

A photograph of a middle-aged couple embracing outdoors. The man, on the left, is balding with a short beard and is wearing a blue and white checkered button-down shirt. He is looking off to the side with a slight smile. The woman, on the right, has long brown hair and is wearing a light blue top. She is looking towards the camera with a gentle smile. They are standing in front of a blurred background of green hills and mountains under a bright sky. A dark horizontal band is overlaid across the bottom of the image, containing the main headline.

Managing and Preserving Wealth

Our focus is where it should be...

On You.

On Your Family.

On Your Future.

888.323.5535

gstrustco.com

At the heart of our distinctive value lies true independence and deep understanding. For decades, we have built strong, trusting relationships by genuinely caring for our clients and offering thoughtful guidance. That's why so many individuals and families continue to rely on our independent trust company for trust, estate, and wealth management services.



Managing and Preserving Wealth

The investment process at **Garden State Trust Company** follows a structured and client-focused approach tailored to meet individual financial goals and risk tolerances. While specific details may vary, the investment process includes the following key steps:

1 Understanding Client Objectives

- **Initial Consultation:** Garden State Trust Company begins by assessing the client's financial situation, long-term goals, income needs, time horizon, and risk tolerance.
- **Client Profile Development:** A detailed investment profile is created to ensure strategies align with individual needs, including retirement planning, wealth preservation, or growth.

2 Investment Strategy Development

- **Customized Portfolio Design:** Based on the client's profile, we create a personalized investment strategy. This includes asset allocation decisions across equities, fixed income, alternative investments, and cash equivalents.
- **Diversification:** A key component of risk management, portfolios are designed to be well-diversified to reduce exposure to individual asset classes or sectors.

3 Portfolio Implementation

- **Selection of Investments:** Garden State Trust Company employs both active and passive investment approaches. We may use mutual funds, ETFs, individual stocks, bonds, or other appropriate investment vehicles.
- **Alignment with Goals:** Investments are selected to ensure they align with the client's financial objectives while remaining within their risk parameters.

4 Ongoing Monitoring and Review

- **Performance Monitoring:** Garden State Trust Company regularly tracks portfolio performance against benchmarks and stated objectives.
- **Adjustments as Needed:** Portfolios are rebalanced periodically to reflect changes in market conditions, client goals, or risk tolerance.

5 Client Communication

- **Regular Reporting:** Clients receive detailed reports and updates on their portfolio's performance.
- **Review Meetings:** Garden State Trust Company holds periodic meetings to discuss the portfolio, address concerns, and adjust strategies when necessary.

6 Fiduciary Responsibility

- As a fiduciary, Garden State Trust Company acts in the best interest of its clients, ensuring transparency, prudent investment decisions, and a focus on achieving long-term success.

This process reflects a personalized and disciplined investment approach, with an emphasis on building trust and delivering results aligned with clients' financial goals.



Strategic Portfolio Management

Strategic Portfolio Management at **Garden State Trust Company** involves aligning investment portfolios with clients' financial goals, risk tolerance, and market opportunities, leveraging a disciplined and personalized approach. Below is an overview of how this might be carried out:

Key Components of Strategic Portfolio Management

1 Client-Centric Approach

- Understanding the unique needs of each client (individuals, families, or institutions).
- Defining investment objectives, such as wealth preservation, growth, or income generation.
- Assessing risk tolerance, time horizons, tax considerations, and liquidity needs.

2 Asset Allocation

- A tailored mix of asset classes (e.g., equities, fixed income, alternatives, and cash) to meet long-term goals.
- Strategic allocation that adjusts over time based on economic cycles and market conditions.
- Incorporating diversification to manage risk and improve portfolio resilience.

3 Investment Strategy Development

- Selecting a long-term investment strategy (growth, income, balanced) that reflects client objectives.
- Using active or passive management, depending on market outlook and client preferences.
- Incorporating Environmental, Social, and Governance (ESG) factors if requested by the client.

4 Performance Monitoring and Reporting

- Ongoing measurement of investment returns against predefined benchmarks.
- Rebalancing of portfolios on a regular basis to ensure appropriate exposure to desired asset classes.
- Transparent reporting and proactive communication to build trust and confidence.

5 Fiduciary Responsibility

- Leveraging fiduciary experience for wealth preservation.
- Ensuring portfolios are managed prudently and in the clients' best interests.
- Providing objective advice free from conflicts of interest.

6 Incorporating Trust and Estate Planning

- Integrating investment strategies with broader estate plans, ensuring assets are managed to meet multi-generational needs.
- Considering tax-efficient investing and estate transfer strategies.



Investment Policy Formulation

Investment policy formulation at **Garden State Trust Company** involves creating structured guidelines that govern the management of client assets. The policy serves to align investment strategies with clients' financial goals, risk tolerance, and other constraints.

Key Steps in Investment Policy Formulation

1 Client Profiling

- Understanding the client's financial situation, investment goals (e.g., growth, income, or preservation), risk tolerance, and time horizon.
- Categorizing clients as individuals, trusts, estates, or institutions.

2 Statement of Objectives

- Setting clear, measurable investment objectives such as achieving a specific rate of return, preserving capital, or generating income.

3 Risk Management

- Identifying the level of acceptable risk, including market, credit, liquidity, and inflation risks.
- Ensuring diversification to minimize risks.

4 Asset Allocation Strategy

- Establishing guidelines for asset allocation across major classes such as equities, fixed income, cash, and alternatives.
- Defining target percentages and permissible ranges for each asset class.

5 Investment Guidelines and Restrictions

- Specifying allowable investments, prohibited assets, and any ESG (Environmental, Social, Governance) considerations.
- Considering restrictions such as avoiding certain industries or adhering to tax efficiency.

6 Performance Benchmarks

- Defining benchmarks for performance measurement (e.g., S&P 500 for equities or Barclays U.S. Aggregate Bond Index for fixed income).

7 Implementation and Monitoring

- Regularly reviewing portfolio performance against benchmarks and adjusting strategies as needed.
- Ensuring compliance with the investment policy and any regulatory requirements.

8 Ongoing Review and Updates

- Periodically revising the policy to reflect changing economic conditions, market trends, or client circumstances.

Garden State Trust Company is a premier provider of fiduciary services qualified to do business in New Jersey and Pennsylvania, providing investment management, trust, and estate services and elder solutions for retired and soon-to-be retired individuals.

Garden State Trust Company was founded on three very simple guiding principles—communication, objectivity and above all trust.



**Garden State
Trust Company**

Spanning Generations

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