Wisdom For Wealth. *For Life.®*

SUMMER 2026

SAFEGUARD WHAT YOU'VE BEEN GIVEN

A FAITH-BASED APPROACH TO EDUCATION PLANNING

TRUMP ACCOUNTS: WHAT FAMILIES NEED TO KNOW

INVESTMENT PERSPECTIVE

BlueTrust

Safeguard What You've *Been Given*

STEWARDSHIP IN A DIGITAL WORLD

Passwords protect your financial accounts. Locks protect your home. But what's protecting your digital life?

Most of us don't focus on cybersecurity until something goes wrong. A suspicious email slips through or an account gets compromised. Unfortunately, often by the time we catch it, the damage is already done.

The financial threats facing individuals today are more sophisticated than ever before. Red flags such as poor grammar, implausible scenarios, and requests from strangers have been replaced by scams that are polished, professional, and completely believable.

Simple awareness of these scams is one of the most powerful forms of protection. Proverbs 22:3 puts it plainly: "The prudent see danger and take refuge, but the simple keep going and pay the penalty." (NIV) That principle is as relevant to your inbox as it is to any other area of life.

The Threat Has Become More Convincing

Financial scams have always relied on one thing: getting you to act before you think. What's changed is how believable these scams have become.

Deepfake technology—AI-generated audio and video that can realistically replicate a person's face or voice—is now being used to impersonate financial advisors, bank representatives, family members, and government officials. Technology has advanced to the point where even cautious, attentive people can be deceived.

> *The financial threats facing individuals today are more sophisticated than ever before.*

Phishing emails and texts have also grown more sophisticated, often mimicking the exact branding, tone, and formatting of real institutions. A message that looks like it came from your bank may include the right logo and a link that looks almost right, but it's designed to capture your login credentials the moment you click.

Account takeover fraud is another growing concern. In these schemes, criminals gain access to your email or financial accounts and monitor them in the background before making a move. By the time something raises concern, you may already be facing significant financial loss and time spent resolving it.

This information isn't meant to alarm you, but to help you recognize what to watch for as you manage your financial life online.

Practical Habits That Make a Difference

Criminals who use fraud and impersonation tactics are counting on urgency. They want you to act fast and skip the pause that might reveal the deception.

Any unexpected communication asking you to move money, verify account credentials, or respond immediately deserves scrutiny, no matter how legitimate it looks or sounds. Financial institutions and advisors will never pressure you to act before you're ready. If a caller insists you must act now or lose access to your account, that pressure is a warning sign.

When something feels off, a few simple habits can stop a scam in its tracks. If you receive a request regarding money or account access, pause and call the organization using a number you look up independently, not a number provided in the initial contact. It's also a good practice to save the direct phone numbers of your bank, financial advisor, and other professionals so you don't have to search for them in a stressful situation. Taking time to verify through a separate channel before taking action can save you time and money.

It also helps to have a plan before you need one. Decide now which trusted person you'd call if you received a suspicious message claiming to be a family member or friend in distress. Consider establishing a verbal "safe word" with close family members that only they would know, so you both can quickly verify whether there is an urgent situation.

Safeguarding Your Digital Accounts

While preventing fraud in the moment is important, protecting your online accounts and making sure the right people can access them at the right time is also crucial.

A 2024 survey found Americans estimate their digital assets are worth an average of $192,000. For high-net-worth individuals, that number climbs to nearly $1 million.[1] Those assets include online banking and investment records, emails, videos, social media profiles, loyalty points, and business accounts. The full picture of your digital life is likely more extensive (and more valuable) than you've ever considered.

Many of those accounts probably have weak or reused passwords, no two-factor authentication, and no designated backup access. That creates two problems: it makes account access easier for criminals but more difficult for your family in an emergency or upon your passing.

> *Be sure you know the condition of your flocks, give careful attention to your herds; Proverbs 27:23*

Taking a few basic security steps now addresses both risks at once. Use strong, unique passwords for financial accounts and store them in a reputable password manager. These services offer a secure digital vault that generates and remembers complex passwords so you don't have to.

