# 1847Financial

## Special Needs Planning Team

HOW WE CAN HELP

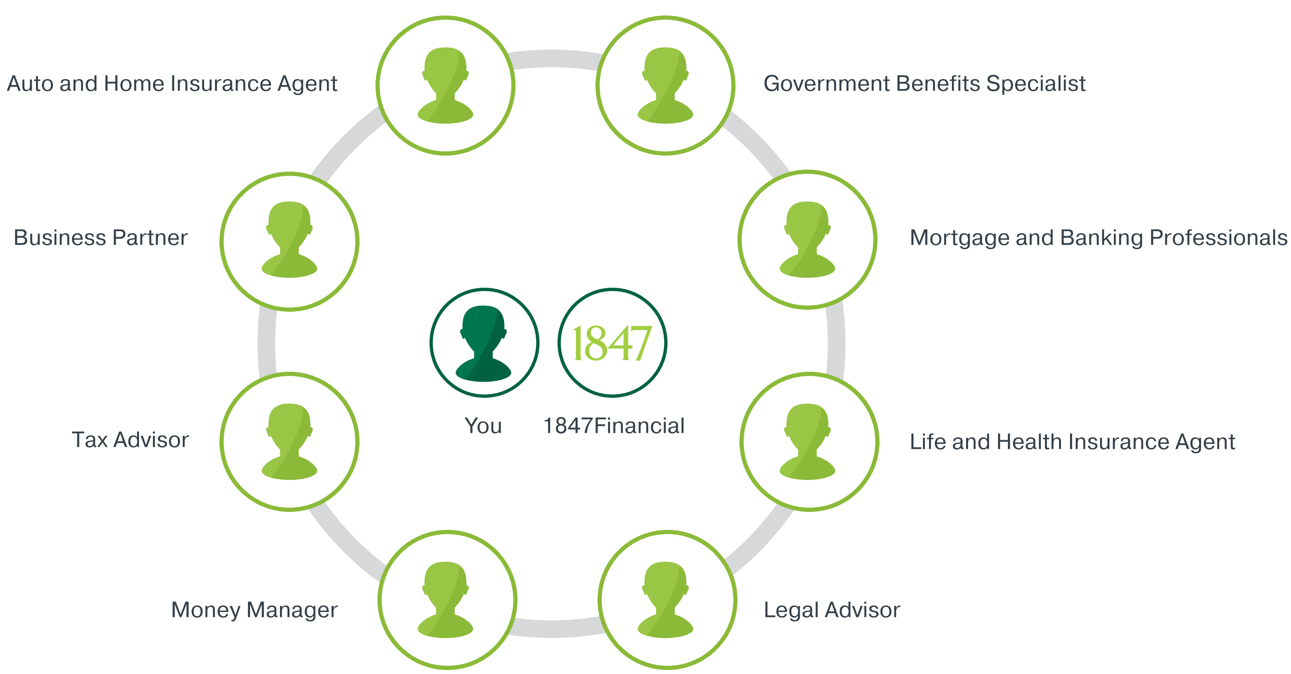
## Change is a constant part of life. Typically, we find parents are frustrated navigating life events such as the following:

- Special Needs Trust
- Powers of Attorney vs. Guardianship
- SSI/SSDI issues
- Waivers/Community Services
- Strategies for funding a special needs trust
- Medicare/Medicaid issues
- Retirement planning with a dependent who has special needs, the "3 person retirement"
- Life insurance review/audit
- Planning for siblings without special needs
- Creating a Letter of Intent
- Pension planning with a child with special needs
- Tax-reduction strategies
- Choosing a special needs trustee
- Education funding
- What you can do as a grandparent

## Coordinating the government and community services in your financial plan

We work with clients to close any gaps among community, government, and long term supports. Our strategic partners can assist with obtaining federal and state benefits including waivers and Social Security. We partner with our clients to develop a comprehensive financial, legal and social strategy to help families provide lifetime care and quality of life for their loved ones with special needs.

## Your circle of advisors



THE COMPANY WE KEEP

# Our team of experts at your service, always just a phone call away.

## Pat Bergmaier, CFP®, ChSNC™, RICP®


Chartered Special Needs Consultant

Cell: (215) 317 - 4143
pbergmaier@1847financial.com


Pat is a CERTIFIED FINANCIAL PLANNER™ (CFP®) and has a passion for working with families. His knowledge and expertise allows him to develop comprehensive and holistic financial plans for his clients that provide the framework for making financial decisions that will help achieve their lifetime and legacy planning goals. Pat is also a Chartered Special Needs Consultant™ (ChSNC™) This designation has provided Pat with the knowledge to address the unique circumstances and requirements of planning for individuals with special needs, a core focus of his practice. Pat received his Bachelor's Degree in Finance from Albright College in Reading, PA and holds his FINRA Series 7, 66, 63 & 6 Securities Licenses. Pat began his career in the financial services industry in 2005 after a successful baseball career at Albright where he was awarded Conference Player of the Year during his senior season. Prior to joining 1847Financial, Pat partnered with the MetLife Center for Special Needs Planning where his passion for working with the special needs community began. He is involved with supporting many special needs organizations such as Ascend – the Asperger and Autism Alliance of Greater Philadelphia, Autism Cares Foundation, Down Syndrome Interest Groups, and PLAN of PA. In his spare time, Pat enjoys working out, golfing, reading and spending time with his family. He resides in Downingtown, Pennsylvania with his wife Amy, daughters Lily and Ella and their mini-dachshund, Dasher.

