



# Keeping you ahead of the game

February 2026

[www.rivalwealth.co.nz](http://www.rivalwealth.co.nz)



## We're here if you need us...

Last month, many communities across New Zealand were dealing with the impact of severe weather and flooding. Events like these are incredibly stressful, and even when the skies clear, the clean-up and decision-making can feel overwhelming.

While no checklist can prevent extreme weather, a few simple maintenance habits can help reduce the chance of extra damage when conditions change quickly:

- **Clearing gutters, spouting, drains and culverts:** Blocked water channels can cause water to pool quickly. A brief check every few months helps keep things flowing the way they should.
- **Keeping trees and branches trimmed back:** This is especially useful around roofs, fences, sheds, and vehicles.
- **Checking outdoor areas:** Securing loose items and making sure outdoor drainage spaces are free from obstruction can help during sudden downpours or high winds.

If you do experience property damage or if you're unable to stay in your home, many policies include cover for temporary accommodation while repairs are underway. If you're unsure what support your policy offers, we can help you check. You don't need to navigate any of this alone. If you're uncertain about the next steps or what your cover includes, please feel free to contact us – we're here to help.

## Making a claim

If you ever need to make a claim for property damage, here are a few helpful steps

**Take plenty of photos and videos:** Capture as much visual detail as you can. Wide shots, close-ups and anything showing how the damage occurred will help with your claim.

**Make a simple list of damaged items:** A short list is enough. Note what was damaged, its approximate age, and whether it can be repaired or needs replacing.

**Contact your insurer:** If you're a RIVAL Wealth client, please contact us first. We will liaise with your insurer on your behalf and guide you through the process, taking the pressure off during what can already be a very stressful time.

## What is a financial plan?

People often wonder what a financial plan really involves and why it is worth thinking about.

It is something many of us put off until life throws a change our way.

If you have been asking the same questions, the link below walks through the basics and explains why a plan can support you at any stage of life.

[Read more here](#)



## 5 financial tips that actually work

We have put together an easy to read download that shares some of our most useful financial tips. It is designed to give you straightforward guidance that you can apply to everyday decisions, whether you are getting started or building on what you already have. This is a simple way to learn what works and to take small steps that can make a real difference over time.

[Download your copy here](#)

## Let's talk about retirement

- **Know your number and what kind of retirement lifestyle you are aiming for:** Use retirement calculators or talk to a financial adviser to estimate what you'll need.
- **Make a plan to know how you'll get there:** Set clear goals and automate your savings. Are you relying on KiwiSaver, downsizing your home, selling your business, or expecting an inheritance? Knowing your strategy helps you stay on track.
- **Review regularly:** Life changes, so should your plan. Make it a habit to review your KiwiSaver annually.
- **Get advice:** A good financial adviser (like us!) can help you navigate the options, avoid common pitfalls, and stay on track.

**Get in touch!**



Our team is here to help - call us on 06 370 4441 if you have any questions about your policies