Enable two-factor authentication wherever it's available, which adds a second verification step even if a password is compromised. Be thoughtful about which accounts store your credit card, Social Security number, or login information, especially on shared or unsecured devices. We also recommend periodically reviewing all your accounts for any activity you don't recognize. In addition, check your credit report at least once a year to ensure there are no unexpected accounts or inquiries, and consider placing a credit freeze with all three credit bureaus as an added layer of protection.

Estate Planning for Your Digital Life

Organizing and documenting your digital life is one of the most practical estate planning tasks you can do for your family.

Most states have adopted the Revised Uniform Fiduciary Access to Digital Asset Act (RUFADAA), which gives the individuals named in your will, trust, or power of attorney a legal path to access your digital accounts after your death or incapacity. However, the law only applies if your documents specifically name digital assets. Including a general "all my assets" clause isn't sufficient. Without explicit language, even a well-intentioned family member may find themselves legally blocked from accounts they need to manage.[2]

Beyond the legal documents, make sure a trusted person knows where to find your digital account information. Google's Inactive Account Manager and Facebook's legacy contact feature are free tools that allow you to designate someone to receive or manage your data. These platform-level designations work independently of your estate plan and are a useful first step regardless of where your other documents stand.

Wise Stewardship in a Digital World

Scripture calls us to be faithful stewards of everything entrusted to us. That stewardship extends to how we protect and pass on what we've been given. In today's world, that includes our digital lives.

It can feel overwhelming to think about all the accounts, passwords, and potential vulnerabilities that make up a modern financial life. But wise management rarely requires tackling everything at once. Instead, faithful stewardship calls us to make thoughtful financial decisions, take the next wise step, and build habits that create greater security and peace of mind over time.

Your digital life represents years of financial effort, personal history, and meaningful connections. Guarding against fraud, securing your accounts, and planning for the future aren't separate tasks. They're all expressions of the same calling: to handle wisely what God has entrusted to us.

Protecting your personal and financial information is a priority at Blue Trust. We've put strong cybersecurity measures in place to safeguard your data and transactions. If you want to discuss any of these strategies further, please connect with your advisor.

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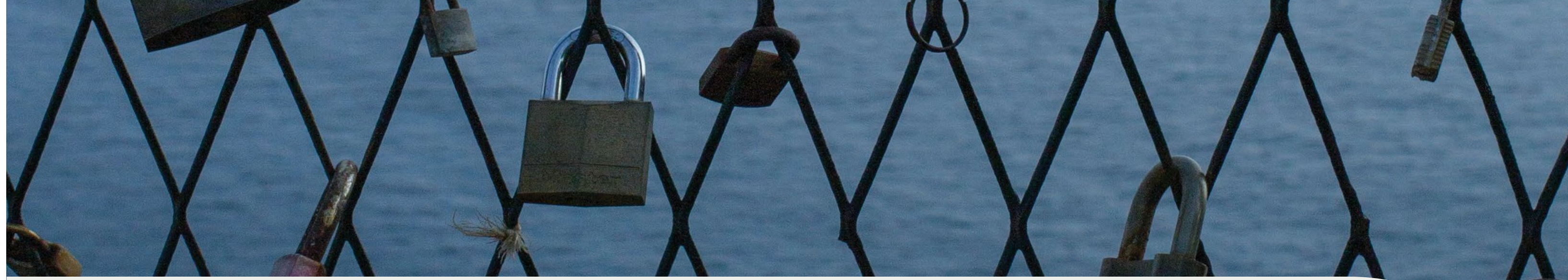
[1] Bryn Mawr Trust/Opinium. "2024 Digital Asset Planning Survey." https://www.bmt.com/news-insights-events/why-digital-asset-management-matters-more-than-ever/.

[2] Trust & Will. "What is RUFADAA — Everything You Need to Know." https://trustandwill.com/learn/what-is-rufadaa.



