

Covenant Trust Company[®]



When trust matters...

COVENANT TRUST COMPANY[®]

your financial services partner



trustee services • asset management • retirement planning • legacy planning



Covenant Trust Company®

your financial services partner

“In a world of financial turmoil, Bernie Madoff, and MF Global, finding a money manager you can trust is a challenge. Finding one aligned with your values is even more of a challenge. Covenant Trust Company is that trusted financial partner. Covenant Trust Company will manage your investments, your IRA, your revocable trust and your legacy plan in alignment with the values you live by. Covenant Trust Company shares with you the principles of excellence, integrity, and commitment to family and ministry. This is reflected in our disciplined strategy of prudent and transparent investment management with a long-term perspective.



Ann Wiesbrock, CFP®
President
Covenant Trust Company

Whether for your personal accounts or for your organization’s funds, Covenant Trust Company’s commitment to putting the client first is a rarity in the financial world today.

When trust matters, come to CTC.”

Covenant Trust Company

***money management • IRAs • Endowment accounts
trustee services • legacy planning***



Covenant Trust Company provides:

- Trustee or successor trustee services for revocable living trusts
- Trustee or successor trustee services for irrevocable charitable trusts
- Trustee services for Traditional and Roth Individual Retirement Accounts [IRA]
- Professional asset management for Investment Management Accounts [IMA] and Endowment Funds
- Management for Covenant Endowment Trust accounts that benefit Covenant ministries
- Management for various denominational funds such as the Covenant Annuity Fund
- Regular statements and annual tax reporting on all managed accounts
- ACH electronic funds transfer of trust, IRA or annuity payments
- Information for Covenant ministries on how to process gifts of stock
- Peace of mind

This brochure is designed to provide general descriptions and information. In every situation, the trust document or management agreement is the governing instrument. We encourage you to consult your personal legal, tax or investment advisors for information specific to your situation.



Trustee Services

When you create a trust, you as the *grantor* turn certain assets over to a *trustee* to manage for you. Choosing the trustee for your trust is one of the most important decisions you will make.

The basic choice is whether to choose a corporate or an individual trustee. We believe that in almost all cases, the corporate trustee is a better long-term choice. Occasionally, some individuals choose to serve as trustee initially, naming Covenant Trust Company as successor trustee. There are significant responsibilities in being a trustee. Providing quality trustee services requires expertise and knowledge that individuals may not always possess. The consequences of inadequate or incompetent trustee services can be significant, both to you and to the trustee. CTC has been providing excellent trustee services for over thirty years.

“*Choosing a Trustee*” [available on request] details the reasons why a corporate trustee such as Covenant Trust Company is a good choice. Some of the attributes to consider include:

- Trustee experience and knowledge of legal, tax and accounting for trusts
- Asset management experience and investment expertise
- Record-keeping, reporting, and accounting requirements
- Decision making ability
- Availability
- Stability
- Continuity
- Integrity
- Objectivity
- Cost

Covenant Trust Company® provides professional trustee services and asset management, and is an excellent choice to serve as trustee of your revocable or irrevocable trust, or IRA.



You expect a lot from your asset manager:

- Expertise and knowledge
- Discipline and prudence
- Appropriate risk management
- Long-term focus
- Clarity and transparency
- Values in common with yours
- Commitment to your goals

Covenant Trust Company provides all of these. We follow a disciplined, prudent asset allocation strategy with appropriate risk management. Asset allocation is unique to each portfolio, based on your investment objective and your tolerance for investment risk. We rebalance regularly to maintain control of that risk. That means you can be confident we're listening to you and investing to achieve your goals.

Covenant Trust Company is a strategic rather than a tactical investor. We seek to achieve long-term growth in your net worth. We stick to the strategy rather than react to events. We offer services, we don't sell products. Our goal is *your success* in achieving your investment objectives.

Every trust and IRA receives this professional asset management as part of our trustee services. You can also take advantage of our asset management services with an Investment Management Agreement, available for both individuals and institutions.



Retirement Planning

If you're like most Americans today, your greatest financial fear is "retirement." In the 18-34 age group, premature depletion of retirement savings is the biggest worry. Inability to maintain their current standard of living is the main concern of those 35-54; and outliving their assets is the greatest fear of those 55 and older. The concern of the 55-plus group about living *through* retirement is paralleled by that of those under 55 who worry about how they'll get *to* retirement. Everything we read tells us to start planning early and save faithfully throughout life. Yet many questions remain, and we want someone to help us get on the right road and stay there.

Covenant Trust Company can partner with you on this lifelong journey. Your starting point is wherever you are right now; your destination is your goal for a secure and fulfilling retirement. If you want a partner who shares your values and regards asset management as stewardship, consider Covenant Trust Company.

- Traditional IRAs
- ROTH IRAs
- Retirement Central™ at www.covenanttrust.com
 - Retirement Calculators
 - FAQs about IRAs and retirement planning
- Professional asset management
 - Disciplined, prudent investment strategy with appropriate risk management
 - Investment Management Accounts
- Trustee Services
 - Revocable Living Trusts
 - Irrevocable Charitable Trusts

“Faith is not belief without
BUT TRUST WITH



Legacy is what we leave behind for those who follow us; and has elements of both *values* and *value*. We seek to build values similar to our own in future generations. We want to perpetuate those ministries that embody and live out the values we hold dear. Thoughtful legacy planning is one way to ‘reinvest’ what God has given us to steward during our lifetime. It enables us to provide for our family and those we love, while at the same time making a gift to carry on God’s work.

