COVENANT TRUST

# When Trust Matters

# Your Values + Your Goals, Together

At Covenant Trust, we believe people want to make the best choices they can — for their families, their causes, and their communities. It is not easy to find a money manager who really gets that — one who will prioritize your values and your goals, together.

That is what makes Covenant Trust different. Our values are at the core of our culture and our investment advice. Whether we are working with a family or with an institution, we find that the foundation of a truly personalized financial plan is built upon an understanding of your objectives and what you want to accomplish.

As your partner, we will help you navigate the intersection of your values and financial goals, ensuring that your journey toward financial success is not only personalized but also purpose-driven. Our mission is to empower you to achieve your financial aspirations while staying true to what matters most to you.

COVENANT TRUST

Investments | Trusts | Estate Planning

# About Us

**Who We Are**

Covenant Trust provides investment management, trustee services, and estate and gift planning to individuals, families, and institutions. Today, we have more than $2 billion under our care.

We began in 1978 as a team within the Evangelical Covenant Church. In 1988, we expanded and started a stand-alone chartered trust company serving the public. Our founding values continue to drive our culture and our actions.

Our investment team has a proven track record when it comes to performance. To meet your investment goals, we use some of the industry's best fund managers. In our recommendations, we consider what's most important to you and tailor our services to address your priorities at every step along the way.

Covenant Trust acts as a fiduciary. We make recommendations and decisions in the best interest of the client. This has been our standard since the beginning. **We put your needs first.**

**A fiduciary is any person or organization in a position of trust, loyalty, and confidence who has a legal duty to act for the benefit of another person, putting that person's interests above their own.**

Financial advice firms either adhere to a suitability standard, which means they must show that investment recommendations are suitable for their clients' objectives, or they can be fiduciaries, a higher standard requiring them to act in their clients' best interests.

**Covenant Trust has adhered to the fiduciary standard since the beginning.**

## SERVING FAMILIES AND INSTITUTIONS

We provide personalized services to help families and institutions achieve their financial goals.

**For families and individuals:**

- Investment management
- Trust services, including serving as corporate trustee for personal and charitable trusts
- IRAs and Qualified Charitable Distributions
- Retirement income planning, including planning for Social Security
- Estate and gift planning
- Charitable giving guidance
- Donor-Advised Funds

**For institutions:**

- Investment Policy Statement guidance
- Investment management and outsourced CIO services
- Trust services, including corporate trustee capabilities
- Board education
- Donor education and gift planning

# Our Guiding Values

At Covenant Trust, we are committed to serving each and every client with individualized attention. These core principles guide the work we do.

### Your Purpose.

Your purpose is the starting point. We encourage your family or organization to dream big, and we work together to live out your purpose.

### Excellence.

We strive to provide the best possible financial expertise shaped by data-driven analysis and ongoing education.

### Integrity.

We aim to earn trust by demonstrating the highest loyalty to clients and beneficiaries.

### Service.

People are more important than profits. We serve people of all resource levels in every stage of life.

### Community.

We're better together. We foster the bond between our team and our clients, sharing life's joys and strengthening each other through difficult times.

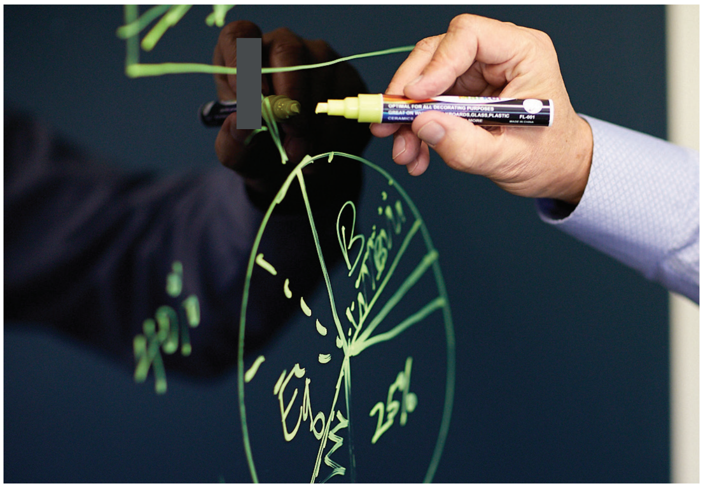
We believe in the value of face-to-face service. Our Financial Advisors serve families and institutions throughout the U.S. And with online access to account tools, statements, and other documents, it is easy to monitor your accounts.

# How Covenant Trust Can Help You

**First We Listen**

At Covenant Trust, we have a listen-first process.

