



# A Case For An Independent Trust Company

A fiduciary stands in a special relationship of trust, confidence, and responsibility to another. The selection of a fiduciary is a critical decision when choosing someone to provide solutions for your trustee, executor or investment management needs from generation to generation. Most often this decision is arrived at by a matter of convenience or tradition.

*The choice of fiduciary should be based upon who is best qualified to help you to organize your investment, estate, retirement and planned giving needs. In the past, national and regional banks, large brokerage houses and family or friends have provided fiduciary services.*

The emergence of the independent trust company has challenged the traditional sources of trust and estate administration and investment services for the following reasons:

**An independent trust company** must undergo a high level of regulatory oversight, and must establish and maintain policies and safeguards to avoid the misappropriation of client funds and provide for the proper management of a client's account. Client funds cannot be commingled with the capital of the independent trust company. Regulators require that dual controls be maintained over client assets. All independent trust companies must maintain insurance to protect clients from losses due to inappropriate actions of employees.

**An independent trust company** is focused on a single business and is staffed with experienced professionals who are dedicated to building and sustaining a close, personal relationship with their clients, their family members, and their professional advisors. Independent trust companies believe in partnership. By our charter we are not involved in lending practices nor are we involved with the creation of new capital market products.

**An independent trust company** has autonomy in decision making and the inherent flexibility to exercise its

fiduciary responsibilities without getting mired in the conflict of internal corporate interests and politics associated with larger multi-layered financial institutions.

**An independent trust company**, being a highly regulated entity, must operate with professionals that are well acquainted with the Federal and State statutes controlling their role as fiduciary. These professionals are trained and experienced in performing the duties of a fiduciary. Often a family member or friend does not meet these requirements and is ill-prepared to perform the duties of an unbiased fiduciary.

**An independent trust company** works in concert with their client's attorney, accountant, or other appointed professional to be sure that you are absolutely aligned with your intentions and financial situation. And, is more likely to work in a co-fiduciary capacity with someone you designate.

**An independent trust company** functions in an open architecture environment partnering with best of breed providers of investment and administrative services.

We understand that today's client does not want us to be the manufacturer for all products and services we deliver like the big banks and brokerage houses; but, rather they want us to take advantage of the expertise of best providers available on their behalf. When confronted with the decision to choose your fiduciary, ask yourself who is best positioned to represent your intentions and interests in providing you with responsive, quality and caring service from generation to generation. As an independent trust company, **Garden State Trust Company**, is the objective and professional partner you need to achieve your peace of mind today and tomorrow.

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Spanning Generations