NEWS and UPDATES

COVENANT FINANCIAL GROUP

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WELCOME TO ISSUE NO. 1 OF CFG'S NEW QUARTERLY NEWSLETTER!

Over the next twelve months, Clients and friends will receive two of the four issues via the mail *(two will be via email only)* All issues will be accessible under the Client Communications tab at www.covenantfg.com

A Day in the Life

What Does a Financial Advisor Really Do?

Is your vision of a Financial Advisor of someone who has an office full of screens, tuned to every channel that offers market updates and commentary from around the globe?

Not at our Firm. Let's take a close look at a "Day in the Life" of CFG's Steven Carpenter.

8:00 AM | Arrives at the Office

- Checks his email for any client information/updates from our broker dealer
- Calls up his calendar for the day's appointments—10AM is the first of 3 appointments
- Starts making notes on the first appointment: paperwork needed, reviews Client history/investment objectives, and the respective positions in the account
- Reviews Client's financial objectives, looking for how investments have performed relative to goals (reviews goals)
- Meets with Associates to discuss any pending cases; updates on accounts-transfers; paperwork needed or issues in processing client requests

(continued on page 2)

Email is the Still the Coin of the Realm for Fast Communication in 2018

We all have an inbox of wanted, and maybe not so wanted emails, so why is CFG adding to it?

Email is fast, and it is direct—most people check their emails at least once a day, every day.

It allows for quick, and timely communication at a speed the Post Office can't match.

CFG strives to only add something of value to your inbox, and we promise not to email you non-account related information more the once a month. Note: If you sign up for an event, etc. we may reach out more frequently with updates-reminders.

Not sure we have your current email or have you recently changed your email provider?

Please update CFG on your address. You can email randy@covenantfg.com with your updated information.

2019 promises to bring more educational and Client events—like last year's successful LTC seminar (attendees' words, not ours) and opportunities to meet for food, fun, and fellowship—with a few volunteer projects in the mix.

Don't worry, you can feel free to opt out of these messages; but we do hope you will stick with us during our inaugural run and experience some of our offerings.

(A Day in the Life... continued from page 1)

- Analyzes data for recommendations
- Does another review of the files to see if documents are current—estate plan, insurance

9:00 AM
- Coordinates with Becky or Tina to be sure the forms and paperwork are housed in the Clients' document "vault."
- Looks at current market information-economic trends, while fielding 2 client calls for specific requests-transfer of money; advice on a home purchase

10:00 AM
- Client arrives at the Office, meets and greets

11:30 AM
- Meeting ends, and Steven enters notes into the Customer Relationship Management system, including any follow-ups; instructions for Team from the meeting; sets next meeting date and next steps

12:30 PM
- After lunch calls are returned and the cycle, above repeats itself for the other 2 appointments: mid-afternoon, and then at 5:30, at a Client's home.

Call for Topics

Dear Reader, if there is a topic/idea related to financial matters that you would like CFG to address in a future newsletter/perhaps a blog post, please send your ideas to: randy@covenantfg.com.

UPDATE:

First Annual CFG Picnic at RiverBends Park

Grill Master Bob Wier pleases this hungry crowd with his culinary skills

The weather cooperated with a cool, cloudy day—a little more sun would have been really ideal. However, 65 CFG Clients and Friends came out to enjoy food, fellowship, and fun.

CFG's resident musician Steve Werner, entertained everyone with a set of well executed praise songs. Attendees also heard from Olivia Jones from Grace Centers of Hope, about their Ministry and Mission to the homeless-underserved in greater Pontiac.

165 people will enjoy a warmer winter with a brand new blanket; not only extra warmth, but a reminder that they are not forgotten…read Hope!

Thank you, Clients!!

Please go to the events tab @ www.covenantfg.com for pictures from the picnic and the trip to Grace Centers of Hope to drop off the blankets.

There is still time for you to contribute as we race towards our goal of providing 500 blankets by December 31. Contact Randy DeVelbiss, 586.739.3550/randy@covenantfg.com.

Watch for an early "save the date" announcement for Annual Picnic No. 2, coming in the next installment of the newsletter in early 2019.

CFG's Annual Xmas Party Takes a New Direction

Clients know December typically means Covenant Financial's annual Christmas Party.

They also know that December also brings: jam packed schedules -- including musical performances and rehearsals; extra Church activities; and of course, non-stop family plans for shopping--and for get-togethers (not only for Clients, but for CFG's staff, as well).

All that is to say, the Team felt it was time to move the festivities to a less jam-packed spot on the calendar and build out space in the New Year for some gathering time.

And with that…..Winterfest 2019, was born and here are the plans:

- Winterfest will be held on January 19, 2019, at The Wyndham Inn in Sterling Heights from 11:00AM - 2:00PM. Mike Sugg, nationally recognized Toby Keith look-a-like and impersonator, will be providing the entertainment.

Invitations should hit your mailbox in early December; email updates-reminders will hit in mid-December and be posted on the website *(see article on page 1 concerning the importance of CFG having your current email address)*.

We hope to see you at Winterfest!

"We Know a Thing or Two Because We Have Walked with Our Clients through the Estate Settlement Process a Time or Two"

To parody the Farmers Insurance commercials, Covenant Financial Group wants to share an idea that has helped our Clients plan and prepare for working with an attorney to establish their estate plan: hold a Family Meeting.

Unlike insurance, which kicks in when you have a loss, done right, Family Meetings may help prevent loss: the loss of family values; the loss of intergenerational relationships, and the loss associated with parties feeling they were dealt with "unfairly."

In this first of three installments we will look at what makes for a productive family meeting; and then in the next installment we will dive into the "whys" of holding a meeting.

To plan a productive meeting, incorporate the same elements used in running a good "business" meeting. *Note: Most estate planning professionals refer to families as a business (or "enterprise" as one family meeting and estate planning professional puts it).*

Key elements would include an agenda; a sharing of the vision for the "business;" a give and take style of communication (not a lecture); clear tasks—next steps/expectations.

Like all plans, it is best to create, and put something in place before a critical need arises (like a critical health issue) and something has to be done.

Working together to communicate and explore options and opportunities with your loved ones--while everyone is willing and able to participate--can pay big dividends and could potentially keep your family (business-enterprise) working together for generations to come.

Spoiler Alert: Want to get started with your Family Meeting right now or dig deeper into the process before our next issue? Why not consult with our Team of "Steves" who would be delighted to help you get the ball rolling? Regardless of whether you need help in planning or running your meeting…we are here to help (at CFG, we view this as a service, not a selling opportunity).

CFG's New Website is Humming Along... What Information Have You Missed?

Earlier this year, CFG launched a redesigned website.

If you missed the earlier notice, via email, of the site's launch now is your opportunity to click on www.covenantfg.com and explore the ways our redesigned site serves as a useful tool for both staying connected, as well as offering to shine some light along your financial path, providing Clients with real time access to information—news they really can use.

The web site's financial resources library holds more than 350 up to date articles, videos, and commentary on all things financial-and it is update monthly.

The CFG Team also will use this tool for:

- Event announcements — like Winterfest and the picnic — go to the site, click on events to see the pictures and relevant information
- Hosting our monthly blog where our advisors offer perspectives on the events of the day, and give you a chance to share your ideas/reactions
- Current issues/archives and of this newsletter — Issue No 1, will be mailed and then reside on the site.

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