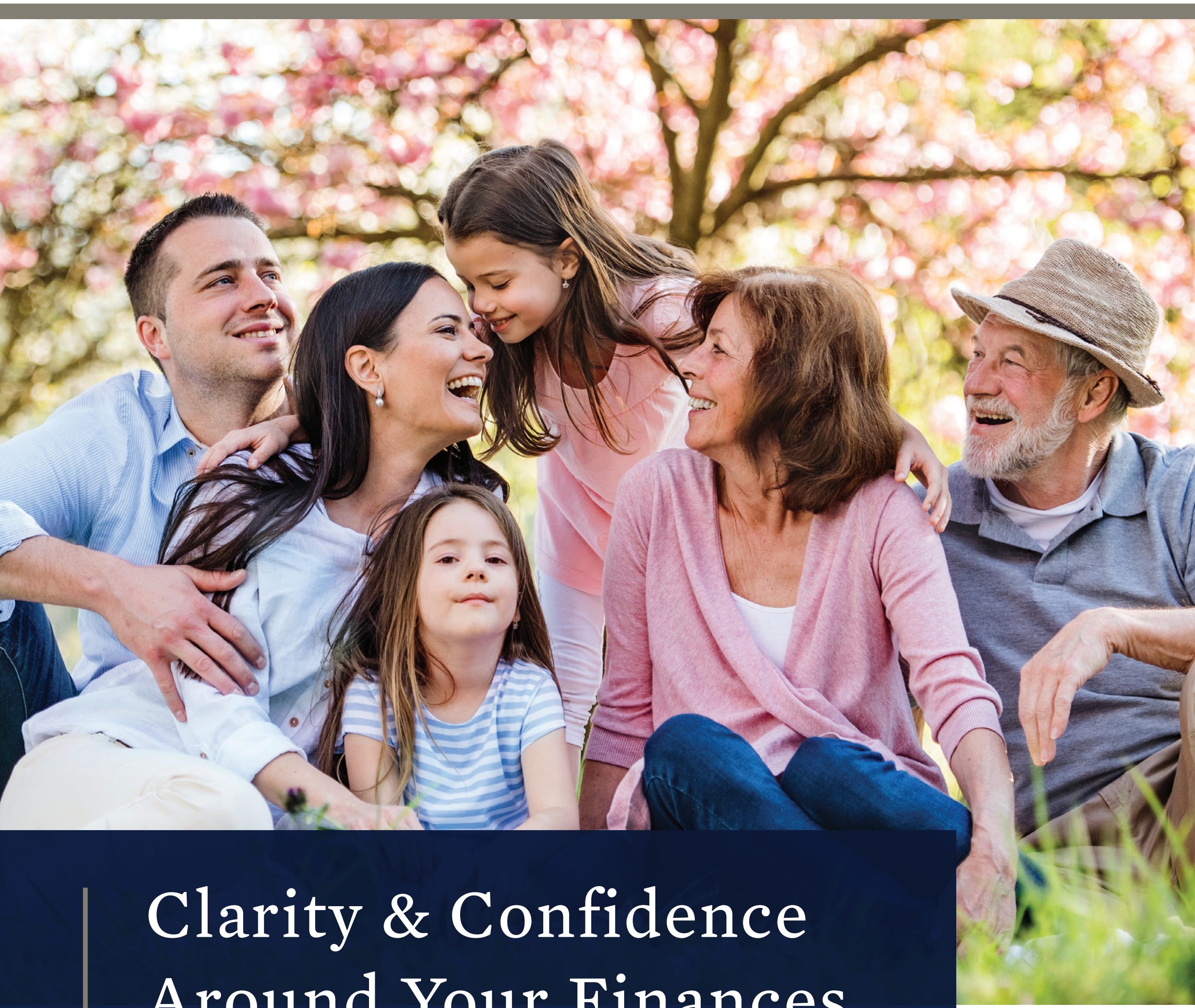
RonaldBlueTrust®

Wisdom for Wealth. *For Life.*®



# Clarity & Confidence Around Your Finances

## WORKING WITH RONALD BLUE TRUST

Believing that biblical wisdom is the best guide for making wise financial decisions, we strive to provide clarity and confidence to help you achieve your financial goals so you can focus on living a life well spent.

# What constitutes a life well spent?

## Riches or enrichment? Your prosperity or your legacy?

These questions inform the essence of who we are and what we do. Ronald 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.

Through a network of 16 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 services. We build strong relationships with our clients with the goal of helping them realize a life well spent.

# Our Divisions

Ronald Blue Trust has five distinct divisions with dedicated advisors who have the experience and knowledge to meet clients' unique needs.

## Private Wealth

Our firm's largest division, Private Wealth, is designed to provide financial guidance for clients with an investable net worth of $1 million or more. If you're seeking help in your decision making about the wealth you've built, our Private Wealth advisors can advise you in many areas including managing cash flow; growing assets while decreasing debt; overseeing investment portfolios; working toward financial independence; developing tax-efficient estate and strategic giving plans; and utilizing trust services if needed — all with the "big picture" in view.

