COVENANT'S Distinctive Approach:

Planning With Purpose

Covenant's Distinctive Approach to Family Wealth Planning.

COVENANT

FAMILY WEALTH ADVISORS

Covenant's Distinctive Approach

"To accomplish family wealth continuity, families and their advisers can focus on three beacons of family wealth continuity: healthy family relationships, responsible stewardship of wealth in all its forms, and the ongoing creation of a family legacy." —Family Wealth Transition Planning; Hartley & Griffith

Our approach to family wealth management is distinctive as we address the human and social elements of a family's capital in addition to the financial and technical elements. We have built our team and processes around serving our clients holistically with a particular focus on succession and transition of family business assets, ultimately partnering with our clients in the development of living and lasting legacies that glorify God.

"Why" Before "How"

When presented with the reality that succession is something that needs to be addressed, business owners will often fall into the pattern of focusing on the technical "how" and "what" aspects of planning while missing many of the more important "why" aspects that should really be driving the process. They can also make the mistake of trying to compartmentalize the process – to isolate business succession planning from other aspects of one's business, wealth and family circumstances.

Our Multidisciplinary Team

At Covenant, we have built our own multidisciplinary team and planning processes that help our clients design and integrate business, wealth, estate, and risk management strategies to support their current and long-term goals for themselves and their loved ones. To address the human aspects of wealth and succession planning, we have specialists who provide behavioural assessments, career profiling and counsel, team building, recruitment and selection support, and ongoing coaching support to help our clients succeed through planning and implementation. All of this is undergirded by the application of biblical principles to all our planning and counsel.

Your Existing Professionals

Rather than attempting to displace our clients' existing professionals, we actually work with and through them to support the development of financial and legal structures that optimize our clients' overall value and truly reflect their stated objectives. As quarterback to the planning process, we can even orchestrate their involvement. Because our primary planning focus is to support our client families in the optimal stewardship of their capital as they transition through phases of life, and as participants change over time, it is easy for us to incorporate both our own specialists and others as inputs to the process.

Long Term Thinking

In very simple terms, we come alongside business owners/families to support the sustainability and generational succession of business, financial, human and social capital. Our focus is always on the client and what serves them and their personal objectives best. Although we provide excellent technical planning and counsel, we strive to help our clients serve their long-term vision for themselves and their loved-ones instead and avoid getting tunnel vision around a particular financial strategy or tool. We strive to serve the larger "Why" questions before addressing the "How".

Primary Planning Objectives

Whether the ultimate plan is to transition business assets within the family or to outside buyers, we work to support, for you and your beneficiaries:

1. The maximum value of your capital over time
2. The minimum risk in your structure and plans
3. The most effective and efficient transitions to future structures
4. Your stated values, requirements and convictions

Our Process

"The most critical issues facing business-owning families are family-based issues more than they are business-based issues." —Perpetuating the Family Business; John L. Ward

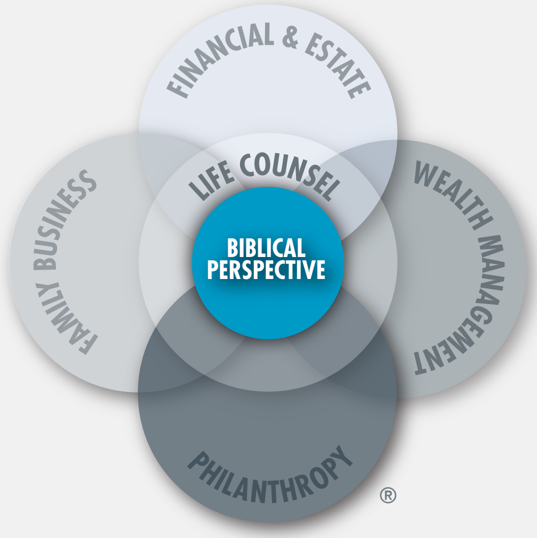
We understand that peace of mind and family harmony are critical for client satisfaction so we prioritize attention toward the human and relational aspects of family wealth management in additional to the technical. The optimal financial and legal structures are best determined once the primary client has articulated intentions for the rest of the participants/stakeholders involved in the process. According to the client's discretion, we will also discover the hopes and dreams of other family members and stakeholders and incorporate them into the planning process.

The Journey

In terms of our specific process, it can be broken down like this:

- We conduct an in-depth discovery process to understand and document your current circumstances and affairs
- We walk you through a process of considering your preferred future and goals in the key planning areas
- We help you evaluate alternative courses of action
- We design actionable plans
- We partner with you, your family, your professionals, your employees, etc. to see that your plans are effectively carried out

Our **Services**



Family. Wealth. Harmony.®

Covenant Family Wealth Advisors' certified financial advisors and succession planning specialists help guide families through the technical and emotional aspects of wealth management, estate planning and family business succession. Our experienced team of Christian financial advisors uses a perspective that is rarely found in traditional planning. We work closely with you to develop a Holistic Stewardship Plan that encompasses financial planning, estate planning, family business transition and philanthropy.

FINANCIAL PLANNING

Comprehensive plans to optimize and simplify your financial life through the integration of your family, wealth, business and philanthropic assets and activities.

ESTATE PLANNING

Tailored plans to support family harmony, value preservation and lasting legacy through the fulfillment of your wishes.

TAX-INTEGRATED PLANNING

Achieve tax savings through holistic planning and integration of taxable entities.

SUCCESSION PLANNING

Sustain value and opportunity for current and future generations through planned or unplanned transitions.

INVESTMENT / PORTFOLIO MANAGEMENT

Integration of Capstone Asset Management's principled investment counsel into your asset allocation and management.

FAMILY BUSINESS ADVISING

Guidance through both the technical and emotional aspects of doing business together as a family.

RISK MANAGEMENT AND INSURANCE

Insurance-based strategies to manage risk and support peace-of-mind for future plans and events.

BEHAVIOUR AND CAREER ASSESSMENTS

Insight into behavioural and career profiles, leveraging The Birkman Method® to support effective communication, healthy partnerships and meaningful career paths.

STRATEGY AND GOVERNANCE STRUCTURES

Position your business for success through strategic planning, advisory board planning and recruitment, and the implementation of effective governance models.

PLANNED GIVING AND FOUNDATIONS

Planning for the most effective expression of your philanthropy with integration into your overall financial plan and objectives.