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BlueTrust



Summer 2025 : August

- » Charting the Course to a Purposeful Retirement
- » What Does the OBBBA Mean for You?
- » Retirement Planning Checklist
- » Investment Perspective



Charting the Course to a Purposeful Retirement

Retirement is often one of the most significant shifts in someone's life. There are practical and financial logistics to consider, including key questions like: *How much is enough? Do I have enough to retire? Will it continue to be enough? What will I do with my time in retirement?*

There are also emotional and spiritual components to consider, such as: *How will I cope with a slower pace? Are there relationships I want to nurture or dreams I want to pursue? Where can I pour my time, wisdom, and energy to make a lasting impact? Where is God calling me to invest more deeply?*

We often counsel our clients that a successful retirement requires two essentials: financial security and a clear assignment. Enough money to sleep at night and enough purpose to wake up in the morning! But what does it look like to prepare for both in a practical, intentional way?

Rethinking Retirement

The traditional retirement model emerged more than 90 years ago, when President Franklin D. Roosevelt created public pensions to encourage workers to step aside for younger employees. But what started as economic policy had an unexpected result—it led many people to think that life winds down at age 65.

Retirement today looks different than it once did. It's no longer about stepping away from work entirely but rather about gaining the flexibility and financial freedom to find your next purpose and choose your next adventure. With longer life expectancy, many retirees continue working part-time or in a consultant role, while others redirect their focus to volunteer work, launching a passion project, traveling, or investing time in causes important to them.

The key is having the financial resources to meet your needs while also accepting the calling God has for you. But that freedom doesn't happen by accident; it requires thoughtful planning, starting years before you actually retire.

The Balance Between Saving and Living

Here's where many people get off course. During periods of economic prosperity, some people become complacent, assuming good times will last and postponing serious planning or saving for the future. Others swing to the opposite extreme, saving so aggressively for retirement they sometimes end up shortchanging themselves—and their families—when it comes to enjoying life or giving to others.

Neither extreme is ideal nor reflects wise stewardship. The goal isn't to accumulate the largest nest egg and retire as soon as possible or spend every dollar you earn and wonder whether you will ever be able to stop earning a full-time income. Rather, it's finding the sweet spot that lets you enjoy life now while preparing for your future needs.

So, how can you find balance between saving and living, particularly in the years leading up to retirement? Here are our recommendations.

Your 10-Year Countdown: Getting Serious About Planning

Assess your current position. About 10 years before your target retirement date, it's time for a comprehensive financial health check. Schedule a time with your financial advisor to review your financial plan and investment portfolio. Most importantly, start determining what your retirement costs and plans will look like.

One rule of thumb is that you'll need 70 to 80 percent of your preretirement income to cover your expenses in retirement. But that's just a starting point. Your actual needs depend on your lifestyle, health, location, and goals.

Maximize your earning years. The last decade of your career is often when you earn the most—but it can also be when you spend the most. We've observed that individuals early in their careers with young families often maintain a strict budget out of necessity. But as they begin earning more money, they relax their spending constraints, and budgeting takes a back seat.

However, as you begin to plan for retirement, it's imperative to understand your cash flow needs. It may be time to dust off the ledger, relearn some old habits, and gain a realistic understanding of your spending, so you can plan well for retirement.

The key is having the financial resources to meet your needs while also accepting the calling God has for you.

Get your estate planning in order. Ten years before retirement is often when your children have transitioned from minors to adults, which makes this a great time to update your will, beneficiaries, and power of attorney documents. Consider whether you need a trust. Review your insurance coverage, including life, disability, and long-term care policies. These aren't fun topics or tasks, but they're essential for protecting your family and retirement assets.

Blue Trust offers a preplanning tool known as the HomeGoing Process that walks you through many of these tasks and decisions. Ask your advisor for a complimentary copy.

Five Years Out: Fine-Tuning Your Strategy

Run the numbers. With five years until retirement, you should have a clear picture of your financial position. Work with your financial advisor to make sure you’re on track with your savings. Your advisor can also stress-test your plan against different scenarios, like what happens if you need to retire early due to health issues, company restructuring, or taking care of a loved one.

Think about health care. Health care costs in retirement can be substantial, and you may need to bridge coverage if you’re planning to retire before age 65 when Medicare kicks in. Research your options and factor these costs into your retirement budget. Consider opening or maximizing contributions to a health savings account, since these funds can grow tax-free, and you can use them to offset medical costs in retirement with tax-free distributions.