Our tailored plans are founded on an understanding of your family or organization's situation, your challenges, and your aspirations. Only then can we recommend the right mix of tools and guidance to achieve your unique goals.



## RETIREMENT SERVICES, INCLUDING IRAs

Retirement is a phase of life to look forward to. But too many people face anxiety when it comes to managing retirement finances. As a trustee for your traditional or Roth IRA, we can offer the oversight to help you through retirement.

When you open an IRA, or transfer or rollover an existing IRA, 401(k), or other financial assets, your funds will be invested in best-in-class funds based on your risk tolerance, investment goals, and time horizon. In addition, we'll monitor and process your required minimum distributions when the time comes.

## INVESTMENT MANAGEMENT

We don't just recommend a list of investments. When you work with Covenant Trust, we'll design a personalized portfolio that aims to meet your investment goals and accomplish your purpose.

As part of this process, we address your individual concerns and aspirations, working together to create a plan that achieves your financial objectives, and also gives you peace of mind.

## TRUST SERVICES

We can manage trust assets and will work with you to design an investment plan that best serves the goals and needs of your trust.

We can also serve in the important role of corporate trustee or successor trustee. Using a corporate trustee can relieve family members (or institutions) of the burden of overseeing the trust, while ensuring professional management, diligent record keeping, tax filing, and continuity.

### Qualified Charitable Distributions

Did you know you can make tax-free gifts to a charity directly from your IRA? It's easy with a qualified charitable distribution (QCD). Qualified charitable distributions offer a great opportunity for traditional IRA owners aged 70½ or older to minimize the effect on their taxable income all while supporting a cherished charity.* It may also satisfy some or all of your annual RMD obligation, which is required for those aged 73 and older. Ask one of our Financial Advisors for more information about qualified charitable distributions.

**Qualified charitable distributions are not available for 401(k)s or Roth IRAs.*

## ESTATE PLANNING

We believe that every individual needs a will and other essential estate planning documents in place. These arrangements can prove invaluable and provide for your family, your dependents, and your legacy after you are gone.

# Gift and Legacy Planning

When it comes to providing for loved ones or supporting treasured causes, the options for giving can be quite complex. We can guide you through the best approach to suit your goals and circumstances, including annual gifting and charitable arrangements. There are ways to ensure your charitable aspirations will provide the greatest impact, and we can play an important role in helping you build a plan that is beneficial to you and your cherished causes.

## DONOR-ADVISED FUNDS

While there are many ways to structure charitable giving, there are few alternatives that offer the versatility and tax efficiency of a donor-advised fund. A popular alternative to private family foundations, donor-advised funds offer donors the opportunity to remain actively engaged in the gift-making process while also providing a larger tax deduction in comparison to a private foundation.

## CHARITABLE GIFT ANNUITIES

This type of giving vehicle can enable you to give a charitable gift that benefits one or more organizations of your choice, while also providing several benefits to you for your lifetime.

## CHARITABLE REMAINDER TRUSTS

A charitable remainder trust is an irrevocable deferred gift to one or more charitable organizations. Assets, such as cash, securities, or real estate, are transferred to a trustee, and the donor receives income for life. After the death of the last income beneficiary, the trust's assets are distributed to the named charity.

## ENDOWMENTS

Endowments are one way to dream big and dream long-term, while demonstrating good stewardship of resources. They can be an excellent vehicle for significant gifts without deterring ongoing annual giving, as the purposes are distinct.

**What We Do for Institutions**

We work with nonprofits, businesses, foundations, and other institutions to address their financial needs and goals. Whether we are serving as an outsourced Chief Investment Officer, managing a portfolio of assets, or acting as a corporate trustee, we dedicate the same personalized care and attention to our institutional partners as we do for individuals and families.

# It's Easy to Take the First Step

Wherever you are on your financial journey, we can help. We look forward to helping you align your financial goals and your values to bring your purpose to life.

## VISIT OUR WEBSITE: COVENANTTRUST.COM

Explore our website for more information about our services and an extensive FAQ addressing common questions from both individual investors and institutions. Read through our tools and resources to refresh and deepen your knowledge of key financial concepts and trends.

## JOIN US IN PERSON

Our Financial Advisors are available to give educational presentations on topics such as investing, retirement and estate planning, and tax-efficient charitable giving. It's one of the best ways to learn how we work with our clients. Contact us to learn more.

## REACH OUT ANYTIME

Connect with us to find out more about working with Covenant Trust.

**CALL US AT**
800-483-2177

**VISIT US ONLINE AT**
covenanttrust.com

**SEND US AN EMAIL**
info@covenanttrust.com

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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).

The information provided is general in nature, educational and is not intended as either 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.

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