

RIVAL HQ is based in the Wairarapa with a nationwide service

## Our financial tips series now an eBook

Financial guidance is rarely one size fits all. What matters in your thirties often looks very different in your fifties or later.

We explored this idea in a series of nine articles recently published on Stuff.co.nz. Based on the feedback we received, we have brought the series together into an ebook, making it easier to revisit as different stages of life become relevant.

If you would like a copy, you can request it via our website and we will email you a link to download it. Feel free to share with friends and family who you think would benefit from the realistic and honest content.

[eBook request](#)

## Why checking in matters more than you think

A review is an ongoing conversation, usually at least once a year, where you sit down with your financial adviser and talk through what has changed. It is an opportunity to check that everything you have in place is still fit for purpose and to make any small tweaks before they become bigger issues.

Often people do not realise the value of a review because life moves quickly and changes happen without much notice. Those changes can have an impact you may not immediately see. For example, you might have changed jobs, experienced a redundancy, had changes to your health, welcomed a new baby, got married, separated, or simply be earning more than you used to. Even things like stopping smoking or developing a health condition can affect your insurance, sometimes in ways that work in your favour, including cover you did not realise you could claim on.

Reviews create space to step back and take emotion out of financial decisions. They help make sure everyone involved is on the same page and often lead to ideas or adjustments you may not have thought about, while keeping the focus on the future you. With recent weather events a timely reminder, reviews are also a chance to check your policies. And if the unexpected does happen, we are there to advocate for you at claim time and guide you through the process.

## Team spotlight - Expanding our adviser team



**Sean Folan**  
Financial Adviser  
Insurance & Investment



**Row Smith**  
Financial Adviser  
Investment



**Jurgen Stringer**  
Financial Adviser  
Insurance

With more experienced advisers now based in Wellington and Auckland, our team continues to grow alongside client demand. This helps us support more clients across the country, while staying connected to the communities we work with. You can learn more about our team on the About Us page of our website.

[Find out more here](#)

# Pension funds in Aussie?

Your financial experts

If you have lived and worked in Australia and still hold Australian superannuation, investments or savings, but now live in New Zealand, the exchange rate is worth paying attention to.

The New Zealand dollar is currently buying around the mid-eighty-cent mark against the Australian dollar, which is close to recent highs. When the New Zealand dollar is this strong, transferring Australian retirement savings back to New Zealand can result in more value once converted.

Of course, exchange rates are only one part of the decision. There are rules around eligibility, tax treatment and how any transfer fits into your wider retirement plan.



Now is a great time to be reviewing how those funds fit into your overall plan and whether the current currency environment changes the conversation. If this is something you would like to talk through, we are happy to help you understand the options and the considerations before making any decisions.

## Thinking about guardianship

Whether you are a parent thinking about who would care for your children, or someone who has recently been named as a potential guardian, it helps to understand what is involved. Our short blog covers the key considerations and what to think about next. You can read it via the link below.

[Read more](#)

## Own a home or rental property?

We have recently seen claims requests where landlords believed they had rental cover in place, only to find the policy did not operate in the way they expected.

Rental cover can vary widely between insurers and policy types. Some only apply after insured damage, others have strict time limits and some exclude certain tenancy situations altogether.

If the cover does not match how the property is actually used, the gap usually only shows up when a claim is made.



If your home or rental property is unoccupied, generally for more than 90 days, you need to let your insurer know. An unoccupied property can change the terms of your policy and may affect whether a claim can be accepted if something happens.

Get in touch with us today to check your policy or if you have any questions.

## 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, friends or work colleagues 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 financial advisers.

[Get in touch](#)

06 370 4441 : [info@rivalwealth.co.nz](mailto:info@rivalwealth.co.nz)



## Top tip

If you have a KiwiSaver investment, make sure you are on the correct Prescribed Investor Rate, or PIR. Any growth or earnings within your KiwiSaver account are taxed. The PIR determines how much tax is applied. If the rate is wrong, you may end up paying more tax than necessary, or not enough. Your PIR can be checked and updated through your myIR login.