## Todd Ockovic


Financial Advisor

Cell: (610) 360 - 8639
Office: (610) 771 - 1009
tockovic@1847financial.com

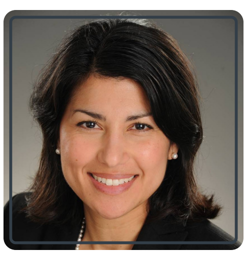

Todd Ockovic has the skills and knowledge to direct executives, families, and small business owners in formulating, executing and monitoring thoughtful solutions to build and preserve wealth. Todd focuses on developing relationships with clients to gain an understanding of their needs, wants and wishes. His precept is that financial strategies, investment portfolios and estate plans need to be tailored to individuals and their unique situations. Todd is passionate in working with various clients to address these unique financial situations and help them achieve their goals throughout all of life's stages. Todd began his career in 1992 with MetLife and was a MetLife financial services representative and financial planner prior to joining 1847Financial. Todd holds FINRA Series 6,7,26 and 63 securities registrations in the states of Florida, New Jersey, New York and Pennsylvania. Additionally, Todd holds Life, Accident/Health, and Variable Insurance licenses in both Pennsylvania and New Jersey. Throughout his 20+ years in the financial services industry, he has qualified for many personal and industry recognition awards.

## Joanna Craney

Financial Advisor

Office: (610) 771 - 1078
jcraney@1847financial.com

Joanna  is passionate about her clients and partnering with them to identify their evolving needs and financial objectives.  Committed to building and implementing custom solutions that will help them achieve their financial goals through all of life's stages; she is steadfast in building long-term relationships with her clients and providing an exceptional level of client service.  Growing up with siblings affected by Down syndrome and mental illness has offered Joanna the ability to extend her services into the special needs community.  Joanna is keenly aware of the unique challenges involved in caring for loved ones with special needs, as well as the specialized planning process necessary to ensure a secure financial future for those living with physical and/or mental disabilities.  Joanna joined 1847Financial in 2015 as a Financial Advisor with MWealth Advisors. Ten years of experience in the financial services industry has molded her into the knowledgeable, organized and client-focused financial advisor she is today. Joanna received her Bachelor's degree in Biology from Gwynedd Mercy University, where she was involved with Harmony Theater, a performing arts program that enriches the lives of adults with developmental disabilities.  She currently holds a Life, Accident and Health License, FINRA Series 6, 63 and 65 Securities Licenses and is active in Women in Insurance & Financial Services (WIFS) Philadelphia/Tri-County. Caring for a sister with Down syndrome introduced Joanna to the Make-A-Wish Foundation and Special Olympics, two organizations that she supports and holds dear to heart. Joanna is a member of Achilles International – Philadelphia Chapter, an organization enabling people with all types of disabilities to participate in mainstream running events, ultimately bringing hope, inspiration and joys of achievement to all. Joanna resides in Blue Bell, Pennsylvania with her daughter Lillian.



## Nancy Guynn, JD

Wealth Management Specialist

Office: (610) 784 - 3481
nguynn@1847financial.com

As a wealth management specialist with 1847Financial, Nancy assists with her team's financial planning and maintains the investment and life insurance business systems. She gained expertise through past experiences at Independence Wealth Strategies, a MetLife agency, and Creative Financial Group, where she specialized in strategizing and creating financial plans for financial service representatives and high-net-worth individuals. Nancy received her Bachelor's Degree in Political Science from Dickinson College, in Carlisle, PA, and her Juris Doctor degree from Widener University School of Law, in Wilmington, DE. She is also FINRA Series 7 and 66, and Life, Accident, and Health licensed. Nancy resides in Flourtown, Pennsylvania with her husband Derek, daughter Caroline, and their dog and two cats. In her spare time, Nancy enjoys spending time with her family and is an accomplished baker.

## Paige Ohrenich

Client Concierge

Office: (610) 771 - 1028
pohrenich@1847financial.com

Paige is a relationship person. She cares about people and their comfort. She brings value to relationships through her communication, planning, and organization skills. Paige joined 1847Financial in 2013 and gained experience working with people in her position as office coordinator. Her success in sustaining the needs of financial advisors, staff, and management of 1847Financial came from the value she places upon relationships and her intrinsic people skills. Paige received her Bachelor's Degree in Communications from Bloomsburg University of Pennsylvania, in Bloomsburg, PA. Paige enjoys running the local trails of her hometown, Glen Mills, Pennsylvania. She volunteers with Little Smiles, a volunteer driven, non-profit children's charity, whose mission is to comfort children in local hospitals, hospices, shelters and other like facilities through the time spent with them.

## Visit

161 Washington Street, Ste. 700
Conshohocken, PA 19428

## Connect

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