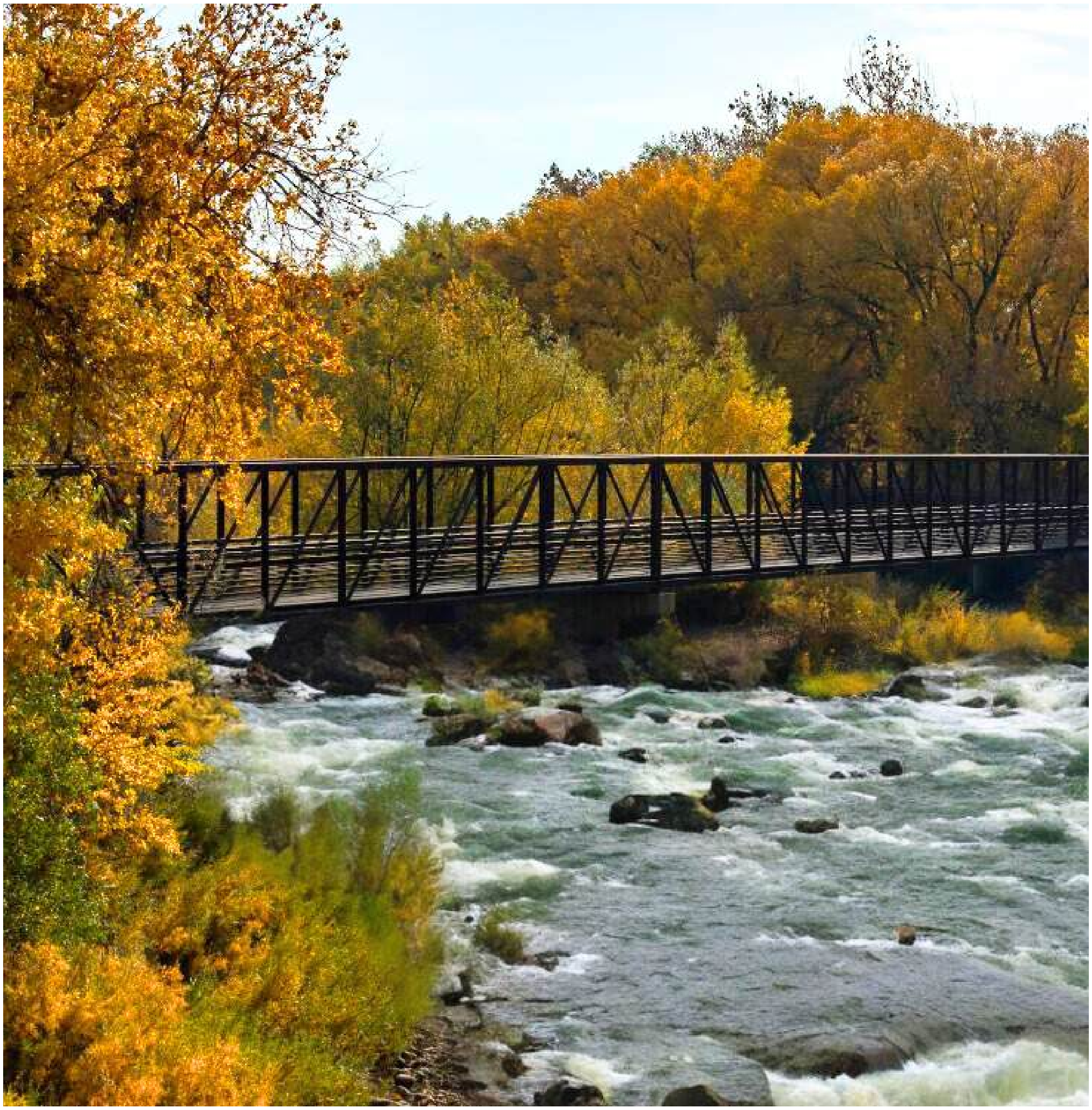


THE BRIDGEPOINT EXPERIENCE

YOUR PATHWAY TO PROSPERITY

mybpfinancial.com
(970) 416-0088
125 S. Howes St. Ste. 910
Fort Collins, CO 80521

WELCOME

Welcome to Bridgepoint Financial!

