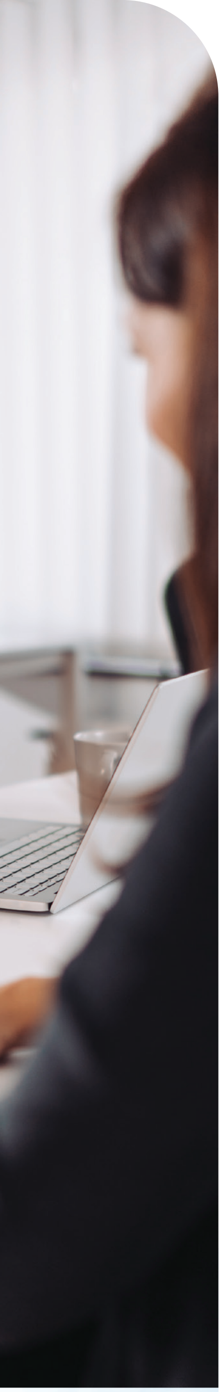
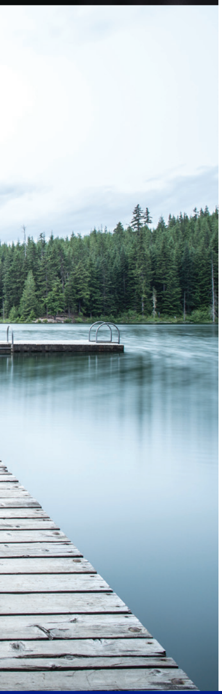
Clarity, Confidence, and *Leaving a Lasting Legacy*

Your Financial Journey with Blue Trust

BlueTrust

Believing that biblical wisdom is the best guide for making wise financial decisions, we strive to provide clarity and confidence to help you achieve your financial goals so you can focus on finding true riches.





What constitutes *true riches?*

True Riches are more than your wealth. They are living a life focused on faith, family, and generosity and building a Godly legacy that endures for generations to come.

This foundation is the essence of who we are and what we do. Blue Trust advisors apply biblical wisdom and technical expertise to help clients make wise financial decisions to experience clarity and confidence and leave a lasting legacy.

Through a network of 17 offices around the country, our advisors offer comprehensive financial services and objective advice nationwide. We serve people across the wealth spectrum—from individuals who need everyday financial advice to multigenerational families who require complex family office services to business owners who need custom consulting services. We build strong relationships with our clients with the goal of helping them find true riches.

Our Services

Depending on your specific circumstances, Blue Trust advisors provide numerous services within our comprehensive offering.

Financial Planning

Using comprehensive financial planning software, we analyze every part of your financial situation including:

- Short-term cash flow
- Long-term retirement projections
- Charitable giving
- Debt minimization
- Funding for children’s or grandchildren’s education
- Insurance needs
- Tax, estate, and trust planning

By understanding how these components integrate with each other, we can help you make sound decisions, practice wise stewardship, and achieve your financial goals.

At Blue Trust, we also believe in the value of asking, "How much is enough?" Answering this question allows you to set a financial finish line by examining areas of your life from family to career to your personal goals for spending, saving, investing, and giving.

Investment Management

We believe the primary objective for your investments is to achieve the goals in your personalized financial plan—because a financial plan is about so much more than just numbers.

Our Investment Distinctives

Using our Principles-Based Investing framework, Blue Trust financial advisors work with you to help define your financial goals, set reasonable expectations for investment performance, and develop and implement an investment strategy to meet your financial goals.

Solutions that Fit Your Goals and Values

The two most important questions we ask when developing your financial plan is: What is the purpose of your wealth and when do you need it? We believe matching investment allocation to when you will need your money is crucial to achieving your goals.

At Blue Trust, we strive to empower our clients to follow God's instructions for wise stewardship, generous giving, and furthering His kingdom. We believe it is possible to achieve all three through our customizable solutions that allow you to build a portfolio that reflects your belief system, honors your conscience, helps control taxable gains, and optimizes your gifting goals.

What is the purpose of your wealth and when do you need it?

Trust & Estate Administration Services

Having someone you trust who knows you and your financial situation well to carry out your estate and trust plan is a key step to ensuring the goals and objectives for your wealth are maintained and reflect your values. Our team of professionals will work with you and your attorney to guide you through the process of creating a trust that can be administered as you intended and in your loved ones' best interests. We can also help to make sure your trust or estate is administered efficiently and confidentially.

