COVENANT

vision

2025

Why a Family Wealth Advisor Matters

25 Years of Serving Living and Lasting Legacies

Lessons Learned from 25 Years of Serving Families

25th

COVENANT®
FAMILY WEALTH ADVISORS

ANNIVERSARY

COVENANT.CA

Our Advisors: Rooted in Purpose. Growing Together.

Rob Radloff

Partner, Advisor

Having qualified as an accountant and working with business owners I was always fascinated by the client stories of why and what they were doing. Joining Covenant in 2010 allowed me to be more involved in the client family stories by coming alongside them during their journey.

One of the core strengths of the Covenant approach is that the client is served by a team who have shared values but complementary strengths, allowing for contemplation by team members that results in a better solution.

We are fortunate that clients engage us for a defined planning process that allows us to spend the time necessary to understand them and their circumstances. Gaining a complete understanding of all circumstances allows us to identify the correct solutions to achieve the desired outcome.

Jeff Chapman

Partner, Advisor

Back in 2009, when I decided I wanted to make a career change, Covenant was already at the top of my list. Its vision and mission serving in the development of living and lasting legacies that glorify God and helping families do business and wealth successfully through the generations, perfectly aligned with my heart, my skills, and my passions.

Covenant has allowed me to bring together what might seem like unlikely companions: accounting and pastoral care, spreadsheets and storytelling, numbers and people. I love helping families bring order to complexity, finding clarity, peace of mind, and confidence in the path ahead. I enjoy seeing financials succeed, but even more, I want to see people succeed in creating the generational stories they dream of for their wealth, business, and families.

What keeps me inspired is knowing I'm part of something bigger than myself. My hope for the future is that the number of families Covenant has helped continues to grow, that our team continues developing - getting even stronger, and the next generation of advisors rise up to help carry this mission forward.

Mark Brandsma

Partner, Advisor

I joined Covenant in December 2004, eager to grow as a financial planner. It proved to be a good decision as I've learned from talented colleagues and from the families we serve. My work has always been about people: clients, prospective clients, and the professionals who stand with them. I enjoy meeting new people, explaining Covenant's approach, and then doing what we said we would do.

I'm grateful for relationships that have lasted decades. It's a privilege to walk with families through both sorrow and celebration, from the loss of a spouse to the arrival of grandchildren and great-grandchildren.

Looking back, I hope I have offered wise, informed counsel and earned the trust placed in me and in Covenant. Looking ahead, I want us to keep living our values and to develop the next generation, both within our team and among our clients.

WHY A FAMILY WEALTH ADVISOR MATTERS:
Beyond Financial Advice

When Covenant Family Wealth Advisors began 25 years ago, "Family Wealth Advisor" was a relatively unknown term. Many advisors focused on investments, insurance, and maybe some tax optimization, but didn't typically address the full scope of wealth and business-related issues that business families were struggling with.

We saw there was more to succeeding in wealth advising than just the numbers. Behind every balance sheet is a story of entrepreneurialism, stewardship, and family. A truly holistic advisor must understand not just what a family owns, but who the family is - its culture, beliefs, ambitions, and fears.

That conviction shaped our model: As Jeff says, "We're planning-first and team-based". We employ a multidisciplinary team that integrates financial, estate, and succession planning with family governance, relational insight, and biblical wisdom. We call this approach: Family • Wealth • Harmony®.

"A truly holistic advisor must understand not just what a family owns, but who the family is"

As Family Wealth Advisor, Covenant stands at the intersection of technical excellence and human complexity.
We design corporate structures and cash flow models, but we also facilitate family meetings, map communication styles, and help next-generation leaders find their place. Tools like the Birkman Method®, governance frameworks, and targeted coaching help families navigate the interpersonal dynamics that so often determine whether plans succeed or fail.

Rob remembers one client who said, "This is the first time I have truly understood our complete financial picture." That kind of clarity leads to better decisions, healthier interactions, and increased confidence.

Our counsel is also biblically directed. Mark often reminds us, "There's enduring wisdom there for both leadership and stewarding wealth."

Over 25 years, this has become the Covenant Difference: a commitment to serve the whole family enterprise, not just its finances. Our work is relational, confidential, and faith anchored. We measure success by clarity, peace, and unity across generations.

25th

ANNIVERSARY

25 YEARS OF SERVING LIVING AND LASTING LEGACIES

Covenant started with a simple aim: to help our clients gain the peace of mind that comes from knowing they've done their best with what they had. To be those wise and responsible stewards that made clear plans and carried them out with confidence. Twenty-five years later, that aim still guides our work.

One thing that has helped us, is staying personal. Clients know who they will see across the table. As Jeff puts it, "We have remained a relatively small, boutique firm, allowing clients to feel connected to the Covenant family. Our partners and team have experienced minimal change, and people have enjoyed dealing with the same advisors and seeing familiar faces."