Our mission is to help you build, manage, and preserve your wealth through comprehensive financial advice, planning, and portfolio management. With over 15 years of experience as financial advisors we are dedicated to understanding your unique needs and goals. We provide reliable, practical investment solutions and deliver a high level of personal service.

At Bridgepoint Financial, we believe in the importance of giving back to our community. We proudly partner with Realities for Children to positively impact the children of northern Colorado. We are honored to have received the Fort Collins Community Choice Award for 2023 and 2024, recognizing our commitment to serving both the community and our clients.

To assist you in getting started, this packet contains essential information about our services and approach. We look forward to partnering with you on your financial journey.

WHO WE ARE:

MEET THE TEAM

Timothy P. Doud

Founder & Financial Advisor

tdoud@bpfemail.com

Tim, originally from Massachusetts, graduated from Colorado State University and began his practice in 2009. He enjoys spending time with his wife Samantha, their two kids, Layla and Walker, and their two Golden-Doodles. Tim is a proud Ram-Fan, loves to woodwork, and spends weekends in the mountains.

With many years of experience and expertise, Tim is a seasoned financial advisor who works with clients of all ages and backgrounds, taking an individualized approach to each client's situation and goals.

Jeffrey A. Rittner, CFP®

Founder, Registered Principal, Certified Financial Planner™

jrittner@bpfemail.com

Jeff grew up in Lakewood and graduated from Colorado State University. He has been married to his wife, Allison, since 1992 and together they have three adult children and two dogs. They actively support Colorado State University, RamStrength™, Realities for Children, and are members of Timberline Church in Fort Collins.

As a Certified Financial Planner™ Jeff offers extensive experience and expertise to provide high-quality professional financial guidance. He is dedicated to helping clients achieve their goals with practical and realistic advice.

WHO WE ARE:

MEET THE TEAM

Ariel M. Clarke

Director of Client Operations

ariel.clarke@bpfemail.com

Ariel, a Colorado native from Estes Park, moved to Fort Collins in 2009 to attend Colorado State University. She lives with her husband David, their daughter Amelia, and two dogs, a German Shepherd and a Siberian Husky. Ariel enjoys reading and horseback riding in her spare time.

At Bridgepoint, Ariel manages day-to-day client servicing and operations, ensuring high-quality customer relationships and enhancing efficiency. As a public notary, she also offers the added benefit of legal document authentication to our clients.

Ulysses J. Lalor

Associate Advisor

ulalor@bpfemail.com

Ulysses, originally from Northern Virginia, moved from Boston to join our team after starting his career at New York Life. Ulysses is passionate about hockey and he played for his alma mater, Salve Regina University in Newport, RI. He is deeply involved in the community, participating in the Fort Collins Chamber of Commerce and volunteering with CASA.

As an associate advisor, Ulysses manages client data, assists with financial planning, conducts research, and provides basic financial advice. His goal is to serve our current and future clients effectively.

TOOLS & RESOURCES:

OUR SERVICES

At Bridgepoint Financial, clients benefit from comprehensive financial planning tools, diverse investment and insurance options, and years of expertise. We use the latest software to manage portfolios effectively and offer top insurance choices from over 100 providers for life, annuity, and disability coverage.

