



Building Your Financial Pathway Together

Personalized planning for your life, goals, and values





Experienced

Established in 1988, we possess extensive expertise in our field.



Fiduciary

Legally required to act in your best interests.



People First

Our focus is on serving people, not selling products.



Valuable Services

Comprehensive investment management, trustee services, financial planning, and charitable gift planning.



Your Financial Future Matters to Us

At Covenant Trust, we believe your financial plan should be as unique as you are. That is why we take the time to understand your life, goals, and values — working together to create a personalized financial pathway that reflects what matters most. Whether you are planning for the future, navigating change, or aligning your investments with your purpose, we thrive on helping our clients achieve their purposes and make a difference in the world around them.

Achieve your financial goals with our expert guidance

Managing assets and planning for your future can be complex and time-consuming. It requires a well-defined plan, specialized skills, and a disciplined approach. That is where having the support of professionals like Covenant Trust in your corner can make a difference. With our expertise in investment management, trustee services, and estate and charitable gift planning, we serve as your trusted partner — helping you navigate financial decisions and stay on track to meet your goals.

Your purpose is the starting point

We begin by getting to know you, seeking to understand your goals, and identifying what is most important to you. From there, we work with you to develop a personalized financial strategy tailored to your unique situation, factoring in your time horizon, risk tolerance, cash flow needs, and investment preferences. And because we are a fiduciary, you can be assured that our work is always for your benefit and has your best interests in mind. We put your needs first at every step of your journey.

Benefit from our experience

Since 1988, we have helped thousands of clients reach their financial goals through personalized plans that reflect their values and aspirations. We would be honored to do the same for you.





Partnering with You Every Step of the Way

When you work with Covenant Trust, we take the journey together as a team. You will have a dedicated Financial Advisor supported by a team of professionals working alongside you to help you reach your financial goals. Whether it is through face-to-face meetings, phone calls, or emails, your Covenant Trust team is available to support and assist you.

Financial Advisor — Partners with you to understand your financial goals, aspirations, and concerns, and works with you to customize a plan to achieve them.

Investment Team — Builds and maintains an investment portfolio tailored to your priorities and provides prudent, knowledgeable, professional management of your investments.

Review Committees — Our Investment, Portfolio, Fiduciary, and Administration Committees are responsible for overseeing and reviewing all client accounts.

Trust Administrator — Handles all aspects of account maintenance and transaction requests for investment and trust accounts.

IRA Administrator — Handles all aspects of account maintenance and related account filings for our IRA holders.

Settlement Administrator — Settles accounts and ensures all assets are distributed according to the governing document.

Tax and Estate Planning Professionals — Referrals for tax planning and legal services are available.

You and
Your Team



Our Process

The Conversation

Values and goals

The Financial Pathway

Create your plan

The Ongoing Journey

Monitor and review



The Conversation

Establish your values and goals

We have a listen-first process

We want to know your unique situation, learn about your financial goals, and understand what you want to accomplish. Then, we can create and implement a customized strategy that leads you to a successful financial future.

Naming values and establishing goals

The conversation is just the starting point. Getting to know you is essential to our process. It lays the foundation and helps us create a personalized financial pathway rooted in your values, aligned with your purpose, and with flexible goals for the future.

- **What matters most?** We get to know you, your values, and your picture of the future.
- **What are your goals for today and tomorrow?** Because there are twists and turns in life, we want to stay abreast of your goals as they change down the road — in three years, ten years, 20+ years.
- **Where are you on your financial journey?** What is your time horizon? Our tailored plans are founded on understanding your situation, challenges, and dreams for the future.



“Values are like lighthouses: they are signals giving us direction, meaning, and purpose.”

– Recruiter Journal

Example Values:

Family, Active lifestyle/Fitness, Faith/Spirituality, Integrity, Generosity, Financial freedom, Adventure/Travel, Career, Education, Friendships, Impact investing

Example Life Goals:

Start a business, Home improvement, Go back to school, Support a charity or ministry, Travel, Pay for children’s college, Retire early, Pay off debt, Major purchase (1st home, boat, vacation home)



We offer diversified portfolios for:

Investment Accounts

- Investment Management Account
- Corporate Investment Management Account
- Trust Account

Retirement Accounts

- Traditional IRA
- Roth IRA
- SEP IRA
- Inherited IRA
- Rollover IRA

Charitable Accounts

- Donor-Advised Fund
- Charitable Remainder Trust
- Charitable Gift Annuity
- Endowment

