



Asset Allocation

Our focus is where it should be...

On You.
On Your Family.
On Your Future.

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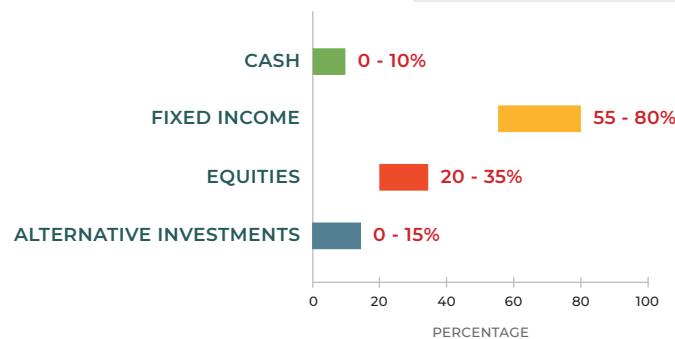
ASSET ALLOCATION STRATEGY

CONSERVATIVE

This objective is suggested for investors whose primary investment objective is income generation, but some capital appreciation is desired. The investor is willing to accept some principal volatility in exchange for moderate growth potential as the largest portion of the account will be invested in fixed income securities.

ASSET ALLOCATION RANGES

<i>Asset Class</i>	<i>Range</i>
Cash	0-10%
Fixed Income	55-80%
Equities	20-35%
Alternative Investments	0-15%

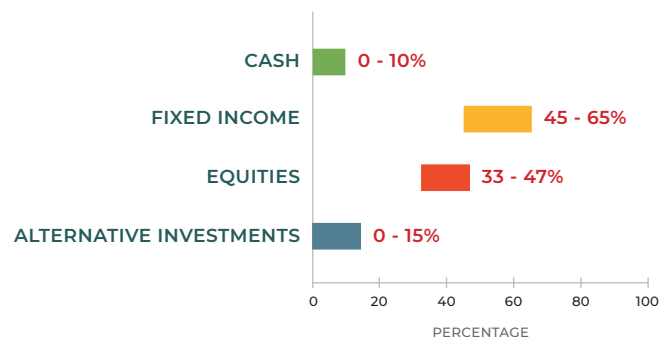


INCOME & GROWTH

This objective is suggested for investors seeking to focus on the stability inherent in fixed income investments with the benefit of opportunity for capital appreciation as the allocation adds limited exposure to common stocks, both domestic and international. The investor's risk tolerance should be able to accept principal volatility as a matter of course.

ASSET ALLOCATION RANGES

<i>Asset Class</i>	<i>Range</i>
Cash	0-10%
Fixed Income	45-65%
Equities	33-47%
Alternative Investments	0-15%



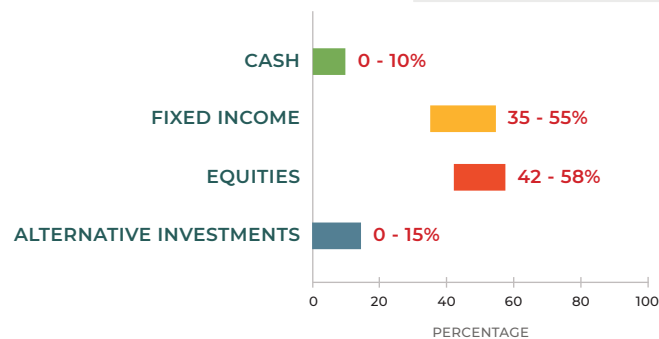
ASSET ALLOCATION STRATEGY

BALANCED

This objective is suggested for investors seeking a balance between growth and income. The investor is willing to accept principal volatility in exchange for growth potential. Investments reflect a balance between a diversified equity portfolio and fixed income securities.

ASSET ALLOCATION RANGES

<i>Asset Class</i>	<i>Range</i>
Cash	0-10%
Fixed Income	35-55%
Equities	42-58%
Alternative Investments	0-15%

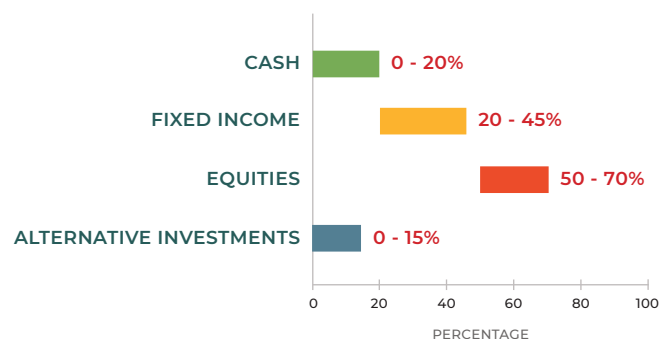


GROWTH

This objective is suggested for investors seeking capital appreciation as the dominant attribute of the investment portfolio. Domestic and foreign equities will comprise the majority of the investments, with a percentage in fixed income investments to reduce overall portfolio volatility.

