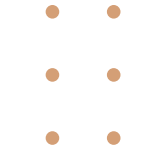




Faithful Stewardship. *Clear Direction.*

YOUR FINANCIAL
JOURNEY WITH BLUE TRUST



Believing that biblical wisdom is the best guide for making wise financial decisions, we help clients align faith and finances so they can pursue what True Riches[®] means for their life and legacy.



What Constitutes *True Riches*[®]?

TRUE RICHES[®] ARE MORE THAN YOUR ASSETS. THEY ARE WHEN WISDOM, WEALTH, AND PURPOSE ALIGN.

This foundation is the essence of who we are and what we do. For more than 45 years, Blue Trust has united financial expertise and biblical wisdom to help clients manage wealth with clarity, confidence, and purpose. Our advisors walk with clients through every season of life, helping them steward what has been entrusted to them.

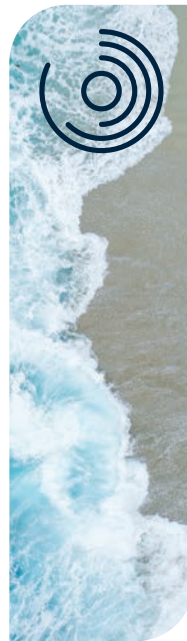
Through a network of offices around the country, our advisors offer comprehensive financial services and objective advice nationwide. We serve people across the wealth spectrum—from individuals who need everyday financial advice to multigenerational families who require complex family office services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





Our Services

DEPENDING ON YOUR UNIQUE CIRCUMSTANCES, BLUE TRUST ADVISORS PROVIDE NUMEROUS SERVICES WITHIN OUR COMPREHENSIVE OFFERING.



Financial Planning

At Blue Trust, financial planning is not a one-time exercise, but a disciplined, ongoing process that adapts as your life evolves. Grounded in both technical expertise and biblical stewardship, our approach brings structure and accountability to the decisions shaping your future. **Our advisors evaluate the key areas of your financial life in an integrated way, including:**

- Cash Flow
- Generosity Opportunities
- Investment Strategy
- Risk Management
- Tax & Estate Coordination

Each element is considered in relation to the others, helping ensure your financial decisions are aligned and working together toward your broader objectives.

We also believe in the importance of asking, "How much is enough?" Defining that answer provides a framework for how you approach spending, saving, investing, and giving—so your resources are directed with purpose across every area of your life.



Investment Management

Blue Trust provides investment management built around a clear objective: increasing the probability of achieving your financial goals. We begin by understanding your time horizons, risk tolerance, and long-term priorities, then build disciplined portfolios guided by rigorous research rather than short-term market movements. **Our Principles-Based Investing framework is shaped by three core tenets:**

1. Investing in markets supported by durable economic drivers
2. Avoiding overpaying for assets
3. Diversifying based on time horizon and cash flow needs

Through our time-based solutions, each pool of capital is aligned to a specific purpose and timeline, helping ensure short-term volatility does not disrupt long-term objectives. For those who wish to align their investments with their convictions, we can incorporate values-based considerations into their portfolio construction.

Integrated with your broader financial plan, our investment strategy is designed to support not just portfolio outcomes, but the life and legacy those resources are intended to serve.



Trust & Estate Administration Services

Blue Trust provides trust and estate services designed to bring structure and clarity to the transfer of wealth. We work alongside your legal and tax advisors to help establish, administer, and settle estates, ensuring your plans are carried out as intended. **Our services include:**

- Corporate Trustee Support
- Estate Administration
- Oversight of Personal & Charitable Trusts

In these roles, we provide objective fiduciary guidance and coordinate key financial, investment, and tax considerations.

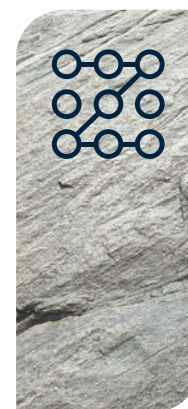
Trust and estate decisions often carry both financial and relational complexity. Our role is to provide steady, impartial administration that protects your intentions and supports a thoughtful transfer of wealth across generations.



Philanthropic Consulting

Blue Trust provides philanthropic consulting through Calvin Edwards & Company, offering independent research and analytical evaluation to support disciplined charitable giving. We help donors, foundations, and organizations assess opportunities by evaluating governance, financial integrity, operational strength, and program effectiveness.

Our work establishes clear standards for both pre-grant due diligence and ongoing program evaluation. Each engagement follows a proven methodology with clear deliverables, enabling more informed capital allocation and ongoing oversight. The result is a thoughtful, strategic approach to philanthropy—one that aligns intent with measurable impact and supports responsible stewardship of charitable resources.



Business Consulting

Blue Trust partners with business owners to navigate the decisions that shape enterprise value, leadership continuity, and long-term success. We provide experienced guidance across mergers and acquisitions, succession planning, and strategic enterprise analysis, helping you evaluate opportunities with perspective and discipline.

Our approach integrates both business and personal considerations, ensuring decisions are aligned, not fragmented. From preparing for a transaction to planning for future leadership, we bring disciplined insight and practical experience to every stage. The result is thoughtful, well-informed decisions that preserve what you've built and position your business for continued strength and lasting impact.



Our Divisions

THREE DISTINCT DIVISIONS WITH EXPERIENCED AND DEDICATED ADVISORS TO MEET YOUR UNIQUE NEEDS.



Everyday Steward

SEEKING CLARITY & DIRECTION

Our Everyday Steward division serves individuals and families who are building wealth and want objective financial guidance shaped by biblical wisdom. These clients value structure and transparency and seek advice that is practical, disciplined, and aligned with their convictions. They typically have investable assets of \$200,000 to \$1 million or a net worth under \$2 million.



Private Wealth

INTEGRATED PLANNING & ENDURING PARTNERSHIP

Advisors in our firm's largest division, Private Wealth, bring clarity and alignment to complex financial decisions by walking with clients through each stage of life, helping ensure decisions reflect their priorities, values, and long-term direction. Our Private Wealth advisors typically serve individuals and families with investable assets above \$1 million or a net worth exceeding \$2 million who require integrated planning and personalized coordination.



Family Office

COMPREHENSIVE STEWARDSHIP ACROSS GENERATIONS

The Family Office division serves families and individuals entrusted with significant capital, including entrepreneurs, athletes, and entertainers, who require coordination across their financial lives. Our role is to integrate planning, investing, and oversight so your wealth serves both your family and the purpose it was entrusted to fulfill.

TESTIMONIALS

"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

"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

"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

Wealth aligned with what matters most.

About Blue Trust

At Blue Trust, we believe wealth can multiply to serve both people and purpose, helping clients move from riches to True Riches®. We unite financial expertise with biblical wisdom to help clients steward what's been entrusted, building strength, peace, and lasting impact.

As a national wealth management company with over \$62 billion in assets under advisement, Blue Trust serves more than 11,000 clients across the country.*

Serving Clients Nationwide

With offices across the country and advisors serving clients nationwide, proximity is never a barrier to trusted guidance.

ATLANTA, GA	COLUMBUS, GA	NAPLES, FL
BALTIMORE, MD	GREENVILLE, SC	NASHVILLE, TN
BIRMINGHAM, AL	HOLLAND, MI	ORANGE COUNTY, CA
CHARLOTTE, NC	HOUSTON, TX	ORLANDO, FL
CHICAGO, IL	INDIANAPOLIS, IN	PHOENIX, AZ
COLUMBIA, SC	LOS ANGELES, CA	SEATTLE, WA

*As of 12/31/2025 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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