



Rowena Smith – FSP1011282

Financial Adviser (FA) DipFA
row@rivalwealth.co.nz 027 911 2227

Adviser Declaration

This document was prepared on 19 November 2025

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 investment advice along with advice on cash management, debt management, ACC, personal risk management, estate planning information and KiwiSaver. I am an employee 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.

As an adviser at RIVAL Wealth Ltd I focus on helping clients make informed decisions with confidence, offering clear guidance that reflects real-world understanding. My role is to help you understand your options and responsibilities across key areas of financial advice, and to ensure you have the information needed to make decisions that suit your circumstances.

Originally from Edinburgh, Scotland, I've lived in many parts of the world, which has helped to shape my practical approach to financial advice. I now call New Zealand home and I have been located in the Wellington region since 2011. Outside of work I am a keen motorcyclist and I enjoy being out in the beautiful landscape of New Zealand hiking with my dog. I'm known for being friendly and approachable, and I take pride in making financial matters clear and accessible, without oversimplifying the complexity involved.

My relevant qualifications and business awards

I have completed the New Zealand Diploma in Financial Services Level 5 with strands in investment and risk insurance. I continue to study and I am working towards a Bachelor's Degree in Financial Advice. 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

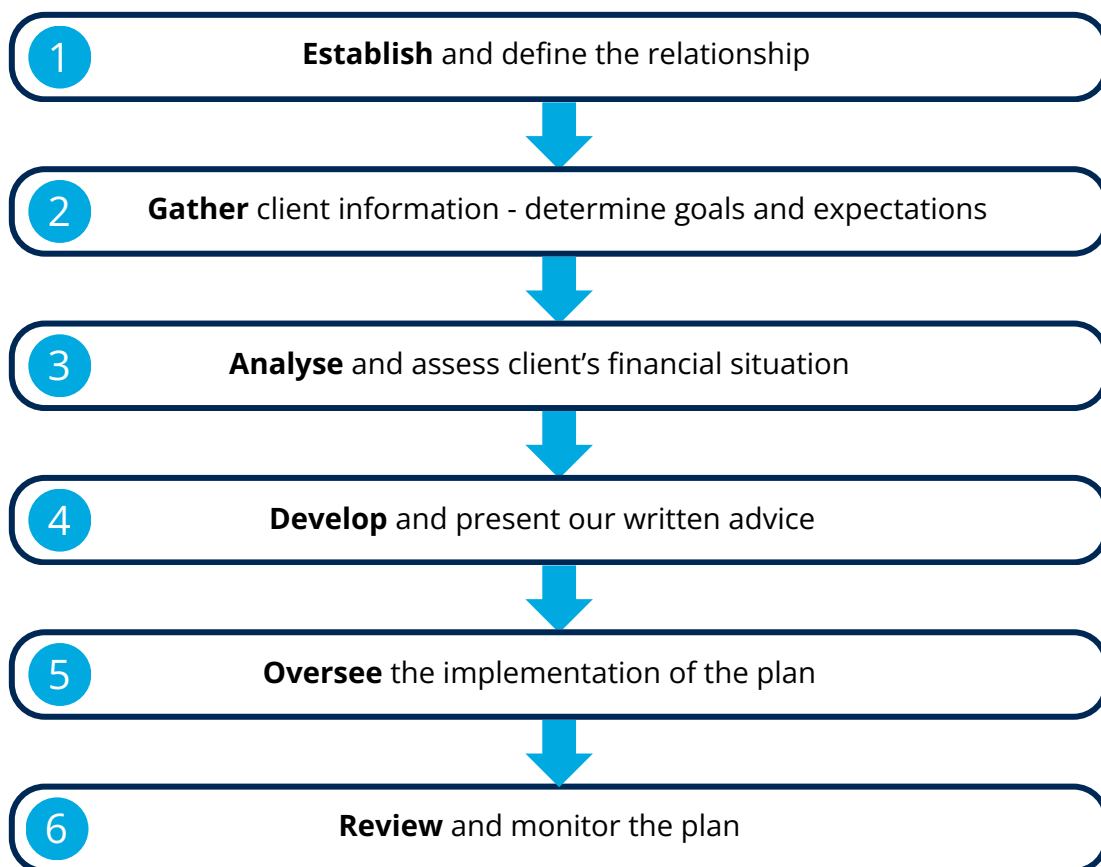
If you engage in personalised advice, my services will take into account your personal objectives, financial situation and needs. It will be clear and concise and provide you with sufficient information to make an informed decision. This process can require a series of meetings with you before our advice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