

RIVAL HQ is based in the Wairarapa with a nationwide service

## Explore our Knowledge Hub

We're excited to announce the launch of our brand new **Knowledge Hub!**

This is a dedicated space on our website is designed to make financial information easy to access and understand.

It's packed with practical tips, expert insights, and valuable information to help you make smarter financial decisions.

[Click here to take a tour now!](#)

## Find what you need, your way

- Search by age and stage with content tailored to where you are in life
- Use keywords to quickly locate relevant articles
- Browse our glossary for clear definitions of financial terms

## We'd love your feedback!

If there's a topic you'd like us to cover or a question you've always wanted answered, let us know. Your input helps us make the Hub even more relevant to your needs.

## KiwiSaver - what's changing

The Government has announced a series of changes to KiwiSaver. These updates will affect contribution rates, eligibility, and government incentives, so it's important to understand what's changing and how it might impact you. Key changes are:

- **Higher contributions:** Default employee and employer rates will increase from 3% to 3.5% in April 2026 and then to 4% in April 2028.
- **Opt-down option:** You can still choose to stay at 3% and receive matching employer contributions.
- **16-17 year-olds:** will now qualify for employer and government contributions.
- **Lower government contribution:** From 1 July 2025, the government will contribute 25¢ per \$1 you contribute, up to \$260.72 per year. This is pro-rated, so you'll still receive something even if you contribute less than the maximum.



- **Income cap introduced:** Only those earning \$180,000 or less will qualify for the government contribution.

KiwiSaver continues to be a valuable investment for growing your long-term savings. If you are unsure about how KiwiSaver works, what fund you're in, or how to make the most of it, we're here to help.

Get in touch with us anytime as no question is too small.

## Future proof your digital life

In today's world, so much of our lives are stored on our phone - photos, contacts, important documents, even banking and insurance details.

But what happens if something unexpected happens and no one can access that information?

That's why setting up a legacy contact is a practical, proactive step that ensures someone you trust can access your digital information if needed.



Download the step-by-step guide from our Knowledge Hub about how to add a legacy contact on your iPhone or Android.

[Download here](#)

## Trademe car valuation tool

If you're reviewing your vehicle insurance or considering selling your older car, use the Trade Me free car valuation tool. It gives you an indication of its current market value.

If you're planning a road trip or just haven't checked your car in a while, remember the word **TWIRL!** Give your car a quick safety check before hitting the road.

Tyres  
Windscreen  
Indicators  
Registration  
Lights

## Needs vs Wants: What's the difference?

A **need** is something essential for your survival and overall wellbeing. This includes basics like food, clean water, shelter, clothing and access to healthcare.

A **want** is something you'd enjoy and some can improve your quality of life, but they aren't necessary for your survival. Examples include the latest smartphone, designer clothes, streaming subscriptions, or a luxury holiday.

Understanding the difference is key to managing your money. It helps you prioritise your spending, avoid unnecessary debt and make smarter financial decisions that align with your goals.

[Read more here](#)

## Review of Fringe benefit tax (FBT)

The IRD has recently launched a public consultation on proposed changes to the FBT regime, with a particular focus on how FBT applies to employer provided motor vehicles. One of the most significant proposals is the removal of the automatic exemption for double-cab utes, which are currently often excluded from FBT if used for work purposes. The IRD is also considering introducing different FBT rates based on the type of vehicle - electric, hybrid, or petrol/diesel - to better reflect environmental impacts. These changes are part of a broader effort to simplify the FBT system, reduce compliance costs and ensure the rules remain fair and fit for the future. The proposals are still in the consultation phase, so no changes have been enacted yet, but we'll be monitoring developments closely.



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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](#)

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[BudgetBuddie](#) is a personal finance app designed to help you manage your money more effectively. It connects to your bank accounts, KiwiSaver providers, and share portfolios, allowing you to see all your financial information in one place.

[Find out more here](#)