2 >>> The Financial Pathway
Create your investment plan

Navigate your wealth journey

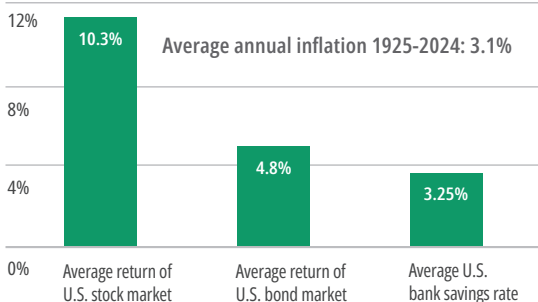
The pathway to investing begins with a well-thought-out financial plan that aligns with your unique circumstances. Our portfolio managers will employ one of our strategic portfolios to build you a personalized investment strategy that includes a diverse blend of assets.

Why diversify? A diversified investment portfolio can help mitigate risk, provide stability against market fluctuations, and optimize returns by allocating funds across various assets, industries, companies, and categories.

The Covenant Trust team is your vigilant partner, helping you to navigate your wealth journey. We will oversee your portfolio, closely tracking macro trends, interest rates, and market dynamics to keep your portfolio optimized and in sync with your financial objectives.

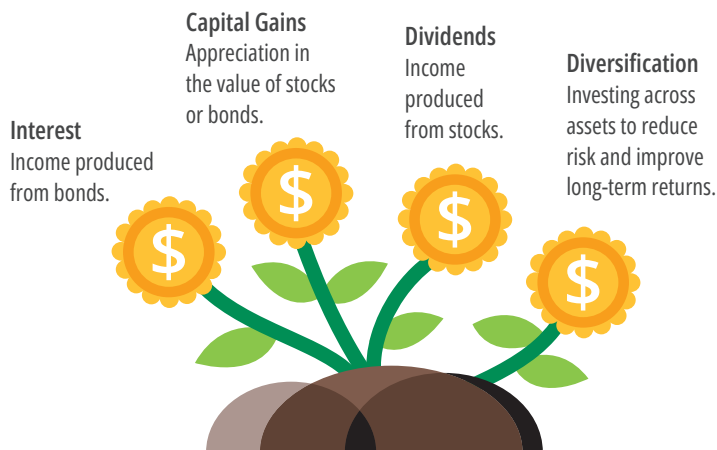
Why invest?

Investing grows your wealth faster and can help combat the negative effects of inflation.



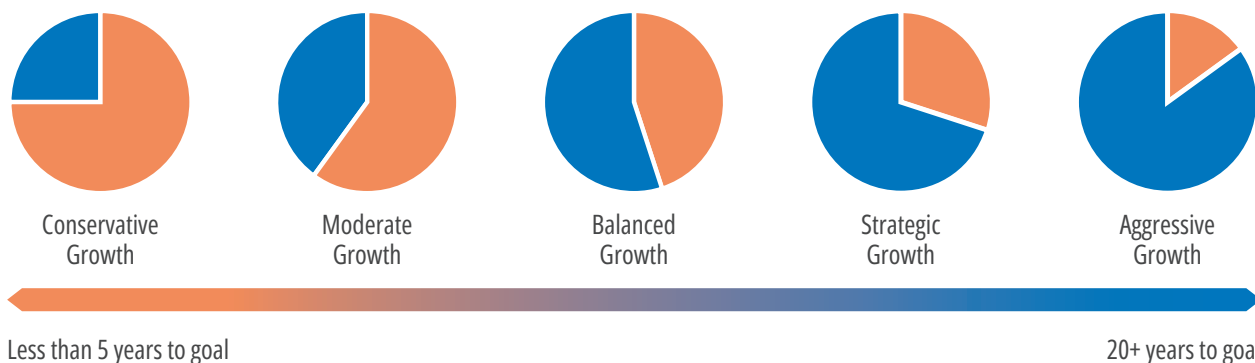
Past performance is not a guarantee of future returns or results.
Disclaimer: Rebalanced quarterly. Returns exclude taxes and transaction costs. Stocks represented by the S&P 500 Total Return Index. Bonds represented by Barclays U.S. Long-Term Treasury Bond Total Return Index prior to 1976 (Ibbotson data prior to 1973) and Barclays U.S. Aggregate Total Return Index since 1976. Sources: Ned Davis Research Inc., S&P Dow Jones Indices, Bloomberg Barclays Indices.