“Let us run with endurance the race that is set before us.”
— Hebrews 12:1

Map out your living plans. Your housing situation dramatically impacts your retirement budget and how you will spend your time. Will you stay in your current home, downsize, or relocate closer to family or friends? If you’re considering a move, now’s the time to research locations and understand the financial and social implications of the new location.

Two Years Out: Making It Real

Refine your retirement budget. Now that you’re closer to retirement, you have a better feel for current costs and how much income you’ll need to cover your expenses each month. Track your current spending and identify which expenses will continue, which will disappear, and any new costs you might acquire. Don’t forget to account for inflation, which will most likely be a factor in retirements longer than 10 years.

Transition your investments. Many people will want to shift toward a more conservative allocation as they approach retirement. But don’t abandon growth investments entirely, since you may have 20 to 30 years of retirement ahead of you. Your advisor can help you find a mix of investments that provide enough income throughout your retirement.

Plan your Social Security strategy. While you can start collecting Social Security benefits at age 62, waiting until your full retirement age can significantly increase your monthly payments. Work with your advisor to review your estimated benefits and decide when you want to begin drawing them.

Consider a trial run. If possible, try living on your projected retirement income for a few months. This practice often reveals expenses you hadn’t considered or shows that your budget is more comfortable than expected.

The Final Year: Preparing for Launch

Notify your employer. Give your employer adequate notice of your retirement plans, so they can find and train a replacement. It’s also important to understand your company’s policies regarding unused vacation time and insurance continuation, so you can take advantage of all the benefits available to you.

Tie up loose ends. We suggest that you review your beneficiaries each year. With retirement around the corner, double-check your beneficiaries to ensure they reflect your current wishes. If you have been with the same company for many years, then you may have accumulated a large amount of paid time off (PTO). Review any unused PTO to determine whether you should use it or receive a payout.

Explore your retirement plan options. Decide whether to keep funds in your employer plan (e.g., 401(k), 403(b)) or roll them into an IRA. IRAs often offer lower fees and more investment choices, while employer plans may provide added protections and fiduciary oversight.

Dream. Retirement is a major life transition, and many retirees struggle with the loss of structure and purpose. Think about the people, passions, and daily rhythms that bring meaning to your life. Prayerfully consider where God might be leading you next. If you’re married, plan and dream with your spouse about shared goals and individual interests. Having a game plan increases the chances of making a smooth transition into retirement.



Common Pitfalls to Avoid

Even with an early start, retirement planning can veer off course. Steering clear of these common pitfalls can help you save both money and peace of mind as you near this important transition.

- » **Starting too late:** The biggest mistake? Procrastination. Even if you’re behind, starting now is better than waiting. Time is your most valuable asset in retirement planning.
- » **Underestimating expenses.** Many retirees are surprised by how much they spend in their early retirement years. When creating your retirement budget, factor in increased health care costs, home maintenance, and the reality that you'll have more time to spend money.
- » **Ignoring inflation.** A dollar today won’t buy a dollar’s worth of goods in 10 years. Make sure your retirement plan accounts for the rising cost of living.
- » **Putting all your eggs in one basket.** Diversification matters in retirement planning. Don’t rely solely on your 401(k) or assume Social Security will cover all your needs. Build multiple income streams for retirement.
- » **Trying to do it all yourself.** Retirement planning involves complex decisions about finances, but you’ll also need to consider the emotional side of retirement. How will your sense of self change if you’re no longer working? Will your relationships with coworkers or your spouse shift as you enter this new phase? Peers in a similar phase of life may be helpful during this transition. Your financial advisor can also help you navigate the financial and emotional challenges you will face.

Making It All Work Together

Successful retirement planning goes beyond accumulating assets. It’s about creating a life that reflects your values, gives you purpose, and allows you to find ways to serve others and further God’s kingdom.

The financial freedom that comes from proper planning isn’t an end in itself. It’s a tool that lets you focus on what matters most: relationships, personal growth, and continuing to make an impact.

Retirement planning is a dynamic process. Life changes, markets fluctuate, and goals evolve over time. Review your plan regularly and make adjustments as needed, both in the years leading up to retirement and the years that follow.

