Garden State Trust Company

Spanning Generations

Life's "What If" Questions:

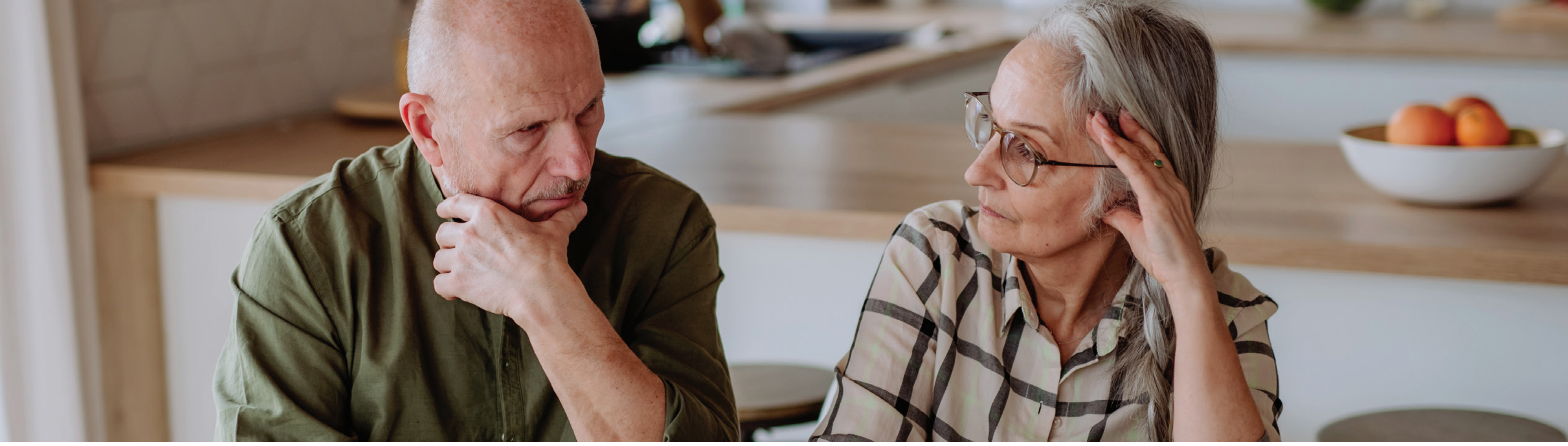
Planning for Peace of Mind

Our focus is where it should be...

On You.
On Your Family.
On Your Future.

888.323.5535
gstrustco.com

At Garden State Trust Company, our mission is to provide personalized, trustworthy, and professional fiduciary services that help individuals and families preserve and grow their wealth with confidence. We are committed to building lasting relationships grounded in integrity, transparency, and a deep understanding of our clients' unique needs and values. Through thoughtful estate planning, investment management, and trust administration, we strive to deliver peace of mind and financial security for generations to come.



The Power of Planning

Life is full of "What If" questions—and while we can't predict the future, we can prepare for it. Estate planning and financial planning are tools to protect your loved ones, your assets, and your legacy.

My Estate Planning Questions

Wills & Trusts

What if I die without a will?
The state decides who inherits—not you.

What if my beneficiaries are too young or irresponsible?
A trust allows you to control how and when they receive assets.

What if I want to avoid probate?
A properly structured trust can bypass probate entirely.

What if my executor or trustee is unwilling or unable to serve?
Always name backups and consider corporate trustees.

What if I want to make changes?
Update your plan after major life events or every 3–5 years.

Powers of Attorney & Health Care Directives

What if I become incapacitated?
Powers of attorney and health directives ensure your wishes are honored.

What if my agent is unwilling or unable to serve?
Name alternates and communicate your preferences.

What if I want to define my end-of-life care?
A living will outlines your medical care choices clearly.

What if I want to define my Funeral wishes?
You can Pre-Arrange or Pre-Pay your funeral with a funeral home.

Beneficiaries & Inheritance

What if my primary beneficiary dies before me?
Secondary beneficiaries are critical—keep them updated.

What if I want to protect my inheritance from divorce or creditors?
Trusts offer protection and control.

What if someone contests my will?
Legal guidance and clarity in planning reduce this risk.

What if I want to leave my estate to charity?
Charitable trusts and bequests can maximize impact and tax benefits.

Taxes & Debts

What if my estate owes taxes?
Estate tax strategies can reduce the ever changing tax liability.

What if I die with debts?
Creditors may file a claim against your estate; planning can shield certain assets.

What if I own property in multiple states?
A trust may help avoid multi-state probate issues.

Business & Special Assets

What if I own a business?
Succession planning ensures continuity.

What if I have digital assets (crypto, online accounts)?
Include them in your estate plan with access instructions.

Family Considerations

What if I have a blended family?
A custom plan ensures fairness and avoids conflict.

What if I want to disinherit someone?
Must be done clearly and legally through your Will.

What if my spouse remarries after my death?
Trusts can protect your children's inheritance.

What if there is a marriage, divorce, children—how do these affect my plan?
Each event requires a review and possible update.

My Personal Financial Planning Questions

Income & Job Security

What if I lose my job or face income loss?
Emergency funds and insurance protect you during instability.

What if I change careers?
Budget planning and financial modeling are key.

Savings & Emergency Fund

What if I have unexpected expenses?
Aim to have 3–6 months of expenses saved.

What if I support a loved one financially?
Build flexibility into your plan.

What if I have retirement savings concerns?
Start early, review often, and adjust accordingly.

What if I have a disability risk?
Disability insurance can protect your income.

Debt & Credit

What if there are interest rate hikes?
Consider requesting a rate reduction for credit cards or refinancing.

What if I missed mortgage or rent payments?
Budget counseling and emergency planning help.

What if I need debt consolidation?
Can help, but only with a disciplined repayment strategy.

Investments & Market Changes

What if there is a market crash?
Diversification and long-term focus protect your portfolio.

What if there is rising inflation?
Adjust investment strategy to preserve purchasing power.

What if I need early retirement withdrawals?
Be aware of penalties and tax implications.

Long-Term Financial Planning

What if I fear outliving my savings?
Income planning, and delayed retirement benefits help.

What if Social Security changes?
Have backup income strategies.

What if I need long-term care (LTC)?
Insurance or dedicated savings accounts are essential.

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Choosing the Right Trustee

Why Your Choice of Trustee Matters

Your trustee will manage your assets, execute your wishes, and support your family. Choose wisely.

Why Garden State Trust Company is the Better Choice

1 Professional Expertise

- Decades of experience in estate and trust management.

2 Impartiality

- Avoids family conflict with neutral, unbiased decision-making.

3 Longevity & Stability

- Corporate trustees don't retire, get sick, or pass away.

4 Relieving the Family Burden

- Allows your loved ones to focus on healing—not handling complex legal tasks.

5 Full-Service Fiduciary Services

- Investment management, trust administration, tax filing, financial planning—all under one roof.

6 Fiduciary Duty

- Legally obligated to act in your best interest.

7 Family Conflict Reduction

- Neutral third party manages disputes professionally.

8 Transparent Fees

- Predictable costs, no surprise fees or personal liability risks.

Peace of Mind Through Preparation

Estate and financial planning are not just for the wealthy—they're for everyone who cares about their loved ones. Ask yourself: What if? And then plan for it.

Garden State Trust Company is here to help you every step of the way. So, begin your estate and financial plan with trusted professionals securing your future and protecting your legacy.

Garden State Trust Company is a premier provider of fiduciary services qualified to do business in New Jersey and Pennsylvania, providing investment management, trust & 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.

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