Adviser Declaration

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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 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 director and shareholder of RIVAL Wealth Ltd, a specialist financial advice company that aims to provide solutions for you to make an informed decision about your financial situation.

In 2001, I began my insurance career working with the largest brokerage in New Zealand as a Financial Services Broker, where I provided specialist risk advice to clients in the Wellington Market. In 2005, I travelled to Ireland with my husband Tim, who also works at RIVAL Wealth as a Financial Adviser and Certified Financial Planner.

On returning to New Zealand, Tim and I established RIVAL Wealth in January 2008 and I have been practising as a financial adviser since then. My passion is helping people become financially organised and I thoroughly enjoy keynote speaking around New Zealand.

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. *Referred to a general insurance expert within our business.*

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.

Financial Advice NEW ZEALAND

How I give advice

When I give personalised financial advice I follow the internationally recognised process:

1. **Establish** and define the relationship
2. **Gather** client information - determine goals and expectations
3. **Analyse** and assess client's financial situation
4. **Develop** and present our written advice
5. **Oversee** the implementation of the plan
6. **Review** and monitor the plan

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.