The most important thing is to start where you are with what you have. Whether you’re nearing retirement or just starting to plan for it, the biggest step is the first one. Your future self will thank you for the planning you do today.

Remember, retirement isn’t about stopping work. It’s about starting the next chapter of your life with intention and purpose. With proper planning, you can have the financial freedom to use your talents and abilities to fulfill God’s next purposes for your life.

Check out the back cover for a summarized checklist of retirement planning tasks.

What Does the OBBBA Mean for You?



On July 4, 2025, President Donald Trump signed into law the One Big Beautiful Bill Act (OBBBA)—sweeping legislation that touches many facets of U.S. tax law. This extensive bill brings both opportunities and responsibilities. In this article, we'll highlight a few provisions that we believe can help you steward your resources wisely and faithfully.

Senior Deduction

Individuals age 65 or older before the close of the tax year can claim a temporary \$6,000 deduction on their federal taxes from 2025 through 2028. However, this benefit begins to phase out for single filers with modified adjusted gross income (MAGI) over \$75,000 (and disappears entirely by \$175,000) and for married couples filing jointly with MAGI over \$150,000 (fully phased out by \$250,000).

This enhanced \$6,000 deduction is in addition to your standard deduction and the existing additional standard deduction for those age 65 or older. Here is how it can add up for the 2025 tax year:

1. Single filers age 65+ can now claim up to \$23,750 in total deductions, which consists of the base standard deduction of \$15,750 in 2025 for

single filers + \$2,000 for singles age 65 and older + \$6,000 extra deduction for seniors.

2. Married couples filing jointly (with one spouse age 65+) can claim up to \$39,100, which includes the base standard deduction of \$31,500 for married filing jointly filers + \$1,600 for one spouse being age 65 or older + \$6,000 extra senior deduction.
3. If both spouses are 65+, the total deduction jumps to \$46,700, which consists of the base standard deduction of \$31,500 for married filing jointly filers + \$3,200 for married couples age 65 or older + \$12,000 senior deduction.

Also note that the \$6,000 senior deduction is still available even if you itemize, and it can be claimed in addition to your itemized deductions.

The OBBBA does not incorporate President Trump's proposal to eliminate taxes on Social Security benefits. Currently, these benefits remain taxable—up to 85%—for single filers earning more than \$34,000 annually or married couples with a combined income exceeding \$44,000. However, this new senior deduction may help offset Social Security taxes for some seniors at or near these income thresholds over the next four years.

Charitable Contributions

Beginning in 2026, taxpayers who do not itemize their deductions may benefit from a deduction of up to \$1,000 for single filers—or \$2,000 for married couples filing jointly—for certain charitable contributions. This change allows more people to receive a tax break for donations, even if they take the standard deduction. To count as a qualifying charitable contribution, donations must be made in cash; items like household goods or appreciated securities like stocks do not qualify. Also, contributions cannot go to supporting organizations (as defined by the IRS) or fund a donor-advised fund.

For those who do itemize, the bill adds a limitation beginning in 2026: charitable deductions will be reduced by 0.5% of the taxpayer's contribution base, which is adjusted gross income (AGI).

For high-income taxpayers, this change will reduce the tax benefit of giving. If you are planning a major charitable contribution, it may be wise to make it before the end of 2025—while the full amount is still deductible. The bill also permanently increases the cash contribution limit to qualified public charities to 60% of your AGI in 2025 and forward.

Scholarship Granting Organization (SGO) Tax Credit

The OBBBA also includes a new provision under which taxpayers can claim a nonrefundable federal credit of up to \$1,700 for donations to a qualified SGO operating in states that opt in. The credit will be available for tax years 2027 and forward. The provision aims to encourage private donations to SGOs, which in turn provide financial assistance to help eligible students cover the cost of elementary and secondary education.

The credit is available to all taxpayers, including those who do not itemize deductions, and can be carried forward for up to five years if not fully used. However, the credit is reduced by any state tax credit received for the same donation. Additionally, donations used for this credit cannot be claimed as charitable contributions on federal returns.

K-12 Educational Expenses

The OBBBA expands how taxpayers can use 529 savings plans, allowing tax-free withdrawals for a broader range of education-related expenses besides tuition. This provision includes costs associated with enrollment or attendance at elementary and secondary schools. Beginning in 2026, the bill also increases the annual withdrawal limit to \$20,000 for K-12 expenses from the current limit of \$10,000 a year.