Digital Security *Checklist*

Consider completing these tasks to help strengthen your online security. While this list is not exhaustive, even taking a few of these steps can help reduce your exposure to fraud and other online risks.

- [ ] Enable two-factor authentication on all financial, email, and social media accounts.
- [ ] Replace weak or reused passwords for financial accounts with strong, unique ones.
- [ ] Set up a reputable password manager to store and generate secure passwords.
- [ ] Share login information with trusted family members through your password manager. Let them know where they can find your master password if they need it.
- [ ] Enable account-activity alerts on banking and investment accounts.
- [ ] Consider freezing your credit to prevent hackers from opening new accounts in your name.
- [ ] Review your credit report regularly. You can request free copies at www.annualcreditreport.com.
- [ ] Review which accounts store your credit card number or Social Security number and remove where not needed.
- [ ] Identify one trusted person you would call to verify a suspicious communication.
- [ ] Establish a personal "safe word" with close family members to confirm identity in urgent situations.
- [ ] Save direct phone numbers for your bank, financial advisor, insurance agent, and other financial professionals. Use these to verify unexpected requests.
- [ ] Review and update your security questions on financial accounts. Avoid answers that could be found on social media.
- [ ] Set up platform legacy tools, such as Google's Inactive Account Manager and Facebook's legacy contact, where available.
- [ ] Confirm your will, trust, or power of attorney documents specifically mention digital assets.

A Faith-Based Approach to *Education Planning*

Every parent wants to give their child the best possible start. For many families, that includes investing in education—not just as a path to a career, but as preparation for a life of purpose and calling.

It's a meaningful goal, but with rising costs and many options to consider, it can be difficult to determine the best way to fund education without overextending your finances. A wise approach to education planning starts with a broader perspective—seeing it as an opportunity to prepare children for the future and the roles they will step into, not just the degrees they will earn. This outlook can bring clarity to how we save, borrow, and engage our children in conversations about money.

The Purpose of Education

As you begin thinking about education planning, it helps to step back and ask a more practical question: What is education actually for?

For many students, college has become the default next step. It's often viewed as the primary path to opportunity, stability, and long-term success. And in many cases, it can be a meaningful investment. A college education can shape not only earning potential but also a student's ability to contribute meaningfully in their work and society.

At the same time, higher education is not one-size-fits-all, and the return on that investment can vary. A student's interests, abilities, and long-term goals should all be weighed carefully alongside the environment they choose and the financial commitment involved.

Approaching education planning with this broader perspective helps families make clearer decisions. It shifts the focus from chasing a specific school or outcome to choosing an option that aligns with the student's direction and the family's financial circumstances.

Build Your Foundation First

One of the most common mistakes families make is prioritizing education savings over retirement. A parent's impulse to provide for their child first is understandable. But a student can borrow for college. A parent cannot borrow for retirement.

Proverbs 24:27 offers practical guidance: "Put your outdoor work in order and get your fields ready; after that, build your house." (NIV) Secure your own foundation, then build from there. Having a well-funded retirement and a partially funded 529 plan is often wiser than sacrificing long-term financial security to fully fund tuition. Parents who maintain financial stability in retirement are often in a stronger position to care for themselves and support their families in the years ahead.

Choosing the Right Savings Tools

For most families, 529 plans remain an efficient vehicle for education savings. Contributions grow tax-free and can be withdrawn tax-free for qualified education expenses. Many states offer an additional deduction or credit for contributions. Plus, up to $35,000 in unused 529 funds can be rolled into a Roth IRA for the beneficiary, reducing the risk of over-saving in a dedicated education account.

New tax-deferred savings accounts called Trump Accounts were established by the One Big Beautiful Bill Act in 2025. While these accounts are not education-specific, families can use them to build long-term financial foundations for their children as a complement to a 529 plan. Details about eligibility, contributions, and withdrawals are provided on the back page.

