

BlueTrust

# Access Portfolios

*Empowering Investors with  
Personalized Portfolios*





# Introducing *Access Portfolios*

Designed for clients who desire more customization and control with their investments.

As an investor, you may desire solutions tailored to your personal goals, tax circumstances, charitable giving, and values that also honor your conscience. Access Portfolios provide a flexible, customizable option that enables you to build a personalized portfolio.

## What are Access Portfolios?

Access Portfolios are Separately Managed Accounts (SMAs) that provide greater investor control and portfolio customization. Through an SMA, you can establish direct ownership of individual stocks rather than owning a fund that makes up an investment strategy. Owning company shares directly with an Access Portfolio account provides tax advantages along with the unique opportunity to represent your values in the boardroom through proxy voting and corporate engagement. As an Access Portfolio investor, you also have the option to customize your portfolios by screening companies using a values-based screening menu.

## Access Portfolio Features

---



### Values Expression

Use a combination of screening & engagement to express your values



### Charitable Gifting

Donate highly appreciated stock in a way that benefits the receiving charities & you



### Tax Advantages

Enhance tax management through tax-loss harvesting & deferring capital gains

## What Is Tax-Loss Harvesting?

---

Think of your investment portfolio like a garden. In this garden, some plants are thriving and blooming, while others are wilting. Just as you'd remove struggling plants to give more room for healthier ones, tax-loss harvesting works similarly with your investments.

In short, tax-loss harvesting is selling off under-performing assets to reduce the tax implications from your better-performing stocks. It's a way to turn the losses in your "investment garden" into a tax advantage, helping you keep more of your investment returns.



## Access Portfolio Partners

---



**Bowyer Research** carries out corporate engagement practices focusing on good leadership and governance to hold companies accountable. Bowyer Research helped develop the principles-based investing approach to investment management.



**Brightlight** conducts corporate engagement and screening for clients who have opted into the Values-Based Corporate Engagement Program and/or Screening Program. They focus on giving values-driven investors opportunities to express their values through their investments.



**Vident Asset Management** is responsible for the trading operations and SMA account management of Access Portfolio accounts. Investors in Vident's SMA program can delegate proxy voting to Vident.



# Opportunities with *Access Portfolios*

Access Portfolios provide access to corporate engagement and proxy voting programs.

## Corporate Engagement Programs

---

The **Principles-Based Corporate Engagement Program** encourages company policies that respect shareholders as the owners of the company. This program is designed for investors seeking to align their proxy votes and representation in boardrooms with principles of good leadership and governance.

The **Values-Based Corporate Engagement Program** strives to enable investors to express their values and conscience through constructive engagement to influence positive change. This approach includes communicating with the companies through a portfolio to address moral and ethical issues.

<sup>1</sup> Vident Asset Management (Vident) serves as the sub-adviser for the Blue Trust Access Portfolios. A sub-advisory fee is charged by and paid to Vident as the sub-adviser to the Access Portfolios in addition to the investment management fee charged by Blue Trust. Contact your advisor to request a copy of Vident's principles-based proxy voting whitepaper or ADV for more information about the sub-adviser.

## Proxy Voting Facilitation

As an Access Portfolios investor, you are entitled to shareholder voting rights that allow you to participate in a company's decision-making process. A proxy vote refers to a ballot cast by a firm on behalf of a shareholder who may not be able to attend a shareholder meeting. Access Portfolio investor's proxy votes will be cast based on a principles-based proxy voting policy.<sup>1</sup>

*We believe all investors should have access to customizable portfolios that align with their values and give them the opportunity to impact change in the companies where they hold shares.*



**“ And do not be conformed to this world, but be transformed by the renewing of your mind, so that you may prove what the will of God is, that which is good and acceptable and perfect.” [Romans 12:2](#)**



## Screening

The **Values-Based Screening** option allows you to honor your conscience by removing certain industries or specific companies, whose activities may violate your values, from your portfolios. You can choose from over 35 different screening categories covering nearly 5,000 companies worldwide. A custom screening menu is available if you choose to use this service.

