



Managing and Preserving Your Wealth

At Garden State Trust Company we are dedicated to managing and preserving your wealth and we are committed to our fiduciary responsibility.

Our customized investment approach ensures your interests are given the highest priority at all times. Supported by time-proven, decision-making disciplines, we utilize an interactive communication process to keep you informed and to fully achieve your specific financial goals for today and tomorrow.

We know each client has unique preferences and needs from their investment portfolio. This is why the cornerstone of our investment management process is to define with our clients their specific investment goals and to document them into an **Investment Policy Statement** that is aligned with their objectives and is sufficiently flexible to adapt to changing life events and market conditions.

needs, circumstances and changing capital market conditions dictate. We absolutely believe this collaborative effort is the optimal formula for achieving a long-term relationship, a deep understanding and of course, long term investment goals.

Investment success requires time, not timing. This is why we think long-term in our investment strategy and are not distracted by passing fluctuations or fads in portfolio management. We utilize a disciplined, well-diversified approach to portfolio management incorporating a fundamental belief that each asset class has a specific function within the portfolio, and each asset class is to be managed as a complement to the other asset classes.

The **Investment Policy Statement** incorporates:



One cannot underestimate the importance of a well thought-out investment policy as it will detail your acceptable level of risk and how your portfolio will be managed by the asset allocation selected and agreed upon at the onset of our investment management relationship.

Time spent with each client whether in person or by telephone allows us to understand their specific investment circumstances and objectives along with their tolerance for risk. The investment policy statement and the investment portfolio itself is dynamic meaning that they need to be reviewed at least annually and revised as objectives,

At **Garden State Trust Company** every client's investment portfolio is supported by in-depth research and selected by time-proven analytical disciplines enabling us to identify long-term investment themes which are the key to long-term success.

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