Covenant
Wealth Advisors, LLC

3439 Vestal Parkway East
Vestal, NY 13850
607-238-7350

www.webCWA.com

WEALTH MANAGEMENT

Let's talk about...

...the failure of traditonal buy and hold philosophies and how we build cutting edge investment strategies tailored to your needs to guard against catastrophic loss.

ESTATE PLANNING

Let's talk about...

...understanding family dynamics, taxes, and changing times and how we use this knowledge to bring you a comprehensive estate plan that reflects your precise wishes.

RETIREMENT INCOME PLANNING

Let's talk about...

...charting out a retirement income plan that you can be confident you won't outlive.

SERVICE & EXPERIENCE

Let's talk about...

..how our highly qualified team combines knowledge and experience with integrity and a personal touch to build a long term relationship with you.

...how we work together with you, your attorney, and your CPA to nail down the wealth management, estate planning, and retirement income choices critical to meeting your goals.

"Client satisfaction is our only priority and one we take seriously."

Covenant Wealth Advisors

CWA *is locally owned and completely independent of any insurance or investment company. We understand the needs and concerns of our neighbors, friends, and business associates. We answer our own phones, write our own recommendations, and take responsibility for our own actions.*

When you need to make important financial decisions, wouldn't it be nice to work with someone you can trust, talk to and confide in? Call us - we're ready to help.

"Everything we do is governed by an overriding commitment to maintaining our client's financial wellbeing."

WEALTH MANAGEMENT

It's not just about buy and hold any more. At CWA, we implement specific investment strategies tailored to our client's risk tolerance, family situation and personal preference.

- ***ETF-based trading strategies***
- ***Option-based income strategies***
- ***Buy and hold, but with continuous oversight***
- ***Blended strategies to reduce risk***
- ***Traditional mutual funds***
- ***Leveraged index fund strategies***

ESTATE PLANNING

Think of us as the quarterback of the estate planning team. Through careful planning and close teamwork with your attorney and CPA, we ensure that the client's wishes are properly executed.

Because we are independent, we are free to seek out and select the most suitable life and long term care insurance products for the client.
Our cost and ratings analysis enables us to help the client choose the optimal product for their needs. We are certified to offer NYS Partnership for Long Term Care insurance.

RETIREMENT INCOME PLANNING

We work with other tax professionals to make sense of our client's tax picture. Every decision is based on a sensitivity to the client's needs and preferences, tax awareness and a focus on long term results.

We help our clients navigate through the retirement maze. Rollovers, Roth conversions and income projections are just a few of the issues we help our clients address.

SERVICE & EXPERIENCE of the CWA TEAM

CWA's highly qualified team brings over 40 years of experience to the challenges of managing wealth in difficult times.

CWA's partners and affiliates have achieved rigorous certification standards, including:

- ***CERTIFIED FINANCIAL PLANNER™ (CFP®)***
- ***Chartered Financial Analyst (CFA)***
- ***Chartered Financial Consultant (ChFC)***
- ***Chartered Life Underwriter (CLU)***
- ***Licensed Attorney***
- ***Retirement Planning certification by The Wharton School of Business at the University of Pennsylvania***

Our affiliation with **Jim Herrell, CFA** of *Partnervest* increases our range of advanced asset management solutions and trade execution capabilities. Our management fee structure is flexible and can be based on assets and/or performance.

Nick Millard, CLU, ChFC
Partner
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Kevin Ekstrom, CFP®
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Jim Herrell, CFA
Director of Investments
Partnervest

Covenant Wealth Advisors, LLC

Let's talk about...your peace of mind.

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