



Invest with Purpose

*Align Your Portfolio
with Your Principles*

ACCESS PORTFOLIOS

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More customization and impact *with* *your investments.*

As an investor, you may desire a portfolio that reflects both your financial priorities and values. Access Portfolios offer a personalized platform designed to help you pursue your financial objectives while making a meaningful impact through your investments.

What are Access Portfolios?

Access Portfolios are Blue Trust's integrated investment platform that brings together investment management, tax optimization, and values-aligned investing. Access Portfolios provide a personalized and efficient approach to wealth management. Advisors can manage taxable and non-taxable accounts, incorporate private investments, and apply faith-based investment preferences through portfolio screens, proxy voting, and corporate engagement. The result is a streamlined experience designed to help clients pursue their financial goals while aligning their investments with their values.

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 underperforming 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.

Principles-Based Investing

Blue Trust's investment approach is built around defined goals, research-driven analysis, and rigorous attention to risk and valuation.

These principles seek to provide stability across varying market conditions.

01 Invest in durable economic drivers

02 Avoid overpaying for assets

03 Structure allocation around a client's time horizons

These are not values-specific principles. They are the foundations of sound, long-term investing.

Principles-Based Investing recognizes that biblical stewardship belongs within that framework, not layered on top of it. Thoughtful stewardship and financial discipline ask many of the same questions:

- » What are we actually buying?
- » What does responsible ownership look like?
- » What serves the client's long-term interest?

When values integration begins with these questions, it reinforces the investment process rather than working against it.



Opportunities with Access Portfolios

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

01

Corporate Engagement

Corporate engagement is how shareholders communicate with and influence a company's management and board of directors. Our engagement program gives investors a voice in shaping company policies, governance, and strategy by connecting them with tools and partners that enable:

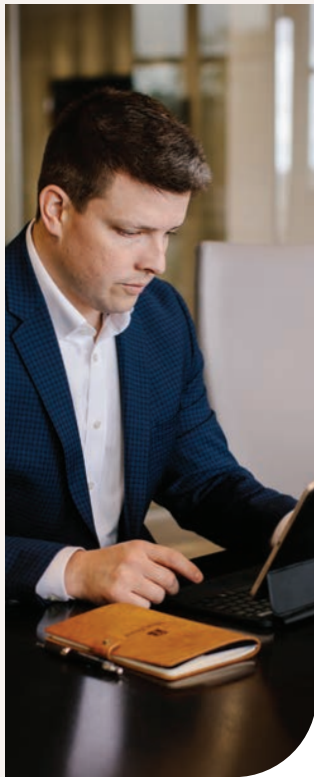
- » Direct corporate dialogue
- » Collaborative coalition building
- » Shareholder action

At Blue Trust, our desire is for companies to align business practices with values that promote human dignity, responsible leadership, and long-term flourishing. Over the past few years, this work has developed rapidly, and we are continuing to expand our capabilities.

EXAMPLES OF CORPORATE ENGAGEMENT IN ACTION

- » **Protecting Children and Families:** Engagement with Apple, Meta, and other companies led to stronger protections against online sexual exploitation, including improved age-rating enforcement and AI-enabled abuse safeguards.

- » **Fighting Human Trafficking:** Work with companies including Wyndham, IHG, UPS, and Southwest Airlines strengthened safeguards against human trafficking through improved transparency, accountability, and detection efforts.
- » **Charitable Giving Neutrality:** Mastercard, Amazon, and other companies reformed employee-giving programs, allowing faith-based organizations to receive charitable support on equal footing and unlocking millions for mission-driven work.
- » **Corporate Governance Reforms:** Several companies, including Delta and Chipotle, eliminated politicized employee resource groups and ideological executive compensation metrics to refocus on core business objectives.
- » **Healthcare and Medical Ethics:** Companies clarified healthcare policies for high-risk, controversial medical procedures involving minors, addressing shareholder concerns about ethical, fiduciary, and reputational risk.
- » **Forced Labor and Supply Chain Risk:** Encouraged greater transparency and accountability among companies with elevated forced labor risks, including Chevron and Exxon Mobil.



02

Proxy Voting Facilitation

As an Access Portfolios investor, you have the opportunity to participate in corporate governance through principles-based proxy voting. Your proxy votes are cast according to guidelines rooted in the belief that human dignity, responsible leadership, and innovation create lasting value.¹ These principles reflect an abundance mindset—recognizing that when people are empowered to flourish, businesses, shareholders, and society all benefit. **Our principles-based proxy voting is guided by four foundational beliefs:**

- » People are the source of productivity
- » Leadership and governance that respect human dignity increase productivity
- » Increased productivity creates greater abundance
- » Greater abundance fuels innovative solutions and improves lives



04

Charitable Giving Benefits

Donating appreciated stock is a tax-efficient way to maximize your charitable impact. Instead of selling appreciated shares and donating the proceeds, you can donate the stock directly to a qualified charity. This approach allows you to avoid capital gains taxes, helping more of your gift reach the organizations you care about.

In the example to the right, donating appreciated stock allows the charity to receive the full \$50,000—an additional \$8,000 compared with selling the stock first and donating the cash. You may also qualify for a fair-market-value charitable deduction, increasing your potential tax benefit while maximizing your generosity.

SAMPLE GIFTING SCENARIO

	Sell Stock & Donate Cash	Donate Stock
Value of Stock (\$10k Basis)	\$50,000	\$50,000
Capital Gains Tax (20%)	\$8,000	\$0
Value to Charity	\$42,000	\$50,000
Donor Net Tax Benefit *Assuming 28% tax	\$3,760	\$14,000

Total Benefit *Value to charity plus investor tax benefit	\$45,760	\$64,000
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This example is for illustrative purposes only. Tax outcomes depend on individual circumstances. Consult your tax advisor for specific recommendations.

03

Values-Based Screening

Screening is one way to align your investments with your convictions. With more than 35 screening categories covering nearly 5,000 companies worldwide, you can customize your portfolio based on the issues that matter most to you.²

We recognize that faithful stewardship may lead investors to different conclusions. Rather than prescribing a single approach, we provide the flexibility to invest according to your own convictions while pursuing your financial goals. Available screening options include:

- » Revenue-based screens, which exclude companies that derive a meaningful portion of revenue from selected business activities, such as alcohol or tobacco.
- » Violation-based screens, which exclude companies with involvement in specified activities, such as abortion or stem cell research.
- » Screening categories span a wide range of issues, for example child labor, Chinese enterprises, gambling, and adult entertainment.²



¹ 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.

² Values screening performed by the sub-adviser, Vident Asset Management, uses third-party 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 SMAs Different *from* *ETF & Mutual Fund Solutions?*



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

For more than 45 years, Blue Trust has helped clients bring faith and finances together through financial expertise and biblical wisdom. Our advisors walk with clients across the wealth spectrum through every season of life, helping them steward what has been entrusted to them with clarity, confidence, and purpose.

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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

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