Families can now use these funds at K-12 public, private, or religious schools in addition to tuition costs for: 1) curriculum and instructional materials, including textbooks and online resources, 2) tutoring services outside the home, as long as the tutor is not a relative and meets specific qualifications, 3) standardized testing fees, including Advancement Placement exams and college entrance tests like the SAT or ACT, 4) dual-enrollment costs for college-level courses taken during high school, and 5) educational therapy for students with disabilities when provided by licensed professionals.

The OBBBA carries meaningful implications for those who seek to align their financial decisions with their values. With tax burdens eased and planning windows widened, now is an ideal time to plan with intention. For those committed to wise stewardship and generosity, the OBBBA offers a fresh opportunity to align financial strategies with eternal purpose. Please reach out to your Blue Trust advisor to discuss any of these planning opportunities.

The implications of this bill are far-reaching, and we are still unpacking all of the nuances. For more details on this bill and its impact, subscribe to our blog or view additional articles at www.bluetrust.com/library.

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Retirement Planning Checklist



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10+ Years Before Retirement

- ❑ Calculate current net worth and retirement needs
- ❑ Maximize 401(k) contributions and employer matches
- ❑ Review and optimize investment portfolio allocation
- ❑ Update estate planning documents (will, beneficiaries, etc.)
- ❑ Consider increasing life and disability insurance
- ❑ Pay down high-interest debt
- ❑ Maintain emergency fund of three to six months of expenses
- ❑ If you are a business owner, assess whether or not your succession plan is in place

5 Years Before Retirement

- ❑ Calculate a detailed retirement income projection
- ❑ Research health care coverage options
- ❑ Consider long-term care insurance and self-funding strategies
- ❑ Decide on retirement location
- ❑ Maximize catch-up contributions (age 50+)
- ❑ Review Social Security earnings record
- ❑ Create preliminary retirement budget
- ❑ Maintain emergency fund of six to 12 months of expenses

2 Years Before Retirement

- ❑ Finalize detailed retirement budget
- ❑ Develop Social Security claiming strategy
- ❑ Research Medicare options and costs
- ❑ Consider a trial run of retirement budget
- ❑ Review and update your estate planning documents (wills/trusts, powers of attorney, advanced health care directive, etc.)
- ❑ Evaluate pension options if applicable
- ❑ Plan for retirement activities and purpose
- ❑ If you are relocating or downsizing, begin decluttering and researching your next home

Final Year Before Retirement

- ❑ Give formal notice to employer
- ❑ Understand company retirement benefit options
- ❑ Consider using paid time off if you are not compensated for it upon retirement
- ❑ Arrange health/dental/vision insurance following retirement (private, Medicare, Medigap, etc.)
- ❑ Review beneficiaries on your accounts (this should be done annually)
- ❑ Consolidate old 401(k) accounts
- ❑ Consider stock options and deferred compensation and their tax implications
- ❑ Set up systematic withdrawal plan

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Investment Perspective

Barriers, Bills, and Bullion: A Look at Trade, Legislation, and Gold

Key Economic Events

Tariffs and trade negotiations recap

Early in the second quarter, President Donald Trump announced higher-than-expected tariffs. The new policy jolted investor sentiment and sent stock markets sharply lower. However, the market recovered quickly after the president temporarily paused reciprocal tariffs and the United States began trade negotiations.

In May, U.S. negotiators, including Treasury Secretary Scott Bessent, met with their Chinese counterparts in Geneva. Both sides agreed to reduce tariffs, de-escalating trade tensions. In June, U.S. and Chinese officials met again and agreed to a framework for a trade truce. The agreement reportedly keeps tariffs at the levels agreed to in May. It also includes provisions for China to supply rare earth minerals and magnets to the U.S. and for Chinese students to attend U.S. colleges and universities. Although the deal has yet to be finalized, President Trump said the U.S. will continue to impose tariffs on China at a rate of 55%, while China maintains tariffs of 10% on the United States.

The U.S. and the United Kingdom reached a limited trade agreement in May that left 10% tariffs in place with some exceptions for agricultural products and British cars. In June, President Trump and British Prime Minister Keir Starmer signed an agreement to lower some tariffs, including those on steel and aluminum, and eliminated tariffs on the U.K. aerospace industry.