How you make money investing



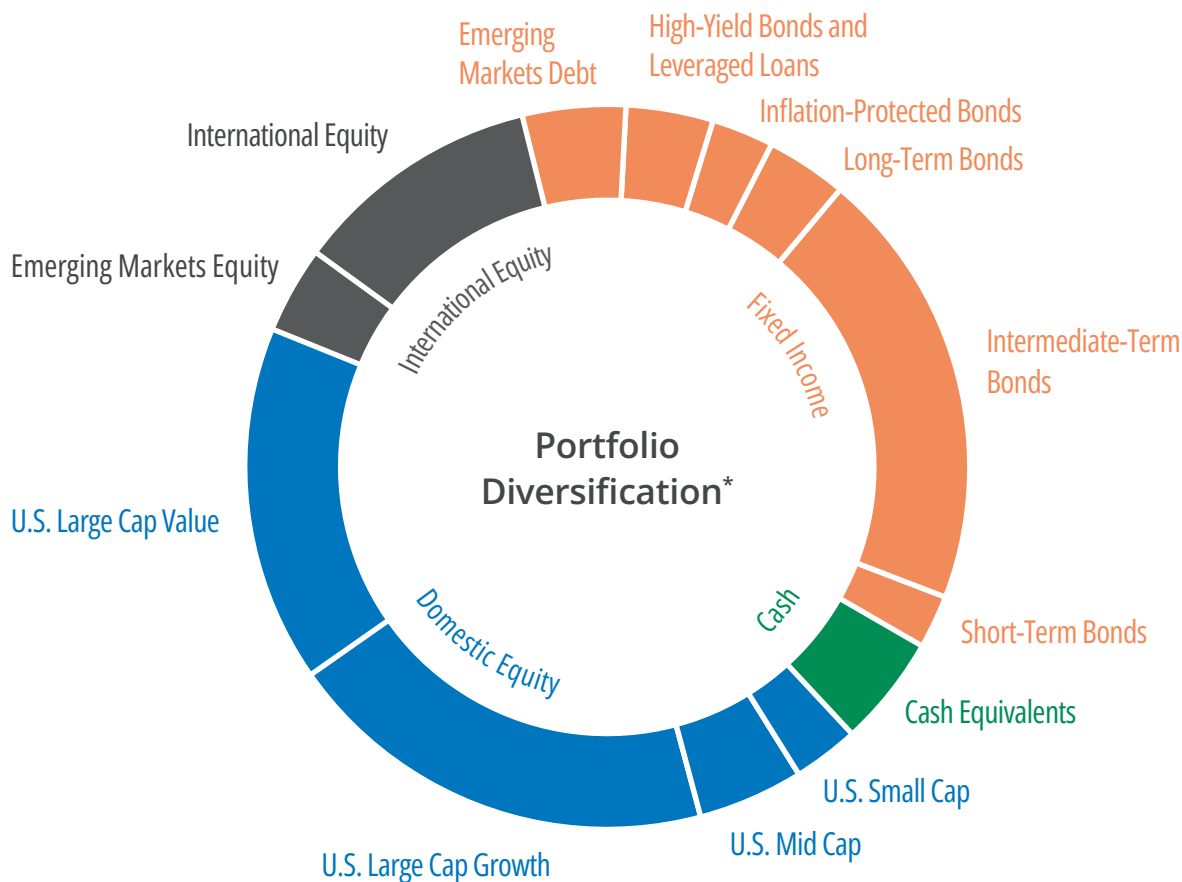
Diversified Portfolio Strategies – Sample Portfolios

● Equity | ● Fixed Income



Optimizing your asset allocation is a cornerstone of successful investing. At Covenant Trust, our goal is to guide you toward an investment strategy tailored specifically to meet your unique needs. We offer a range of strategic portfolios, each designed to provide diversification across global markets, including equities, fixed income, alternatives, and enhanced cash, including money market funds.

Below is an example of the typical diversification delivered by our portfolio strategies. For all portfolios, we work to formulate the ideal mix for you based on key factors such as risk tolerance, income and liquidity needs, investment objectives, and total assets — ensuring a personalized and effective investment approach.



*For illustration purposes only, the exact mix of assets varies with individual accounts.



Establish your estate plan >>>

Another essential component of your financial pathway is your estate plan. While investing allows you to grow your wealth, an estate plan provides you with the opportunity to create a roadmap for distributing your assets and providing for you, your loved ones, and the causes you care about.