Younger individuals and families often neglect legacy planning because they think they “don’t need it yet.” Nothing could be further from the truth. A thoughtful legacy plan grows and changes as we move through life, and provides the “what-if” planning that is so easy to forget about until it’s too late. A simple will can provide direction for who would serve as guardian for minor children and who would handle their finances. Powers of attorney provide a back-up in case we are unable to make decisions regarding finances or health care. A trust provides management continuity to care for ourselves and our families if the unexpected happens: incapacity or death. Other parts of a legacy plan can provide an income stream during life and benefit charity after death. Best of all, a well developed legacy plan provides peace of mind, knowing that everything is in order.

Covenant Trust Company® can be your lifetime partner in legacy planning. Your needs may be simple or complex; your estate may be small, large, or somewhere in between. Wherever you are, we can work with you today to build a legacy plan that will grow with you for tomorrow.

- Wills
- Revocable Living Trusts
- Power of Attorney for Finance or Health Care
- Charitable Remainder Trusts
- Charitable Gift Annuities

ut proof,
OUT RESERVATION.”

—D. Elton Trueblood
Quaker theologian



Directors

Covenant Trust Company's board of directors meets at least quarterly to set policies for the management, investment and disposition of property held in a fiduciary capacity; and to review all matters relating to corporate management, operations and accounts.

Dean A. Lundgren, chair

Vice President for Finance • Evangelical Covenant Church

Lawrence P. Anderson

Executive Vice President for Finance • Covenant Ministries of Benevolence

Carl E. Balsam

Executive Vice President/Chief Financial Officer • North Park University

Donald A. Carlson

Retired—formerly Senior Vice President, Trust Division • Norwest Bank

Gretchen Davidsen

Partner • Family Navigation Strategies, LLC

David A. Dwight

President • Covenant Ministries of Benevolence

Carolyn Mackey-Brown

President • Automated Accounting Service & Consultants, Inc.

David L. Parkyn

President • North Park University

Jill P. Rhiner

Formerly Senior Partner • J. Walter Thompson Advertising

Thomas M. Sprague

Independent Investment Consultant

Gary B. Walter

President • Evangelical Covenant Church

Ann P. Wiesbrock, ex-officio

President • Covenant Trust Company

Advisor

Samuel Papanek III

Partner • Erickson-Papanek-Peterson-Rose, Attorneys

Liaison

Jerome O. Nelson

Superintendent, Central Conference • Evangelical Covenant Church

Investment Committee



The Investment Committee of the board meets at least quarterly to formulate and review investment policy, evaluate internal and external investment analysis, establish criteria for CTC core holdings, review asset allocation and holdings of selected individual accounts, and monitor the activities of the Portfolio Review Committee which reviews each fiduciary account at least once annually.

Thomas M. Sprague, chair

Independent Investment Advisor • Formerly with Fidelity Investments

Lawrence P. Anderson

Executive Vice President for Finance • Covenant Ministries of Benevolence

Carl E. Balsam

Executive Vice President/Chief Financial Officer • North Park University

Donald A. Carlson

Retired—formerly Senior Vice President, Trust Division • Norwest Bank

Gretchen Davidsen

Partner • Family Navigation Strategies, LLC

Gary S. Johnson

Portfolio Manager • Covenant Trust Company

Dean A. Lundgren

Vice President for Finance • Evangelical Covenant Church

Carolyn Mackey-Brown

President • Automated Accounting Service & Consultants, Inc.

William Y. Moucka

Director, Investments & Business Development • Covenant Trust Company

Samuel Papanek III

Partner • Erickson-Papanek-Peterson-Rose, Attorneys

Jill P. Rhiner

Formerly Senior Partner • J. Walter Thompson Advertising

Ann P. Wiesbrock

President • Covenant Trust Company



Officers

The following are the current officers elected by the Board of Directors as of December 2011.

Ann P. Wiesbrock President

Eric S. Johnson Vice President/Chief Operating Officer

Paul R. Lindman Vice President—Systems/Treasurer

Michael K. Magnusson Vice President—Operations/Asst. Treasurer

Sharon R. D'Alessandro Vice President—Trust Administration

Carole L. Harriff Corporate Secretary

Barbara J. Wood Assistant Secretary

LeRoy M. Johnson President Emeritus

Charles A. Walles President Emeritus

Directory—Financial Services Representatives



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Contact Information

We invite you contact us if you're interested in more information.

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By e-mail info@CovenantTrust.com

Website www.CovenantTrust.com

Our Vision

To awaken people to the significance of stewardship through legacy planning and financial management.

Our Mission

To provide comprehensive legacy planning and financial management resources to all members, friends and ministries of The Evangelical Covenant Church.

Our Values

integrity
excellence
commitment to ministry
generosity through stewardship

COVENANT TRUST COMPANY®
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