



Rox Carlsen – FSP576867

Financial Adviser (FA)

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Adviser Declaration

This document was prepared on 15 March 2021

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 in providing advice on cash management, debt management, ACC, personal risk management, estate planning information, KiwiSaver and investment advice. I am a contractor of RIVAL Wealth Ltd, a specialist financial advice company that aims to provide the best solution for you to make an informed decision about your financial situation.

I have resided in the Wairarapa with my husband, Steve, for over 40 years. We previously owned a local quarry and fertiliser business, where I regularly handled the bookkeeping. My professional background is in the banking industry, with over 22 years of experience in the financial sector.

Throughout my banking career, I have held various roles, most recently in Business Banking, where I gained extensive knowledge in this area. I assisted clients with their lending, insurance, KiwiSaver, and investments. Additionally, I spent many years in management positions, overseeing a number of staff.

My relevant qualifications and business awards

I have completed the New Zealand Certificate in Financial Services Level 5 with strands in investment and risk insurance. 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

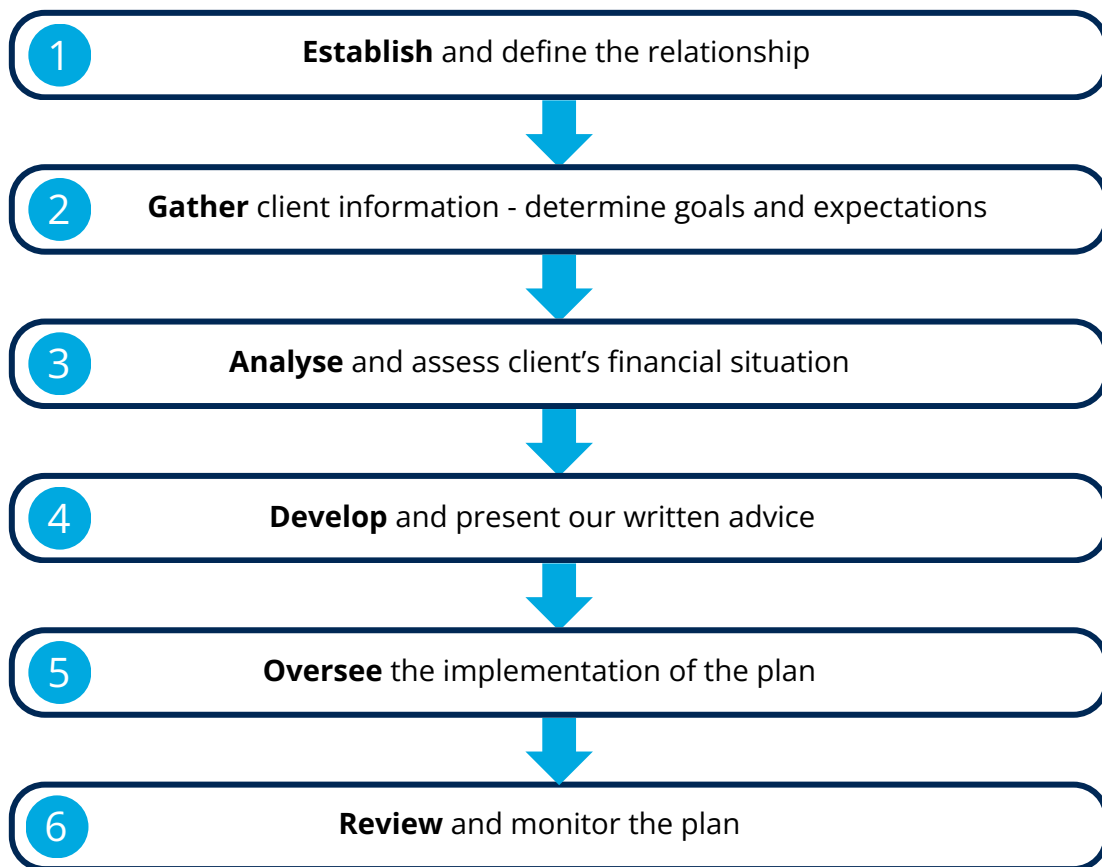
If you engage in personalised advice, my services will take into account your personal objectives, financial situation and needs. It will be clear and concise and provide you with sufficient information to make an informed decision. This process can require a series of meetings with you before our advice 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 insurance 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.