



# 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.

[gstrustco.com](http://gstrustco.com)  
888.323.5535

 **Garden State  
Trust Company**  
Spanning Generations