## Everyday Steward

Our Everyday Steward® clients typically range from those getting started to those with an investable net worth ranging from $100,000 up to $1 million. If you desire to have objective, biblical principles guide your investments, cash flow management, financial planning (retirement, insurance, tax, and estate) and giving, our Everyday Steward® advisors can serve as your "stewardship coaches" so that you can focus on living a life of purpose.

## Family Office

The Family Office division is focused on the complex needs of multigenerational families and family businesses with net worths typically starting at $25 million. Although every family is different, we seek to understand characteristics that are common to successful families and employ a process that increases your family's probability of effectively transferring wealth and values to future generations.

## Professional Athlete

The Professional Athlete division understands the unique demands of individuals and families in professional sports, which often include building and retaining wealth during a short career span. In addition to developing a comprehensive financial plan, one of our most valued custom services — total cash flow management — relieves busy professional athletes from the detailed and time-consuming routine of handling their expenses and bills.

## Business Consulting

The Business Consulting division leverages biblical wisdom and practical expertise to advise business owners as they seek to faithfully steward the companies with which they have been entrusted. Our team's experience in advising business owners on various growth and transition planning strategies helps us to design and orchestrate plans specific to each client's needs. We serve business owners by helping them ask the right questions, increase their organization's influence, and sustain the company's legacy.

# Our Services

Depending on the unique needs of each client, Ronald Blue Trust advisors provide numerous services within our comprehensive offering.

## Financial Planning

Using comprehensive financial planning software, we are able to analyze every part of your financial situation including short-term cash flow; long-term retirement projections; charitable giving; debt minimization; funding for children's or grandchildren's education; insurance needs; and tax, estate, and trust planning. By understanding how these components integrate with each other, we can help you make sound decisions and practice wise stewardship.

At Ronald Blue Trust, we also believe in the value of asking how much is enough and setting a financial finish line. This process allows you to examine areas of your life from family to career to your personal goals for spending, saving, investing, and giving. Answering the question how much is enough may allow you more financial freedom than you ever knew was possible.

## Investment Management

We believe the primary objective for your investments is to achieve the goals in your personalized financial plan — because a financial plan is about so much more than just numbers.

### OUR INVESTMENT DISTINCTIVES

Using our Principles-Based Investing framework, Ronald Blue Trust financial advisors work with our clients to help define their financial goals, set reasonable expectations for investment performance, and develop and implement a goals-based financial plan.

### SOLUTIONS TO FIT YOUR GOALS

The most important question we ask when developing your financial plan is: What is the purpose of your wealth and when do you need it? We believe matching investment allocation to when you will need your money is crucial to achieving your goals. When we manage assets, we not only think about how to increase returns, but also focus on managing the risks that may hinder you from achieving a minimum acceptable return.

## Institutional Services

At Ronald Blue Trust, we work with businesses and foundations of all sizes and ownership structures. Our services and expertise have expanded to meet the constantly evolving challenges of business and the business environment. Whether it involves bringing a biblically based investment perspective to an organization's assets, helping ensure fiduciary care and compliance with federally mandated regulations, or providing professional guidance on employee retirement plan investment choices, we are equipped to serve you.* We've designed our institutional investment, retirement plan consulting, and employee financial planning advisory services to deliver a high level of fiduciary care.

## Trust Services

Having someone who knows your financial situation well to carry out your estate and trust plan is a key step to ensuring that your goals for your wealth are preserved and reflect your values. Our solutions can offer assistance with a broad range of circumstances including helping with a special needs beneficiary, managing trust assets, and settling an estate.

Our trust services include Personal Trust Services and Estate Administration & Settlement Services.

* Some of the services described herein are provided by third parties. Services subject to execution of services agreement. Other fees, terms, and conditions apply.

# About Ronald Blue Trust

Ronald 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 $13.5 billion of assets under advisement and a nationwide network of 16 offices, we offer comprehensive financial services and objective advice to over 9,000 clients across the wealth spectrum in all 50 states. *As of 4/01/22 and subject to change.*

## OUR SERVICES

- Financial, Retirement, & Estate Planning
- Investment Management
- Cash Flow & Budget Planning
- Charitable Giving Strategies
- Personal Trust & Estate Settlement
- Business Consulting Services
- Family Office
- Professional Athlete Services
- Institutional Services
- Retirement Plan Consulting

## CONTACT US

To learn more about how we can serve you and your family, email **info@ronblue.com**, visit our website at **www.ronblue.com** or call one of our divisions:

Private Wealth: 800.841.0362

Everyday Steward: 800.987.2987

Family Office: 770.280.6164

Professional Athlete: 770.280.6190

Business Consulting: 800.841.0362

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