FINANCIAL & RETIREMENT PLANNING

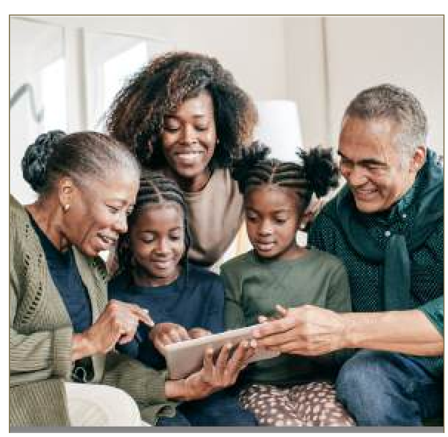
We offer comprehensive financial planning using our expertise and advanced software to address your financial needs and goals. Key areas include budget management, retirement income planning, investment strategy, estate planning, insurance analysis, Monte Carlo calculations, and college savings plans.

ASSET & WEALTH MANAGEMENT

We provide a wide range of investment management platforms, including non-retirement and retirement portfolios, built around equity, fixed income, ETFs, and mutual funds. Other specialized options include Unit Investment Trusts (UITs), Private Placements, Real Estate Investment Trusts (REITs), and leverage-enabled managed accounts. Our expertise forms the backbone of your personalized investment strategy.

INSURANCE & RISK MANAGEMENT

As an insurance broker, we offer top-quality fixed and variable insurance options from over 100 life, annuity, and disability providers. Although we don't provide Property & Casualty insurance (like homeowners or car insurance), we have trusted P&C brokers to assist our clients.



WHAT YOU CAN EXPECT FROM US

✓ CONFIDENTIALITY

Protecting the confidentiality of your information is of the utmost importance to our team. We adhere to strict data protection standards to ensure all personal and financial details are secure and protected. Your trust is paramount, and we are committed to safeguarding your information and keeping it confidential within our team.

✓ QUALITY

Our team combines industry experience with ongoing professional development to stay informed of the latest financial trends and regulations. We meticulously tailor strategies to meet your unique financial goals, always aiming for the highest standard of excellence.

✓ TRANSPARENCY

Transparency is a priority in all our interactions, ensuring clear communication to keep you informed at every step, with no surprises. All costs and expenses related to our recommendations will be disclosed upfront. Our commitment is to provide honest and straightforward advice, ensuring you understand every aspect of your financial plan.

HOW IT WORKS: DETAILS & DELIVERABLES

INITIAL CONSULTATION

The first step is a meeting to discuss your financial goals and current situation. This helps us understand your needs and tailor our recommendations accordingly.

DATA GATHERING

We will collect detailed financial information, including your income, expenses, assets, and liabilities. This data enables us to craft a personalized financial strategy designed to achieve your goals.

STRATEGY DEVELOPMENT

Using the gathered data, we create a comprehensive financial and investment plan tailored to your goals. This plan will manage all aspects of your portfolio, ensuring thorough and effective wealth management.

STRATEGY IMPLEMENTATION

Through open conversations, we provide clear advice and recommendations, presenting a step-by-step plan to help you achieve your financial goals effectively. We are with you every step of the way.

MONITORING & ENGAGEMENT

We will maintain ongoing communication and monitor your portfolio, ensuring you understand your investments and prioritize your long-term goals. We will discuss adjustments as necessary to keep your financial and investment plan aligned with your objectives.

FREQUENTLY ASKED QUESTIONS

HOW ARE WE COMPENSATED?

At Bridgepoint Financial, you choose how we are compensated. Most clients opt for a fee-based platform, which mutually aligns our goals by tying fees to account values under management. Certain investments may require a commission-based structure, but all fees are disclosed and discussed prior to acceptance.

IS THERE A MINIMUM INVESTMENT REQUIRED TO WORK WITH US?

There is no minimum investment required to work with us. We welcome clients with varying financial situations and are committed to helping you achieve your goals, no matter the size of your portfolio.

HOW WILL WE COMMUNICATE WITH YOU & HOW OFTEN?

Our communication channels—be it email, phone calls, or in-person meetings—are tailored to your preferences. The frequency of our interactions will align with your specific needs. Additionally, we conduct an annual review to assess and adjust your financial plan as needed.

WHAT IS A BROKER-DEALER & WHY CENTAURUS?