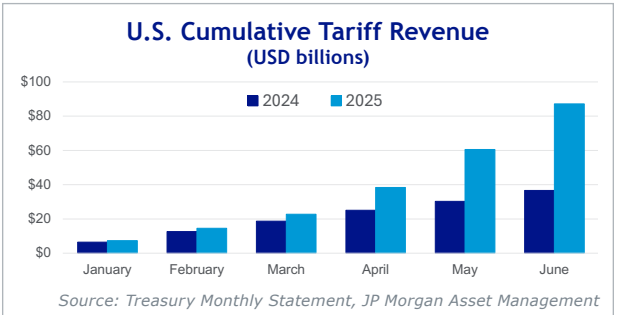
Negotiations with the European Union, long in flux during the second quarter, culminated in a trade deal announced in late July in Scotland. The agreement imposes a 15% tariff on most EU exports to the U.S.—including cars, pharmaceuticals, and semiconductors—down from previously threatened rates of 30% or higher. However, 50% tariffs on steel, aluminum, and copper remain in effect, though talks continue around potential changes like quotas.

In July, President Trump announced a trade agreement with Vietnam that imposes a 20% tariff on Vietnamese imports and a 40% tariff on goods that are transshipped from China. The structure of the deal offers insight into how Trump may approach other countries in the region on the issue of Chinese transshipments.

While some view Trump’s recent change to lower tariff policy as backing down, to us it seems much more likely that his goal was lower tariffs all along. We believe

President Trump’s negotiating style is to “go big” with the goal of implementing higher, but more realistic, tariffs. Through June, tariffs generated just over \$87 billion in revenue, more than double the amount collected during the same period last year.

In late May, the U.S. Court of International Trade (CIT) ruled that most U.S. reciprocal tariffs should be blocked, citing the misuse of an emergency law used to implement the tariffs. A reprieve was granted by the U.S. Court of Appeals while the administration challenges the CIT ruling. Arguments were scheduled to begin at the end of July. After that, the case may go to the U.S. Supreme Court.



The One Big Beautiful Bill is now law

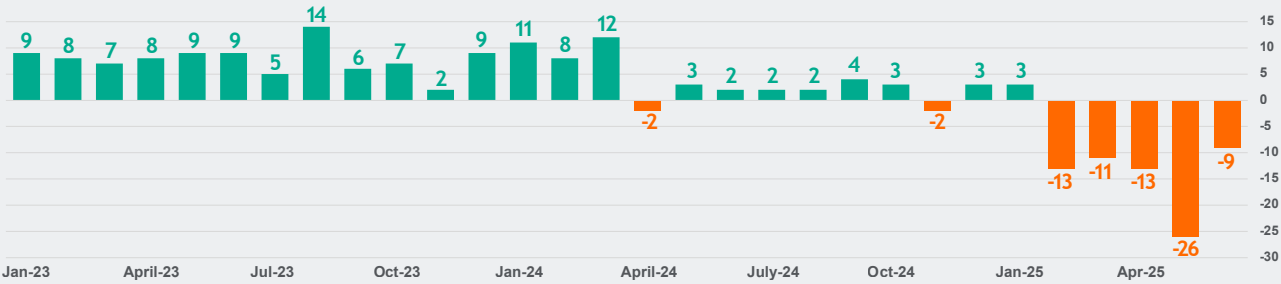
The One Big Beautiful Bill Act (OBBBA)—President Trump’s flagship legislation that extends tax cuts, increases defense spending, and reforms some social programs—passed Congress, and the President signed it into law on July 4.

The Senate removed some controversial elements, such as federal control over artificial intelligence regulation and the so-called “revenge tax.” The new law delivers on several of the president’s key campaign promises by:

- » Extending key provisions of the 2017 Tax Cuts and Jobs Act,
- » Excluding tips and overtime from federal income tax for several years, and
- » Boosting spending on immigration enforcement and defense.

Some lawmakers raised concerns about the bill’s fiscal impact. The Congressional Budget Office (CBO) projected a \$3.3 trillion increase in the deficit over 10 years. Supporters, however, argue the CBO’s assumptions are overly pessimistic. In a separate analysis, the CBO estimated that Trump’s proposed tariffs could reduce the deficit by \$2.8 trillion, though at a cost to economic growth.

Federal Employees: One-Month Change (thousands)



Source: Federal Reserve Bank of St. Louis. Data is seasonally adjusted.