Transitioning your Business Seminar

Canada's Outdoor Farm Show

"What began as a simple aim, wise stewardship, became a 25-year practice families can trust"


Boat Day


Bike Day


Cooking Class

We have also stayed practical. Real planning means combining the technical side of the work with the human side. That often calls for paced, careful steps, sitting with tension, setting up fair parameters, and coordinating details so everyone understands how things will work. Rob says it simply: "Being process focused rather than product focused. Willing to roll up our sleeves and dig into the difficult financial and personal situations that many other advisors would not take on." That willingness has carried many families from uncertainty to confidence.

We see "living and lasting" most clearly when the next generation is ready to take the reins, and the current generation is ready to let them go. Mark describes those moments this way: "We've been able to walk alongside families over the years and have been there when the reins of the business and wealth are passed to the next generation in a way that is healthy and intentional." Healthy and intentional are the key words. The point is not speed; instead, it is being steady and purposeful.

Over time, we've watched plans become habits: regular shareholder and family meetings that keep people aligned; clear, written paths for how someone enters ownership or leadership; education for the next generation of stewards; and estate plans that match what the senior generation wants. Those habits support relationships and reduce risk. They also free leaders to do what they do best: lead, mentor, and serve.

Business Owner Planning Seminar


Christmas Event

"We see "living and lasting" most clearly when the next generation is ready to take the reins, and the current generation is ready to let them go"

Looking ahead, our focus is the same: move families from hope to structure, and from structure to steady practice.

Jeff sums up what he wants families to feel: confidence that their wealth is sustainable and able to weather transitions into the future leaving a... Living and Lasting Legacy.
Mark hopes we continue showing up for families the same way, year after year.
Rob wants Covenant to always be "instrumental in preserving family harmony and helping to create the environment for each family member to utilize their gifting," because over the long haul, that's what means the most to the families we serve.

LESSONS LEARNED FROM 25 YEARS OF SERVING FAMILIES

Wise planning is not just an event; it's a journey. When families embrace this journey and grow together – in learning, reviewing, meeting, and decision-making – good intentions become lasting results.

Clarity and communication are powerful tools for supporting the strength and longevity of family business and wealth. Inviting the next generation into the process early, and serving them with written plans and procedures that establish the ground rules for everyone, increases confidence and sets individuals up for success in both current and future roles.

"The families that seem to thrive are the ones in which building trust, planning, and communication have been a priority"

As Mark puts it, "The families that seem to thrive across generations are the ones in which building trust, planning, and communication have been a priority."

Of course, doing business and wealth successfully through the generations is not without its challenges. Intentional, long-term planning can bring conflicts and concerns to the surface, but it's also where true progress and the greatest opportunity can begin. The key is to stay with it. Slow the pace when you need to, but keep the conversation going.

To be truly successful, families must not only invest in business and financial assets. They must invest in people. Character, leadership, and teamwork abilities must be developed alongside the capital. Rob says it this way: "Families are stronger when working together", and a "we" mindset is what carries a plan through hard seasons.

In addition to business and personal competencies, a number of other structures can support the durability of a family-wealth system, such as: Guidelines for access to employment, leadership and ownership; regular shareholder and family meetings; education for the next generation, integrative estate plans designed to fulfill wishes. These structures increase clarity and confidence and reduce risk. Jeff summarizes our offering as, "A firm that helps families put clear plans in place."

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 fi nancial life through the integration of your family, wealth, business and philanthropic assets and activities.

TAX-INTEGRATED PLANNING

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

INVESTMENTS

We help you connect to investment services suitable for your unique circumstances.

RISK MANAGEMENT AND INSURANCE

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

STRATEGY AND GOVERNANCE STRUCTURES

Gain clarity, confidence and a healthy system from top to bottom for all stakeholders through formalized structures that govern the family, ownership, and management arenas.

ESTATE PLANNING

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

SUCCESSION PLANNING

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

FAMILY BUSINESS ADVISING

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

BEHAVIOUR AND CAREER ASSESSMENTS

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

PLANNED GIVING AND FOUNDATIONS

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

Our Promise

EFFICIENT

We know your time is valuable. We promise to be efficient when we call or meet.

PROVEN

We promise to provide you with a suite of products that have served wealthy business families well.

TAILORED

Your situation is unique and we promise to make sure your plan is personalized for you and your family's needs.

CONFIDENTIAL

We promise to protect your information as if it was our own.

UNDERSTANDABLE

We promise to make any complex issues easy to understand.

VALUE-FOCUSED

We promise to be held accountable to the values we promote.

SIMPLIFIED

When something is difficult, we promise to find a way to simplify it.

RESULTS-DRIVEN

We promise to help you achieve the results you desire.

Thank you for being part of our first 25 years.

We look forward to journeying with you in the years ahead.

With gratitude,

Rob, Jeff and Mark.

Start a planning conversation today.

COVENANT®
FAMILY WEALTH ADVISORS

Connect with us

Canada Wide	1.888.629.0044
Website	covenant.ca