A broker-dealer provides independent financial advisors with access to a wide range of financial products, investment tools, and regulatory support, enabling us to tailor recommendations to client needs and navigate compliance requirements.

We chose Centaurus Financial, Inc. as our broker-dealer because of their robust support system, independence from shareholders, and commitment to allowing advisors to efficiently run their practices while remaining compliant with industry regulations.

FREQUENTLY ASKED QUESTIONS

DO YOU WORK WITH CPAS, ATTORNEYS, INSURANCE AGENTS, ETC.?

Although we do not offer these specific services ourselves, we have a network of trusted CPAs, attorneys, insurance agents, estate planners, and other professionals that we refer our clients to. We collaborate closely with these experts to ensure our clients receive well-rounded advice and support.

ARE YOU A FIDUCIARY?

Yes, we are fiduciaries. This means we are legally or ethically obligated to act in your best interests. We prioritize transparency, trust, and integrity in all our financial planning and advisory services.

DO YOU OFFER FINANCIAL SERVICES FOR BUSINESSES?

Yes, we offer financial services tailored specifically for businesses. Our services cover various aspects such as financial planning, investment strategies, risk management, employee retirement plans, and more. We aim to help your business thrive and achieve its financial goals.

HOW CAN I ACCESS MY INVESTMENTS & INSURANCE STRATEGIES?

You will have access to apps and online platforms to easily view and monitor your investments and insurance strategies. These tools offer real-time updates and comprehensive insights, ensuring you stay informed and in control of your financial plans at all times.

WHAT WE NEED FROM YOU:

CLIENT CHECKLIST

DETERMINE YOUR NEEDS & GOALS:

To best serve you, we need to understand your specific needs and goals. Please share with us any questions you have and what you hope to achieve. By understanding your needs and goals we can offer sound, realistic investment solutions while providing a high level of personal service.

DOCUMENT CHECKLIST:

Below is a list of documents that we typically request you have prepared to discuss your current financial situation efficiently & effectively:

- [ ] **Investment & Retirement Account Statements**
- [ ] **Insurance Policy Documents**
- [ ] **Bank & Credit Union Statements**
- [ ] **Debt & Liability Documents**
- [ ] **Employer & Benefit Information**
- [ ] **Personal & Legal Files, Including Wills & Trusts**
- [ ] **Business Ownership Documents**
- [ ] **Tax Returns**

CONTACT US

Contact Details

info@bpfemail.com

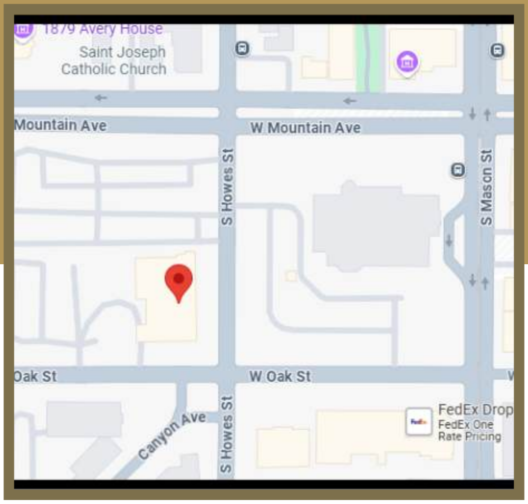
(970) 416-0088

www.mybpfinancial.com

Office Location

125 S. Howes St. Ste. 910
Fort Collins, CO 80521

Our office is located on the 9th floor of the Key Bank building, situated in the heart of historic Old Town Fort Collins.



Office Hours

Monday - Friday

9:00 AM - 5:00 PM MST

Except Federal Holidays

Response Time

Email: We aim to respond to all client emails within 24 hours.

Voicemail: Voicemail messages will be returned within the same business day.

LET'S GET STARTED!

VISIT OUR ONLINE SCHEDULING TOOL AT:

CALENDLY.COM/BRIDGEPOINTFINANCIAL

BRIDGEPOINT

FINANCIAL