

# GenTrust Overview

## Who we are

GenTrust is an investment firm that provides sophisticated solutions to ultra-high-net-worth individuals, families and institutions. We are a registered investment advisor (RIA) that was founded in 2011. We have offices in Miami, New York and Puerto Rico. Across those three offices we have 38 employees working day and night to help a distinct group of clients who trust us with guiding their financial lives.

GenTrust was founded on the idea that the current landscape of investment advisors did not provide a selection of choices of firms that were free of conflicts and could provide clients with fully bespoke and institutional quality solutions.

Our clients choose us because we are independent, experienced, sophisticated, provide customization and hold ourselves accountable.

True to our commitment to customization, we work with each client differently depending on what services they are looking for. For some clients, we handle 100% of their financial lives from setting up banking solutions to assisting with financial and estate planning to investment management. For others, we provide access to a wide array of distinct investment strategies. The complete list of services we provide is shown in the graphic below.

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## GenTrust services

<b>Financial planning</b>	<b>Asset allocation design</b>
<b>Estate planning review, guidance and advanced tax strategies analysis</b>	<b>Portfolio management and rebalancing</b>
<b>Charitable giving and educational planning</b>	<b>Customized fixed income and cash management</b>
<b>Mortgages and debt financing</b>	<b>A la carte investment strategies</b>
<b>Consolidated reporting</b>	<b>Alternative investments</b>
<b>Insurance review</b>	<b>Concierge and lifestyle services</b>

## Becoming a GenTrust client

After introductory meeting(s) with your GenTrust advisor and you giving us the green light, the process of becoming a GenTrust client begins with an intake. This intake will capture necessary personal information needed to open accounts, but it will also create a picture of you as a client that we will update and revise over time. The table below shows some of the areas that will be covered.

As part of the intake process, we will determine together which custodian(s) will hold your assets. We work with several custodians including Fidelity, Schwab, Pershing, Northern Trust and Interactive Brokers. The choice of custodian depends on what is important to you as a client.

Another key result of the intake is the design of your custom benchmark. Our intake process takes many variables into account including your willingness to take risk, your tax status, willingness for illiquidity, inflation tolerance, and currency needs. We also consider any restrictions you may have such as current holdings you wish to maintain or asset classes you wish to have excluded from your portfolios. All of these elements are necessary for us to create a benchmark which is customized to you the client. The resulting benchmark will be a combination of cash, fixed income, equities, real assets and alternatives. This benchmark will be created for you and will allow you to hold us accountable.

Once a benchmark is agreed to, we memorialize it with investment guidelines or an Investment Policy Statement (IPS). This benchmark is what

guides how we manage your portfolio over time, providing the rules and guideposts by which we will follow when managing your portfolio.

GenTrust is then responsible for implementing the portfolio and adjusting it over time based on our views of market conditions. The results of your portfolio will be measured against your benchmark and discussed with you. We provide regular market updates through various emails, newsletters and webinars.

The only investment decisions which require client approval (both consent and signature) are alternative investments. We evaluate many alternatives each year and end up recommending on average 4-6 per year to clients depending on each client's profile.

GenTrust provides clients with regular reporting, including consolidated reporting on assets held away from GenTrust to give clients a full picture of all their assets. This is particularly useful for client's accountants as a central check during tax season.

Each client is assigned a team within GenTrust that consists of your advisor, a client service representative, and senior members of the reporting, investing and planning divisions. Your advisor is a trusted resource for all things financial including mortgages, major purchase decisions, etc.

## Areas covered during intake process

<b>Financial planning</b>	Goal identification, retirement planning, income, education planning, insurance reviews, debt financing reviews
<b>Estate planning and advanced tax strategies</b>	Assistance and advice with trust creation, efficient transferring of assets to heirs, charitable giving strategies, account titling
<b>Asset allocation</b>	Determining risk profile and asset allocation, defining investment goals and constraints, identifying appropriate investment strategies

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