

RonaldBlueTrust™

Wisdom for Wealth. *For Life.*®



Live Your Life Well Spent

Believing that biblical wisdom is the best guide for making wise financial decisions, we strive 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 the legacy of your family?

These questions inform the essence of who we are and what we do. With nationwide capabilities, Ronald Blue Trust provides wealth management strategies and trust services based on biblical principles to help clients make wise financial decisions, live generously, and leave a lasting legacy.

Our advisors in 14 offices around the country provide a full complement of fee-only wealth management and trust services. We serve people across the wealth spectrum, from individuals who need everyday financial advice to multi-generational 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.

Trust and investment management accounts and services offered by Ronald Blue Trust, a division of Thrivent Trust Company, are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, nor guaranteed by Thrivent Trust Company or its affiliates, and are subject to investment risk, including possible loss of the principal amount invested.



Our Divisions

Ronald Blue Trust has four distinct divisions giving clients access to advisors who have the experience and knowledge to meet their 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 higher. 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 in 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.

We serve people across the wealth spectrum, from individuals who need everyday financial advice to multi-generational families who require complex family office services to business owners who need custom consulting services.



Family Office

The Family Office division is focused on the complex needs of multi-generational families with net worths typically starting at \$25 million. Although every family is different, we constantly 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 includes 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.



Our Wealth Management Offering

In each of our divisions, we provide the following services within our wealth management offering:

Financial Planning

Using our proprietary and comprehensive financial planning software, we analyze every component of your financial situation. We create customized financial plans for clients that include short-term cash flow, long-term retirement projections, charitable giving, debt minimization, funding for children's and grandchildren's education, insurance needs, and tax, estate and trust planning. By understanding how all the components integrate with each other, we can help you make sound decisions and practice wise stewardship.

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.

At Ronald Blue Trust, managing investments is more about increasing the probability of meeting your financial goals rather than competing against random benchmarks.

PRINCIPLES-BASED INVESTING

Rooted in time-tested principles, our proprietary Principles-Based Investing approach is the decision-making framework that guides how we evaluate the investment landscape.

TIME-BASED PORTFOLIOS

The most important question we ask when developing your financial plan is: What is the purpose for 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

Through our business consulting services offering, we consult with privately-held businesses on inter-generational family succession planning, family business exit strategies, changes to corporate structure, and raising additional capital.

For both non-profit institutions and for-profit businesses, 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 and SIMPLIFY

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 maintained and reflect your values. Our solutions can offer assistance with a wide 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. SIMPLIFY is our unique personal financial management service that combines bill paying with a defined investment component.



About Ronald Blue Trust

For over 35 years, Ronald Blue & Co. provided wisdom for wealth, for life. At Ronald Blue Trust, we carry on this tradition by welcoming the opportunity to do the same for you.

With nationwide capabilities, Ronald Blue Trust provides wealth management strategies and trust services based on biblical principles to help clients make wise financial decisions, live generously, and leave a lasting legacy. With over \$9.5 billion of assets under management and advisement and a network of 14 branch offices, we serve approximately 9,000 clients* in all 50 states through four distinct divisions and offer services across the wealth spectrum in these key areas:

- Financial, retirement, and estate planning
- Investment management and solutions
- Charitable giving strategies
- Personal trust and estate settlement services
- Bill paying services
- Family office services
- Business consulting services
- Institutional client services

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

*As of 03/01/19 and subject to change.

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