover three months of household expenses



# Your blue folder...

When a client comes on board at RIVAL Wealth, we give them a blue folder to store their important information. Things like their financial plan booklet, insurance policies, their Will, Enduring Power of Attorney documents, their 'Wishes when you pass' form. Make sure it's stored in a safe place and those who need to know about the content, know where it is kept.

Why do we provide a blue folder? When life throws you a curve ball, or you need to find that one document that is crucial to your financial journey, you know exactly where it is. Everything is there - a one stop storage solution.



## Changes ahead

Fire Service Levies are charges applied to insurance policies covering property against the risk of fire. These levies are crucial as they provide around 97% of the funding for Fire and Emergency New Zealand.



These funds are used to support a wide range of services, including firefighting, emergency medical responses and disaster management.

While this levy increased in 2024, the government has agreed to a further adjustment in 2026. Initially at 5.2% this increase has been scaled down to 2.2%. Government imposed levies do contribute to rising insurance premiums but this is just one factor.

We are committed to educating people about their insurance premiums. As your financial advisers, we're here to help. By staying informed, we can better navigate these changes together.

Your financial experts

## IRD compliance and penalties

The IRD have increased their compliance focus over the past few months and as part of this have become more stringent about enforcing penalties and interest for late tax payments. While they do offer assistance to those facing genuine difficulties, they are unlikely to refund penalties and interest unless there are exceptional circumstances.

We appreciate that paying your tax on time and in full in the current climate can be difficult. If you think you will have trouble meeting an upcoming tax payment, we suggest you talk to your accountant about IRD payment plans or tax pooling. Your accountant can also act as your advocate, helping you navigate the IRD processes and potentially mitigating any penalties.



Simon Moor - RIVAL Accounting  
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## Thanks for reading!

### It costs nothing to have a chat

If you're looking to review your financial situation or know someone who could use a bit of financial organisation, we're here to assist. We'd love to help you, your family or friends get on track with their money. Click the link below to connect with us for a no charge, no obligation chat with one of our advisers.

[Get in touch](#)



People often wonder about our name, RIVAL Wealth. We chose this name to inspire Kiwis to take a proactive approach in challenging their financial situation. Our guidance aims to help them improve their financial journey.