When Borrowing Makes Sense

Student loans are not inherently problematic. In many cases, borrowing for a degree with genuine earning potential can be a reasonable investment, similar to taking on a mortgage or financing a business. Challenges can arise if debt becomes disconnected from a realistic repayment path or future earning capacity.

Pursuing scholarships, merit aid, and work-study before turning to loans is wise stewardship. These resources can meaningfully reduce the long-term cost of education and help preserve financial flexibility after graduation.

Passing on More Than a Plan

Education planning is a natural opportunity to teach children about money, work, and the relationship between gifts and responsibility. Deuteronomy 6:7 calls parents to pass on wisdom "when you sit at home and when you walk along the road." (NIV) Conversations about how your family is saving for college and what opportunities are available belong in those everyday moments.

> *Instruct the wise and they will be wiser still; teach the righteous and they will add to their learning. — Proverbs 9:9*

As children grow, these discussions can take on more depth. You can talk about the cost of different schools, the role of scholarships and work, and the tradeoffs that come with financial decisions. Inviting them into the process helps them understand that education is not only an opportunity but also a responsibility to be stewarded wisely. Over time, this builds both financial awareness and a sense of ownership.

Children who have some financial investment in their education, even a modest one, often approach it with greater ownership and seriousness. And when they understand education as preparation for impact and calling rather than simply a path to income, that perspective can stay with them long after graduation.

Trump Accounts: *What Families Need to Know*

Beginning July 4, 2026, children under age 18 with a Social Security number become eligible for a new savings vehicle called Trump Accounts, established through the One Big Beautiful Act.

Eligible children born between January 1, 2025, and December 31, 2028, qualify for a one-time $1,000 government-seeded contribution. Parents or guardians can establish the account and claim the deposit by filing IRS Form 4547 or visiting trumpaccounts.gov.

Individual contributions to Trump Accounts are made with after-tax dollars, so they are not deductible. However, earnings and growth on contributions are tax-deferred.

Withdrawals are not permitted before age 18. After that, traditional IRA rules apply, including taxation on distributions. The account belongs to the child, and the beneficiary cannot be changed.

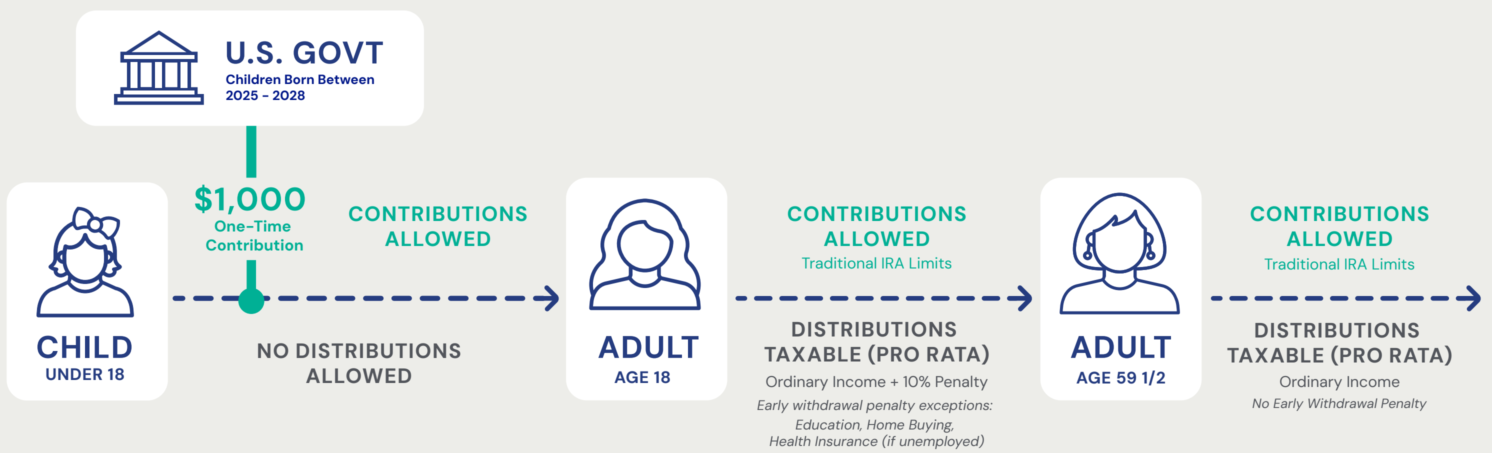
Annual contributions from individuals are capped at $5,000. Employers can contribute $2,500, which counts toward the $5,000 cap but is excluded from the employee's taxable income. The $1,000 government deposit does not count against the limit. During the growth period, investments are limited to low-cost U.S. stock index funds with an expense ratio no greater than 0.10%.