DOGE will continue to work toward its goal

In June, Elon Musk left the Department of Government Efficiency (DOGE) following the breakdown of his alliance with President Trump. In July, the DOGE website reported it had generated savings of \$190 billion, although the figure is tough to pinpoint and heavily debated.

DOGE’s work will continue with the goal of reducing the deficit to 3% of GDP. One big win for DOGE came on July 24 when President Trump signed the DOGE cuts bill, which will claw back over \$9 billion that was allocated to foreign aid and the Corporation for Public Broadcasting, the organization that helps fund NPR and PBS stations.

Another area where DOGE has had a clear impact is federal employment. In June, the economy added 147,000 jobs, and the unemployment rate was unchanged. In contrast, federal government employment fell by 9,000, bringing the total to 72,000 jobs eliminated year-to-date.

Market Recap

Inflation held steady through the second quarter

Consumer prices increased 0.3% in June from the month before, putting the 12-month inflation rate at 2.7%, in line with consensus estimates. Tariff-sensitive prices, such as apparel and household furnishings, rose during the month. Vehicle prices, however, fell for the third consecutive month. In May, the Federal Reserve’s (Fed’s) preferred inflation gauge, the Personal Consumption Expenditures Price Index, showed prices rising 2.3% year over year.

The subdued figures allayed fears—at least for now—that tariffs will trigger a sharp rise in prices. A substantial buildup of inventory in the first quarter may have allowed businesses to delay passing price increases on to consumers. We expect data from the summer months to provide a more complete picture.

Structural demand for gold may rise

During the second quarter, there was speculation that investors would turn away from U.S. markets, particularly

U.S. Treasuries, which could lead to higher yields and exacerbate the deficit problem. So far, there has been little evidence to substantiate this idea. Most recent Treasury auctions have been strong. However, we recognize that U.S. policy changes may lead some investors to feel more cautious about investing in the United States.

In our opinion, long-term risk to the U.S. dollar has increased, resulting from dollar weaponization, aggressive trade policy, and, to a lesser extent, concerns about the deficit.

In addition, we think some countries will reassess the reliability of the U.S. and consider shifting a portion of their reserves from the U.S. dollar and U.S. Treasuries into gold. As a result, having a small allocation to gold may help protect against geopolitical risk and reduce credit exposure. While gold appears expensive relative to traditional valuation metrics, such as interest rates, we believe we may be in the early phases of a structural increase in gold demand.

Although we view gold to be a prudent holding, we do not think the U.S. dollar or bond market is on the verge of a crisis. In our opinion, the dollar will remain the world’s global reserve currency over the short to intermediate term as there are no suitable replacements.

While we don’t anticipate a U.S. recession, we are keeping a close eye on the labor market. Recent reports have consistently shown strong initial job gains, followed by downward revisions. Encouragingly, June broke that trend, with prior job gains revised upward for the first time since December. We’re also watching demand for U.S. Treasuries and the potential for future Fed rate cuts. This fall, we anticipate gaining more clarity on the effects of tariffs and will continue to track inflation data closely.

To view the full commentary and recent investment blogs, scan here.



Principles-Based Investing



Applied Wisdom

We believe that applying principles can improve the chance of successful investment outcomes.



Uncertainty

Provision against an uncertain future is a reason to save and invest.



Human Productivity

Wealth is created as a result of human productivity. Productivity is the combination of human creativity and natural resources.



Leadership & Governance

Leadership significantly influences the productivity of the people they lead. Environments with greater civil and economic freedom tend to provide increased fertile ground for investment.



Instability

Markets and economies are not stable, and provisions against uncertainty may fail. Risk needs to be managed through diversification.



Inherent Value

Investors and markets are not always rational. Opportunities or risks can be identified when a disciplined valuation process is used to determine the inherent value of an investment.

Three Pillars of Our Investment Approach

Based on the principles above, the strategies we build exhibit these characteristics:

01. Growth

Markets with faster economic growth

02. Valuation

Assets priced appropriately

03. Diversification

According to your time horizon & cash flow needs

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 nearly \$60 billion of assets under advisement and a nationwide network of 19 offices, we offer comprehensive financial services and objective advice to more than 11,000 clients across the wealth spectrum in all 50 states. *(as of 6/30/2025 and subject to change)*

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