Estate & Philanthropic Planning

As a client with sophisticated and complex estate needs, it's important to work with professionals who understand current tax and estate laws. At Blue Trust, we work with you to incorporate philanthropic planning strategies to maximize your charitable giving opportunities. Our estate team will work alongside your attorney or financial advisor to ensure that you have a plan that is unique to your situation and accomplishes your goals. Whether you need assistance with succession planning, the sale of a business, or real estate holdings, our team can design and implement strategies that optimize charitable giving and take full advantage of tax benefits.

"Our Blue Trust advisor's ability to explain complex financial concepts in a clear and concise manner has been truly impressive. He took the time to listen to our goals and concerns, tailoring his recommendations to suit our unique needs. His dedication to our priorities was evident in every interaction."

- Ben & Jenna S.; Nolensville, TN

Our Divisions

To meet your unique needs, Blue Trust has six distinct divisions with experienced and dedicated advisors.

Private Wealth

Advisors in our firm's largest division, Private Wealth, provide financial guidance to help you make decisions about the wealth you've built. These advisors have experience and expertise around growing assets to save for the future, overseeing investment portfolios, working toward financial independence, developing tax-efficient estate and strategic giving plans, and utilizing trust services.

Everyday Steward

Our Everyday Steward division specializes in serving everyone from recent graduates to newlyweds getting started to seasoned professionals with an investable net worth ranging from $100,000 to $1 million. If you desire objective, biblical principles for your investments, cash flow management, financial planning, and giving, these dedicated advisors can partner with you so you can focus on what matters most to you.

> "*My advisor's influence on my life, family finances, and business planning cannot be overstated. It's uncommon to find a business professional with the heart of a teacher who becomes a mentor and then a friend. He has done all of those.*"
>
> *- Matthew W., Salisbury, NC*

Family Office

The Family Office division focuses on the complex needs of multigenerational families and family businesses. Although every family is different, we understand characteristics that are common to successful families and employ a process designed to increase your family's ability to effectively transfer your wealth and values to future generations.

"Since our partnership with Blue Trust began, their dedication and expertise have played an instrumental role in the success and growth of our endeavors. Their ability to navigate complex financial landscapes and provide insightful guidance from a biblical perspective have been invaluable."

– Wayne Swindler, President of ADF Foundation

Business Consulting

The Business Consulting division works with select clients on sell-side transactions, succession planning, and corporate advisory assignments. Its team of highly experienced technical experts advise business owners in the thoughtful, intentional growth and transition of their companies.

Institutional Investment Management

Faith-based organizations can benefit from a partner that aligns with their values and provides time-tested investment principles. Blue Trust has served ministries and foundations since 1991 and considers it a privilege to help organizations steward their resources well. We specialize in assisting endowments, foundations, churches, ministries, and charitable trusts looking for a sophisticated, independent investment solution.

Sports & Entertainment

This highly specialized team of advisors coordinates all areas of your finances and works closely with your other advisors to ensure everyone is moving toward the same goals. Leveraging over 35 years of experience for your success, we serve over 200 professional athletes and entertainers, catering to the unique demands of individuals and families in these industries.[1]

"Since Blue Trust's team joined our family on our stewardship journey, we have more clearly understood our finances and been empowered to accomplish our goals..."

- Demario and Tamela Davis, NFL Athlete and Founder of Devoted Dreamers Foundation

[1] As of 12/31/23 and subject to change.

"Blue Trust cares beyond our finances. Every time we meet, it feels like we are in the company of good friends instead of at a money meeting... May this platform they stand on continue to be God's hand and voice to others."

- Tim & Tammy C., Fullerton, CA

About Blue Trust

Blue Trust advisors apply biblical wisdom and technical expertise to help clients make wise financial decisions to experience clarity and confidence and leave a lasting legacy. With over $65 billion assets under advisement and a nationwide network of 17 offices, we offer comprehensive financial services and objective advice to more than 10,500 clients across the wealth spectrum in all 50 states.*

Our Nationwide Presence

Atlanta, GA	Greenville, SC	Orange County, CA
Baltimore, MD	Holland, MI	Orlando, FL
Birmingham, AL	Houston, TX	Phoenix, AZ
Charlotte, NC	Indianapolis, IN	Seattle, WA
Chicago, IL	Naples, FL	San Francisco, CA
Columbus, GA	Nashville, TN	

*As of 12/31/24 and subject to change. Trust and investment management accounts and services offered by Blue Trust, Inc. are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, nor guaranteed by any bank or bank affiliate, and are subject to investment risk, including possible loss of the principal amount invested. Blue Trust is a Tennessee chartered public trust company. These clients' experiences may not be representative of the experience of other clients and are also not indicative of future performance or success. 15967995-11-22

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