



Financial Advice
NEW ZEALAND



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BCA, BTSM, Dip Bus (Financial Planning)
Certified Financial Planner (CFP^{CM}) &
Authorised Financial Adviser (AFA)

Adviser Declaration

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RIVAL Wealth – About us

RIVAL Wealth offers a holistic approach to financial planning, providing a personalised service tailored to the financial objectives of our clients. We do not charge for advice at our first meeting. The business is impartial, providing financial planning in partnership with some of the world's leading financial service providers, and all of RIVAL Wealth's experienced advisers are members of Financial Advice New Zealand. These advisers have a range of skills to suit most people's needs, supported by a great team all very focused on the vision of RIVAL Wealth – giving people the confidence to make smarter financial decisions to get them financially organised.

My experience

I have been an Authorised Financial Adviser (AFA) through the Financial Markets Authority and a Certified Financial Planner (CFP) with Financial Advice New Zealand. My expertise is providing investment, insurance, estate planning information, KiwiSaver and lending advice. I am a director and shareholder of RIVAL Wealth Ltd, a specialist financial advice company which aims to provide solutions for you to make an informed decision about your financial situation.

Shortly after starting my career at TOWER Managed Funds, I began the role of the senior Business Development Manager for TOWER New Zealand for the next 4 years. I then moved to Ireland as Head of Business Development for Oppenheim Investment Managers, overseeing the introduction of retail investment products to the public in Ireland. During this process, I developed relationships with some of Ireland's biggest financial companies.

My wife, Carissa and I set up RIVAL Wealth in January 2008, and have been practicing as an impartial financial adviser since then.



My relevant qualifications

I was born and bred in the Wairarapa before moving to Wellington and completed a double degree with double majors at Victoria University (B.C.A. and a B.T.S.M.). In 1999 I completed my Post Graduate Diploma in Business Studies endorsed in Personal Financial Planning in 2011.



I keep my knowledge and experience up-to-date through continuing education (consisting of seminars, technical briefings, product accreditation and conference workshops) for a minimum of 20 hours per year and 60 hours in total every two years. This includes keeping up-to-date with changes to the Code of Professional Conduct for Authorised Financial Advisers and relevant consumer laws such as the Fair Trading Act.

Services and products 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 Management	Providing personal advise 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 or retirement planning	Considering risk profile, investment timeframes and cash flow needs, recommending appropriate solutions to you.
Discretionary investment management services (DIMS)	Implementation of a lump sum investment strategy that is aligned with your goals, usually greater than \$150,000. Clients authorise RIVAL Wealth to make buy and sell decisions about their investment portfolio.
Lending	Giving guidance on many issues that borrowers may not consider, such as fees, flexibility and interest rates.

RIVAL Wealth can also provide advice in the following subject areas:

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

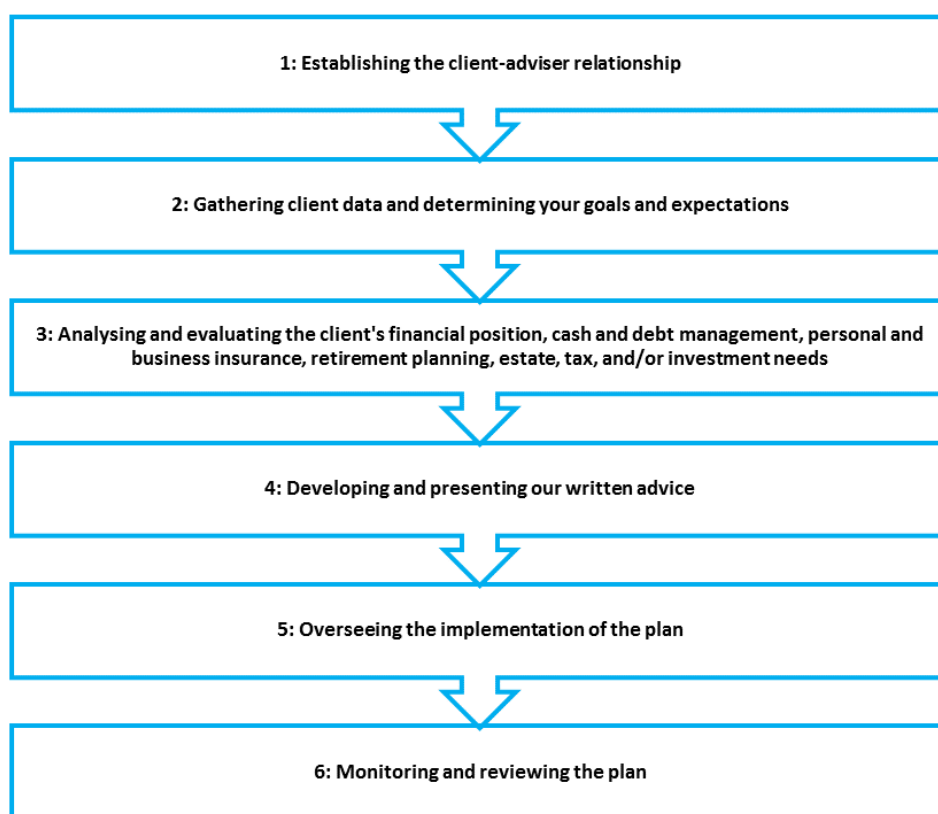
If you engage in full personalised advice, my services will take account of your personal objectives, financial situation and needs. It will be clear and concise, and provide you sufficient information to make an informed decision about whether to act on it. This process can require a series of meetings 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 six-step process:









































If advice is required on a particular product outside my normal field of expertise, I will advise accordingly, by referring to appropriate specialists or engage other professionals as required in order to provide such advice.

Once I understand your situation and objectives, I will create a plan that I will present to you. If you proceed with some or all the plan recommendations, then you will be handed over to our administration experts in each area to process your applications.

Ongoing service and Claims

We will contact you annually and offer to review your situation to make sure your plan is still suitable for your situation and objectives. Because personal circumstances change over time, we offer this ongoing review service, so your investments and insurances can be updated to suit you and your family. We have a specialised person to deal with claims in risk insurance and general insurance. We also offer a proactive service for claims, to help you submit your claim, should you need to.

The product providers RIVAL Wealth have distribution agreements with are:

Area	Provider
Life and Disability Insurance	       
Medical Insurance	     
Lending	
General Insurance	       
KiwiSaver	   
Discretionary Investment Management Service Custodian	
Investment Planning	         

We can form a relationship with any provider that works with intermediaries.

While I provide an impartial service, and am authorised to provide financial advice services in relation to some of the financial areas described above, I will only provide products within a personalised financial advice service which have been analysed to a level that it makes the RIVAL Wealth Approved List. Products are placed on this list only after RIVAL Wealth or a third party has undertaken sufficient research. The products that I recommend for your specific situation will be documented in the financial plan I will provide.