Let Covenant Trust be your partner in navigating the complexities of estate planning and securing your financial pathway for future generations. And if you name us as a **corporate trustee** (or successor trustee), we will be there to assist with the management of your estate plan, including diligent record keeping, trust tax filing, asset and investment management, distributions to beneficiaries, and final distribution.

The components of an estate plan



Will



Revocable Trust



Healthcare Power of Attorney



Financial Power of Attorney

Why name Covenant Trust as your trustee?

The duties of a trustee are numerous and complex. They include compliance with legal standards, detailed record-keeping, accounting to beneficiaries, required tax filings, and more. As a fiduciary, Covenant Trust is legally committed to prioritizing our clients' best interests. We have decades of experience in navigating trustee duties and responsibilities.

Define your giving plan >>>

You may want to consider gift planning as a way to demonstrate your values and put your purpose into action. Gift planning empowers you to provide enduring support to a charity or cause while also enjoying financial benefits for yourself. There are many avenues for giving. We can help you determine the most suitable option for your circumstances, including:

- **Immediate Gifts** — Cash, Appreciated Stock Gifts, IRA Qualified Charitable Distribution
- **Later Gifts** — Donor-Advised Fund, Endowment
- **Gifts at Death** — Beneficiary of your Will, Trust, IRA, Annuity or Life Insurance Policy, Charitable Gift Annuity, Charitable Remainder Trust, Donor-Advised Fund

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The Ongoing Journey Monitor and review

Ensuring your financial pathway continues working for you

Your financial journey is not a “set it and forget it” plan; it is a lifelong journey that requires ongoing care and attention. Our dedicated team will regularly monitor and review your plan to ensure it remains aligned with your financial goals. As your goals evolve and circumstances change, Covenant Trust will help you adjust, offering guidance, adapting strategies, and ensuring your financial journey stays on course toward achieving your objectives. With Covenant Trust as your financial partner, you can have peace of mind, knowing we are committed to serving you and your family over the long term.

How we guide your financial pathway toward achieving your goals

Regular Contact

We will stay in contact with you and answer any questions you may have along the way.

Online Access

Enjoy 24/7 access online or through our app to view your account performance, statements, and more.

Proactive Management

We keep a sharp eye on your investments and optimize your portfolio for current market conditions.

Investment Monitoring

We monitor the performance of our funds to ensure they are serving you and your objectives.

Portfolio Rebalancing

We make sure your investment mix and level of risk stay aligned with your goals.

Withdrawal Strategies

We will manage your account for taxes and use strategies appropriate for your situation.





Covenant Trust Is Your Trusted Partner

When it comes to financial services, such as investing and estate planning, choosing a fiduciary like Covenant Trust as your partner is a wise decision. We prioritize your best interests and act as your trusted partner. With our knowledge and expertise, we will help you develop a financial pathway that works for you. As circumstances change, we will assist you in adjusting and rerouting your financial pathway to keep it on track.

Let's start the conversation

We are ready to have a meaningful conversation with you and work together to build a solid financial pathway that supports your long-term success.

If you have \$200,000 or more in investable assets*, we can work with you to create a tailored financial pathway that suits your specific needs. Options we may explore include:

- Rollover a 401(k) or 403(b) to an IRA
- Transfer an existing IRA
- Open an Investment Management Account, IRA, or Roth IRA
- Establish a Donor-Advised Fund
- Set up a Charitable Gift Annuity or Charitable Remainder Trust
- Designate us as Corporate Trustee
- Update your existing Estate Plan
- Create a new Estate Plan

Take the first step toward a brighter financial future

We invite you to meet with a Covenant Trust Financial Advisor.

To find one near you:

- **Visit** covenanttrust.com
- **Email** info@covenanttrust.com
- **Call** 800-483-2177



*Account minimums apply. The total value of the relationship shall not be less than \$200,000. Relationship is the total value of all accounts held by an individual, his or her spouse, and any dependent children (under the age of 26 years old).



Past performance is not a guarantee of future returns or results.

The information provided is general in nature, educational, and is not intended as investment, tax, or legal advice. Consult your personal tax and/or legal advisor for specific information. Covenant Trust is incorporated in the state of Illinois and is supervised by the Illinois Department of Financial and Professional Regulation. Covenant Trust accounts are not federally insured by any Government Agency. Clients may lose principal as a result of investment losses.