How They Fit Into Education Planning

Trump Accounts are not limited to education expenses. After age 18 and before age 59½, funds may be used for qualified higher education expenses, a first-time home purchase (up to $10,000), or health insurance premiums during periods of unemployment without triggering the 10% early withdrawal penalty. However, for families whose primary goal is funding education, a 529 plan often remains the more efficient option because qualified education withdrawals are completely tax-free.

One key benefit of Trump Accounts is the potential to convert assets to a Roth IRA in the future. Once the child turns 18, funds in the account may be converted during lower-income years before earnings rise significantly. Over time, this strategy can provide a meaningful head start on building tax-free retirement savings.

We believe Trump Accounts are best utilized as a complement to a 529 plan, not a replacement. Your Blue Trust advisor can help evaluate your college savings options and determine how to structure contributions based on your goals.



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Investment Perspective

How Blue Trust Is Expanding Engagement Capabilities

TO GROW IMPACT

Blue Trust seeks to empower clients to wisely steward their wealth in ways that reflect their values and support Kingdom impact. Our corporate engagement program is one way we help clients put those values into practice by connecting them with tools and partners that enable:

- Proxy Voting
- Direct Corporate Dialogue
- Collaborative Coalition Building
- Shareholder Action

Over the past three years, this work has developed rapidly, and we are continuing to expand our capabilities through new partnerships and additional opportunities for client involvement.

Engagement extends beyond shareholder proposals. It includes working constructively with companies as they navigate important challenges, encouraging positive developments and building long-term relationships over time.

Leveraging Our Shareholder Voice to Fight Human Trafficking

Human trafficking is a global crisis affecting millions of people, but it often operates quietly through everyday commercial systems—hotels, transportation networks, payment processors, and digital platforms. Because these systems are deeply embedded in global commerce, shareholders are uniquely positioned to encourage stronger safeguards, greater transparency, and increased accountability.

Growing Capacity: Partnership with Eagle Freedom Alliance

Blue Trust recently added a new engagement partner, Eagle Freedom Alliance, a network focused on disrupting human trafficking by engaging corporations at critical leverage points. This partnership strengthens the voice of Blue Trust clients as shareholders, encouraging companies to move beyond surface-level policies toward meaningful prevention measures. We believe this work reflects both moral conviction and wise stewardship, as stronger safeguards can help protect vulnerable people while also reducing financial, legal, and reputational risk for companies over the long term.

Blue Trust Speaks Up: The UPS Shareholder Letter

As part of our growing engagement, Blue Trust recently added its voice to a shareholder letter organized by Eagle Freedom Alliance in support of UPS's anti-trafficking efforts. The letter commended UPS for training over 200,000 drivers to identify and report indicators of trafficking—a concrete example of how scale and training can save lives.

This type of engagement reflects a broader shift in how Blue Trust seeks to participate: not only challenging companies where concerns exist but affirming effective leadership and encouraging replication of best practices across industries.

Ongoing Engagement and Proxy Season Highlights

While human trafficking prevention remains a key focus, Blue Trust's Corporate Engagement program continues to pursue a broad range of issues through the proxy voting season—addressing risks that affect human dignity, corporate leadership, and long-term business performance.

