

Client success story

"I booked a review to talk about my investments, but what surprised me was that one of the biggest wins came from my health insurance."



As part of the review, my adviser looked at my overall financial position, not just my investments. We discovered I was paying more for health insurance than I needed to.

Because I had already built up a healthy emergency fund, increasing my excess was a comfortable option that significantly reduced my premiums while still keeping cover for major medical events.

Shared by a RIVAL Wealth client

NEWSLETTER

Supporting clients throughout New Zealand from our Auckland, Wellington and Wairarapa offices.

What people have been asking us lately

"Have I left retirement planning too late?" It's a question we've heard several times recently.

When we talk with people who are already retired, there are a few things they often tell us they wish they'd done sooner. Many wish they'd started planning earlier, not just financially, but also thinking about how they wanted to spend their time once work stopped.

Others wish they'd had more conversations with family about their future plans. These discussions can make major decisions easier and help ensure everyone is on the same page.



We also hear people reflect on the importance of balance. While planning for the future is essential, so is making the most of opportunities along the way. And one comment comes up time and time again: "I wish I'd got advice sooner."

If retirement is on your horizon, even if it's still years away, book a chat with one of our advisers today.

[**Book a chat**](#)

Our new Wellington office



Row Smith & Sean Folan
Wellington based Financial advisers

We're excited to be opening our new Wellington office in October. The office provide a dedicated space to meet with clients in the capital, and our Wellington advisers, Sean and Row, will be based there regularly. We look forward to welcoming clients through the door and continuing to grow our presence in the region.

We'll keep you updated on our progress over the coming weeks and look forward to sharing more details when we're ready to officially open the doors.

Good news for Wise users

Wise has announced that eligible account balances in NZD, AUD, USD, GBP and EUR can now earn cashback*. The cashback comes from a portion of the interest Wise earns on customer funds held with major banks and is paid automatically into eligible accounts each month.

For those who travel regularly or like to plan ahead, this could be a welcome benefit. Rather than waiting until just before your trip to transfer money into foreign currencies, you can fund your Wise account earlier and potentially receive cashback while your money is sitting there.



With the introduction of cashback, there is now an added incentive for travellers and anyone managing money across multiple currencies.

**Cashback applies to eligible balances and is subject to Wise's terms and conditions.*

What we're seeing across New Zealand

With the cost of living still front of mind for many New Zealand households, finding simple ways to save money remains a common focus.

One tool we've come across is PricePulse, a New Zealand website that compares grocery prices across Woolworths, Pak'nSave and New World.



Rather than switching between supermarket websites, PricePulse works in the background while you shop online, helping you compare prices and spot potential savings. A few members of the RIVAL Wealth team have tested it and found it a useful way to keep an eye on grocery costs.

PricePulse is available through your web browser on desktop rather than as a mobile app, although app options are reportedly planned for the future. If you're looking for a simple way to compare supermarket prices, it could be worth a look.

PricePulse website

These featured products are based on staff experiences. RIVAL Wealth has not been paid to promote or endorse these products.

It costs nothing to have a chat

If you're looking to review your financial situation or know someone who could benefit from a more complete view of their finances, feel free to get in touch. We work with individuals, families, and business owners/self-employed to ensure their finances continue to reflect what matters to them as life evolves. Click the link below to connect with one of our advisers for a no charge, no obligation chat.

Get in touch

06 370 4441 : info@rivalwealth.co.nz



Cybercrime update

Cybercriminals are targeting businesses of all sizes through phishing scams, payment fraud, and ransomware attacks.

Learn about the most common cyber threats facing New Zealand businesses, practical ways to reduce your risk, and how cyber insurance may help.

Read more here