Values screening performed by the sub-adviser, Vident Asset Management, uses third-party provided screening methodologies. Screening is subjective by nature and may not align with a client's perspective, particularly what constitutes significance of a company's business activity or adherence to responsible investing principles. Certain environmental, faith-based, governance, and/or social screens may lessen the universe of investments. Therefore, the portfolio's implemented strategy may underperform a portfolio comprised without screens. The portfolio may forgo opportunities to gain exposure to companies, industries, sectors, or countries that outperform and may choose to sell a security when it might be disadvantageous to do so.

# How Are Access Portfolio SMAs Different from *ETF* and *Mutual Fund Solutions*?

	ETF/Mutual Funds Solutions	Access Portfolios
<b>Achieves the Investment Objective</b>	<b>Yes</b>	<b>Yes</b> (with minor differences due to customization)
<b>Low Cost</b>	<b>Yes.</b> ETFs generally have low fees.	<b>Yes.</b> Access Portfolios have a low, flat fee.
<b>Diversified</b>	<b>Yes</b>	<b>Yes</b>
<b>Owns Company Stock</b>	<b>No.</b> The fund companies own the shares.	<b>Yes.</b> You own the shares directly.
<b>Client's Values are Expressed Through Proxy Voting and Corporate Engagement</b>	<b>Not usually.</b> The fund companies vote proxies and engage management according to their proxy voting guidelines.	<b>Yes.</b> You can vote and engage with companies on your own or choose for the Access Portfolio team to represent your values through proxy voting and engagement.
<b>Customizable Value- Screens</b>	<b>No.</b> You own shares of funds regardless of the company's values.	<b>Yes.</b> You can select from a menu of screens and/or specify companies to screen-in or screen-out.
<b>Capital Gains/ Tax Control</b>	<b>No.</b> Mutual funds generate capital gains that are taxed each year, even if you don't make trades.	<b>Yes.</b> Tax-loss harvesting allows you to hold more individual stocks, therefore realizing losses in the stocks that lose value.
<b>Tax Managing Pre-existing Positions</b>	<b>No.</b> Existing positions are sold to buy funds, potentially generating a large tax bill.	<b>Yes.</b> The tax-aware optimization process creates portfolios that work with existing positions, whether mutual funds, ETFs or individual stocks.
<b>In-Kind Gifting Options</b>	<b>No.</b> Funds are diversified and less likely to appreciate significantly in a short time.	<b>Yes.</b> These portfolios are likely to hold some stocks that will highly appreciate.

## BlueTrust

BlueTrust.com  
Info@BlueTrust.com  
P: 800.841.0362

Blue Trust National Office  
1125 Sanctuary Parkway, Ste 500  
Alpharetta, GA 30009



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 (as of 12/31/2024 and subject to change).

Blue Trust and its employees and affiliates do not provide legal or accounting advice or service. Please consult with a professional advisor familiar with your particular situation for advice concerning specific investments, accounting, tax, legal, or other matters before taking any action. **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.**

The investment information is general and educational in nature, does not consider other investments that an individual may own, is not a prediction of external economic conditions, nor considers an individual's past investment experience. Individuals may wish to seek professional investment counsel before making investment decisions. This information should not be used as the primary basis for tax decisions. Because of individual client situations, it should not be considered advice designed to meet the particular tax needs of any investor. There is no guarantee that tax-loss selling will maximize value.

As with any investment strategy, there is potential for profit as well as the possibility of loss. Blue Trust does not guarantee any minimum level of investment performance or the success of any investment strategy. All investments involve risk and investment recommendations will not always be profitable. Diversification does not guarantee investment returns and does not eliminate loss. Past performance does not guarantee future results. Scripture taken from the New American Standard Bible® (NASB), Copyright © 1960, 1962, 1963, 1968, 1971, 1972, 1973, 1975, 1977, 1995 by The Lockman Foundation. Used by permission. 17431523-09-23