

**CoveredBridge, LLC**

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FORM ADV PART 2A

CoveredBridge, LLC Client Brochure

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**This brochure provides information about the qualifications and business practices of CoveredBridge, LLC (“CoveredBridge”). If you have any questions about the contents of this brochure, please contact us at [info@yourcoveredbridge.com](mailto:info@yourcoveredbridge.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.**

**Additional information about CoveredBridge is also available on the SEC’s website at <http://adviserinfo.sec.gov>.**

**The terms “registered investment adviser” and “registered” are used alternatively in this brochure and do not imply a certain level of skill or training.**

## Material Changes

There are not material changes to this brochure.

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## Item 4 - Advisory Business

CoveredBridge has been in business since 2015, and is principally owned by Matthew P. Franey of Milwaukee, Wisconsin.

CoveredBridge systematically matches retail investors, principally individuals and families, to other registered investment advisors based upon a proprietary set of standards, include such characteristics as investment objectives, risk tolerance, behavioral and other qualitative factors

CoveredBridge's match-making process relies on client information provided by a standard questionnaire.

CoveredBridge does not participate or sponsor any wrap fee programs at this time.

CoveredBridge does not make asset allocation or individual security selections, or directly manage client assets in any way.

## Item 5 - Fees and Compensation

CoveredBridge charges a non-negotiable, flat annual fee of 12 basis points (0.12%) of the total market value of client assets. This fee is charged to advisers upon successfully matching them to a client.

Clients will be subject to the specific fee schedule of the RIA they are matched to and will be presented with that firm's brochure at the point where the match is made.

None of CoveredBridge's supervised staff work in any other capacity in the securities or investment advisory industries and are therefore not compensated for the sale or recommendation of any specific security, mutual fund, or program.

## Item 6 - Performance-Based Fees and Side-by-Side Management

CoveredBridge does not participate directly, or offer, any performance-based fee scheme to its clients.

## Item 7 - Types of Clients

CoveredBridge's client base is primarily retail investors. Retail investors are individual people and families that are generally driven by personal goals; for example, financing a large purchase, saving for higher education, or planning for retirement.

## Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss

CoveredBridge applies an analytical approach to evaluating independent wealth managers on behalf of retail clients based on several criteria, including size, minimums, specializations, capabilities, regulatory history (BrokerCheck) and several other qualitative and quantitative factors.

CoveredBridge does not deploy, recommend, or evaluate any specific investment strategy or security in its course of business.

Although CoveredBridge does not directly make any security recommendations, the wealth managers that CoveredBridge refers to their clients will be making security selections. As with any other investment securities exposed to market forces, there is risk of loss. These risks will be further illustrated in the Brochures of these wealth managers that will be provided to clients pursuant to the Solicitation Rules in the Investment Advisory Act of 1940.



## Item 9 - Disciplinary Information

CoveredBridge has no legal or disciplinary events to disclose.

## Item 10 - Other Financial Industry Activities and Affiliations

No employee of CoveredBridge, management or otherwise, are registered or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

Likewise, no employee of CoveredBridge, management or otherwise, are registered or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

CoveredBridge receives a solicitation fee from the various wealth managers to whom it refers clients. Any potential for conflict of interest as a result of this arrangement is mitigated by the following factors:

- CoveredBridge does not factor economic benefits from wealth managers into its match-making criteria in any way
- CoveredBridge applies a level fee that is non-negotiable and identical to all wealth managers
- CoveredBridge receives no economic benefit from the wealth managers to whom business is referred until a successful match is made to a CoveredBridge client
- CoveredBridge does not engage in any other business relationships with the wealth managers to whom CoveredBridge clients referred

## Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

CoveredBridge fully adopts the code of ethics pursuant to SEC rule 204A-1. CoveredBridge will provide a copy of its code of ethics to any client or prospective client upon request.

No employee or related person to CoveredBridge recommends, or buys or sells, securities on behalf of clients, and therefore do not have any conflict of interest pertaining to securities in which any employ or related person to CoveredBridge has a financial interest.

Similarly, no employee or related person to CoveredBridge would be investing in the same securities that would be recommended to clients as CoveredBridge does not advise clients on which specific securities in which to invest.

## Item 12 - Brokerage Practices

CoveredBridge does engage in any securities trading on behalf of clients and therefore has no criteria to apply in recommending or selecting a broker-dealer based on commissions, or any other factor.

## Item 13 - Review of Accounts

CoveredBridge does not currently review client accounts or financial plans.

## Item 14 - Client Referrals and Other Compensation

No employee, or related person, of CoveredBridge compensates any other person or entity for client referrals.

## Item 15 - Custody

CoveredBridge does not maintain custody of client assets and does not therefore provide any account statements to clients.

## Item 16 - Investment Discretion

CoveredBridge maintains no discretionary authority to manage securities accounts on behalf of clients.



## Item 17 - Voting Client Securities

CoveredBridge does not possess, or accept, authority to vote on client securities.

## Item 18 - Financial Information

CoveredBridge does not solicit prepayment of any client fees at any point in time and has not been the subject of a bankruptcy petition at any time.