What to expect when working with Covered Bridges

Many people may have the misconception that financial professionals only work with wealthy individuals. Here at Covered Bridges, we work with clients regardless of their current financial position to help them work toward achieving their goals and provide for a more stable financial future. While we prefer to begin with a comprehensive financial plan to help identify all areas of need, a financial plan is not required to work with us. We attempt to tailor the client experience to each individual based on their needs, investment experience and specific areas of concern. As independent financial professionals, we have greater flexibility to work with a diverse array of product companies to find the options that we feel will best serve our clients' financial interests.

Arrangement Options

Financial Planning

- Comprehensive or Modular options to provide broad or more targeted planning based on your needs. Areas typically covered in comprehensive planning include:
  - Financial Position
  - Income Tax Planning
  - Retirement Planning
  - Education Planning
  - Investment Planning
  - Insurance Planning
  - Estate Planning
- General financial advice is also an option.
- Financial planning services are offered for an hourly fee, or monthly / annual retainer based on the complexity of the case.

Investments and Insurance

- As independent financial professionals, we offer a wide array of investment and insurance options through many different product companies. This gives us greater flexibility to find the most appropriate product that meets the individual needs of our clients.
- Prior to recommending any investment product, we take the time to understand your goals, risk tolerance, investment objectives and experience with investing - typically with the help of a financial plan.
- We also take the time to educate our clients to help them better understand our recommendations and how to reach their goals.

Setting Expectations

How does Financial Planning work?

- The initial meeting is designed to help outline the services we provide and to address any questions or concerns you may have. We want to learn about you, your family and your goals to better understand your needs.
- During the fact finding process, we will gather relevant data regarding your financial position and goals. Based on the level of detail you desire and information you are comfortable with providing, we may recommend comprehensive or modular planning to help address your needs.
- After reviewing and analyzing the information provided, we will present a financial plan and go through the steps you need to take to work toward achieving your financial goals.
- Financial planning is an ongoing process that involves tracking your progress toward each specific goal you have. How often we meet and update your plan is based on your preference and the level of service you desire.

What if I don't want a financial plan?

- If you do not feel the need for a formal financial plan, we can still help. We can work with you to address specific needs, provide education and find the strategies that fit best with your financial situation.
- While a financial plan can help illustrate needs more clearly, there are many ways we can help you work toward reaching your goals.

Why work with Covered Bridges Financial Strategies?

Managing personal finances by yourself or with your partner can lead to stress and conflict without having an impartial voice to help provide guidance along the way. At Covered Bridges, we offer customized strategies to help you work toward achieving your goals and turn your dreams into reality. By clearly outlining your goals and defining achievable outcomes, you will be able to better track your progress and should have a higher likelihood of success. Working with experienced financial professionals to help prioritize goals and allocate resources provides a disciplined approach to balance your short, medium and long-term goals. Using a financial plan to illustrate your personal financial situation can provide valuable perspective on where you currently stand in relation to your goals. Financial planning may also help identity any shortfalls or gaps in your financial situation to address and can help you get ahead of challenges you may face down the road.

At Covered Bridges, we help you bridge the gap to a more prosperous tomorrow.

Contact Information

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Providers

Bill Shank, AIFA®, ChFEBC ℠

- Over 18 years' industry experience
- Accredited Investment Fiduciary Analyst® (AIFA®) designation since 2009
- Earned Chartered Federal Employee Benefits Consultant (ChFEBC ℠) designation in 2022
- Extensive experience with retirement plans and financial planning.

Will Hoover, AIF®

- Over 15 years Industry Experience
- Series 7 registered since 2009
- Earned Accredited Investment Fiduciary (AIF®) designation in 2022.
- Extensive experience with financial planning, trading, portfolio construction and management.

Disclosures

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