



financial planning

**FINANCIAL PLANNING**

The development of a comprehensive financial plan creates a multi-dimensional portrait that leads to a strategy suitable for your present and future goals.

At Pennsylvania Trust, the process is a comprehensive approach that utilizes an in-depth analysis of each area of your life to tailor a plan to your needs.

After the plan is designed, an implementation strategy is undertaken to assure that your needs and wishes are carried out with appropriate actions.

Ongoing monitoring and review enables your plan to continue to meet those needs, and/or if necessary, make appropriate adjustments.

Pennsylvania Trust in coordination with your advisory team members, attorney, accountant, broker, can see that once finalized, the financial plan is executed and monitored to your satisfaction.

**THE FINANCIAL PLANNING PROCESS**

**I. Research**

Identification and prioritization of short-term and long-term goals and an inventory of financial resources.

**II. Analysis**

Evaluation of current financial resources and situation. Identification of areas of concern and development of the plan to help reach the goals.

**III. Recommendations**

The plan is designed with a number of recommendations and alternatives.

**IV. Implementation**

A variety of actions, depending on the scope and complexity of the plan which may require asset repositioning, certain charitable giving strategies, creation of trusts, or foundations all in coordination with existing advisory team.

**V. Managing and Monitoring**

Regular reviews, updating the plan and implementation of any adjustments as circumstances and goals change.

**OUR PARTNERS**

Financial Planning at Pennsylvania Trust is made available through an arrangement with Janney Montgomery Scott, LLC\* which has provided financial planning services to individuals and families for generations.

\*Member NYSE, FINRA, SIPC

For further information including fees, please contact your Administrative Officer.

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For individual investors requiring close personal attention to their specific financial interests and for institutional investors seeking a quality component for their portfolio allocation, Pennsylvania Trust offers investment expertise that aims at both growing assets and preserving them.

We are a closely integrated team of experienced investment managers well positioned to respond with agility to dynamic markets. We pursue a highly disciplined investment style with which we design individual client portfolios—portfolios that reflect an understanding of clients' immediate objectives as well as future ones. We develop new products as they seem appropriate to client needs. We protect wealth as we grow it.

As the financial environment has grown both more complex and more opportunistic, clients seek solid solutions and trusted advice. Since 1986, Pennsylvania Trust has provided both vision and its rewards.

Pennsylvania Trust provides investment management and trust administration, tax, estate, and related account services to individuals, families, foundations and endowments. The company currently has over \$2 billion under management. Founded in 1986, Pennsylvania Trust is independent and employee owned.

**P**ennsylvania Trust is committed to

conduct all our relationships with integrity and to maintain the highest ethical standards;

provide outstanding professional and personalized services;

produce superior investment results consistent with client objectives;

and retain exceptionally skilled individuals, empowering them with state-of-the-art technology.



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