ASSET ALLOCATION RANGES

<i>Asset Class</i>	<i>Range</i>
Cash	0-20%
Fixed Income	20-45%
Equities	50-70%
Alternative Investments	0-15%

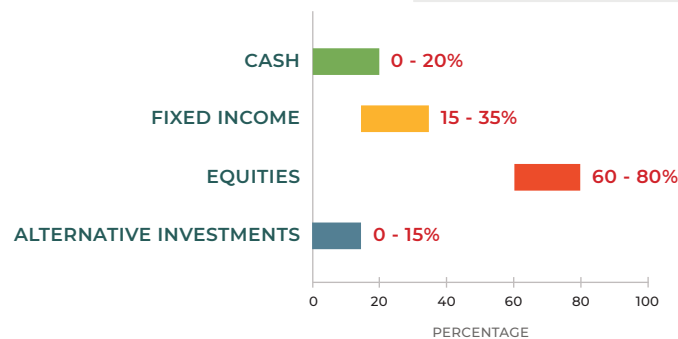


AGGRESSIVE GROWTH

This objective is suggested for investors whose primary investment objective is growth in value, and secondary is income. Equity securities dominate this asset allocation objective. The smaller fixed income allocation serves to help reduce the overall volatility of returns and provide a base level of current income. The investor is willing to accept a higher degree of principal volatility in exchange for potentially higher returns.

ASSET ALLOCATION RANGES

<i>Asset Class</i>	<i>Range</i>
Cash	0-20%
Fixed Income	15-35%
Equities	60-80%
Alternative Investments	0-15%

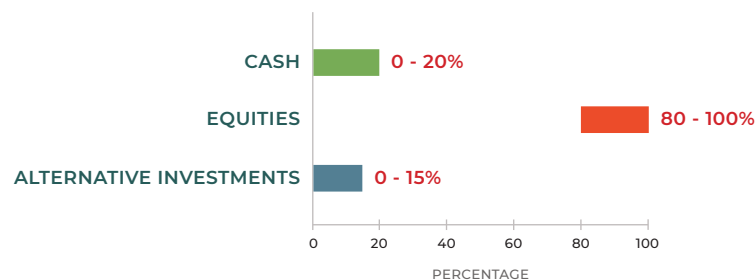


MAXIMUM GROWTH

This objective is appropriate for a risk tolerant investor who has a long time horizon. Returns may be highly volatile, but in the long run this objective should produce the best total returns. A long time horizon is the critical element for the success of this objective.

ASSET ALLOCATION RANGES

<i>Asset Class</i>	<i>Range</i>
Cash	0-20%
Equities	80-100%
Alternative Investments	0-15%



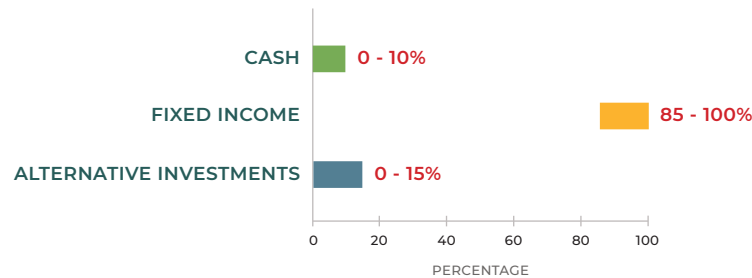
ASSET ALLOCATION STRATEGY

ALL FIXED INCOME

This objective is suggested for investors whose sole investment objective is preservation of principal and maximization of current income. By definition this investor is willing to accept lower potential returns in exchange for lower potential volatility. Minimal growth in principal should be expected due to the lack of equity exposure.

ASSET ALLOCATION RANGES

<i>Asset Class</i>	<i>Range</i>
Cash	0-10%
Fixed Income	85-100%
Alternative Investments	0-15%

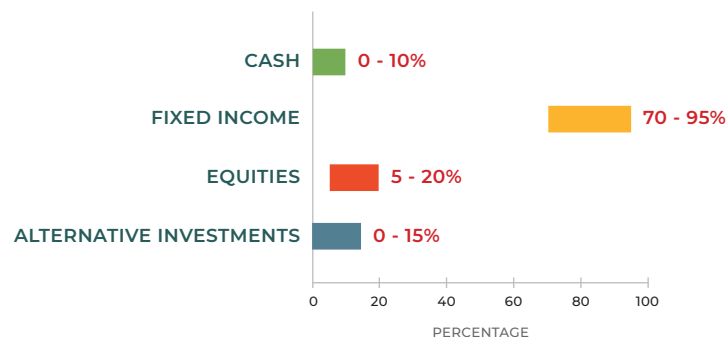


MAXIMUM INCOME

This objective is suggested for investors seeking stability of principal first, and an interest in generating a measure of income and modest capital appreciation secondarily. A modest amount of volatility in principal is to be expected due to exposure to common stock investments.

ASSET ALLOCATION RANGES

<i>Asset Class</i>	<i>Range</i>
Cash	0-10%
Fixed Income	70-95%
Equities	5-20%
Alternative Investments	0-15%



Managing and Preserving Wealth

Investment success requires time, not timing. At Garden State Trust Company, we think long-term in our investment strategy and are not distracted by passing fluctuations and fads. We use a disciplined, well-diversified approach to portfolio management, and firmly believe that each asset class should complement other asset classes within the portfolio.

The core of our investment management approach is to define with our clients their specific goals and to document them into an Investment Policy Statement that is aligned with their objectives. The Investment Policy Statement will determine a proper asset allocation by understanding the following:

Risk Tolerance
Time Horizon
Liquidity Need
Income Need
Unique Family Circumstance



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