Selected Engagement Success Stories

- **Charitable Giving Neutrality:** Multiple companies, including Mastercard, reformed employee-giving programs to remove discriminatory restrictions. These changes allow charitable support to flow to faith-based organizations on equal footing, unlocking millions of dollars for mission-driven work.
- **Corporate Governance Reforms:** Several companies eliminated politicized employee resource group structures and removed ideological metrics from executive compensation frameworks, helping restore focus on core business objectives and fiduciary responsibility.
- **Protecting Children and Families:** Engagement with companies such as Apple and Meta contributed to stronger safeguards against online sexual exploitation, including improved age-rating enforcement and efforts to combat AI-enabled abuse.
- **Healthcare and Medical Ethics**: Companies, including Walmart, clarified healthcare policies related to high-risk, controversial medical procedures for minors, responding to shareholder concerns about ethical, fiduciary, and reputational exposure.
- **Forced Labor and Supply Chain Risk:** Engagement prompted additional transparency and accountability measures among companies operating in regions and industries with heightened exposure to forced labor risks.

Active Participation Through Proxy Voting

During the 2026 proxy season, shares held in Blue Trust Access Portfolios and related strategies voted on proposals addressing:

- Online child safety and exploitation
- Religious and charitable neutrality
- Risks tied to politicized DEI metrics
- Executive compensation alignment
- Exposure to geopolitical and regulatory risk

Each vote is cast according to Blue Trust's Principles-Based Proxy Guidelines, designed to evaluate proposals through both fiduciary and values-aligned lenses.

A Continued Commitment

Corporate engagement is not about headlines or short-term wins. It is about faithful presence over time—showing up consistently, speaking thoughtfully, and remaining committed even when progress is incremental.

As Blue Trust continues to grow its engagement capabilities, our aim is simple: to steward influence well, protect those who are most vulnerable, and encourage corporate leadership that supports long-term flourishing.

We are grateful for the trust you place in us—and for the opportunity to see that trust lead to meaningful impact. To learn more about Blue Trust Access Portfolios or corporate engagement opportunities, please reach out to your advisor.

Sources: https://eddy.pro/pdf/6806296, https://eddy.pro/pdf/6806298

Looking Ahead: The World Cup Presents a Critical Opportunity

With the FIFA World Cup coming to North America this summer, more than five million people are expected to travel to watch matches across 16 U.S. cities, Canada, and Mexico. This event carries many opportunities for economic boosts and exciting entertainment—but also a high risk of human trafficking. As crowds move through airports, hotels, rideshares, and entertainment districts, traffickers exploit anonymity, volume, and distraction to operate in plain sight.

Blue Trust's corporate engagement program is taking action to ensure that our collective shareholder voice helps draw attention to this issue. With more than 35 companies across key sectors heavily involved in the World Cup, including major airlines, hotels, travel platforms, hospitality operators, and healthcare providers, our partners at Brightlight are leading a campaign focused on practical, frontline-ready prevention efforts designed to move beyond compliance and protect real lives. This program includes survivor-informed, face-to-face training that equips employees to recognize real-world warning signs; clear and tested reporting protocols; and providing opportunities for partnerships with law enforcement and nonprofits that combat offenders and support survivor recovery.

Organizations working directly with survivors consistently emphasize one truth: awareness matters most at the point of interaction. When a trained employee recognizes the signs of exploitation and responds appropriately, lives can be changed.

This work is grounded not only in moral conviction, but in good stewardship. Recent lawsuits against hotel chains for trafficking-related failures demonstrate that inadequate safeguards carry substantial financial and reputational risks. Companies that proactively take action are better positioned to protect people, and we believe they will also sustain long-term shareholder value.

To view our first quarter economic newsletter, 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.

INSTABILITY

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

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.

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 to the left, the strategies we build exhibit these characteristics:

1. Growth: Markets with faster economic growth

2. Valuation: Assets priced appropriately

3. 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 over $62 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 12/31/2025 and subject to change)*

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