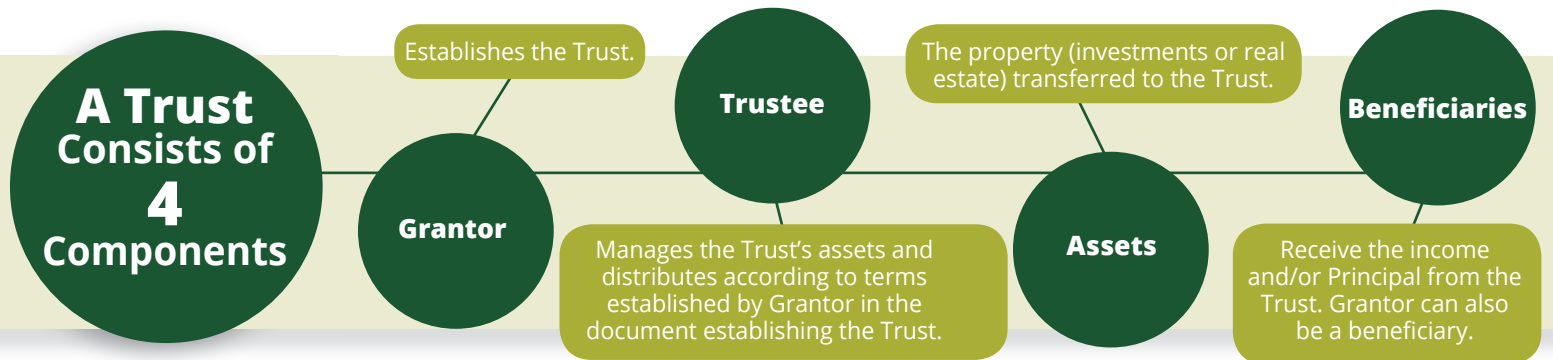




Trustee Services



Administering a trust can be a daunting challenge, especially if you are unfamiliar with the responsibilities and complexities that this might require. It's important to appoint someone with the depth and breadth of experience needed to properly oversee the trust. It's why you want the professionals at **Garden State Trust Company** at your side. Trusts can be set up inter vivos, while you are alive, or can be established, testamentary, upon death by Will.



You may have heard of the terms "revocable trust" and "irrevocable trust." A **revocable** trust is one that can be changed or rescinded by the grantor. An **irrevocable** trust generally cannot be changed, altered or amended after it is established.

One benefit to establishing a trust is that you are planning in advance for the proper management of assets to protect against future unknown circumstances. Establishing a trust is a responsible way for you to care for the financial future of family members upon disability or death.

Benefits of Establishing a Trust

- Assurance that the distribution of assets to designated beneficiaries are made according to the trust document in an unbiased manner.
- Potential for substantial tax benefits.
- Protection of assets in the event of such situations as litigation or a divorce.
- Availability of assets to beneficiaries for such needs as education expenses, living expenses and health care.

Garden State Trust can serve as trustee and administer to many types of trusts including:

- Revocable Trust
- Stand-by Revocable Trust
- Irrevocable Living Trust
- Special Needs Trust
- Asset Protection Trust
- Charitable Remainder Trust
- Trust Under Will

As Trustee, **Garden State Trust** assumes all the responsibility for overseeing the trust.

Our Trust Services Include...

- **Ensure** investments are managed in accordance with approved Investment Policy Statement.
- **Review distributions** in accordance with the trust document.
- **Approve and arrange** for discretionary distributions.
- **Bill payment** service.
- **Take steps** to minimize, as best as possible, estate and income taxes.
- **Coordinate** tax preparation, planning and consulting and verify tax return filings.
- **Pay** taxes and debts as required in the trust document.
- **Monitor and update** the trust document if necessary to conform to changes in the law.
- **Coordinate** estate and financial planning.

Contact **Garden State Trust Company** to learn more about our Trustee or Administrative Trustee services.



www.gstrustco.com
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