



EST. 1890

MOORS & CABOT  
INVESTMENTS

CAPABILITIES GUIDE









A low-angle, upward-looking photograph of a classical building's facade. The image is dominated by intricate stone carvings and sculptures. At the top, a wide frieze features a large, circular medallion surrounded by swirling acanthus leaves and other decorative motifs. Below this, a series of rectangular blocks or pilasters are visible. In the foreground, two large, detailed sculptures are prominent: on the right, a horse's head and neck, and on the left, a winged figure, possibly a griffin or a cherub, emerging from a dense cluster of leaves. The lighting is warm, suggesting late afternoon or early morning, casting soft shadows that emphasize the textures of the stone.

Not all wealth is the same.





Nor are its objectives.







AT MOORS & CABOT, understanding your investment needs is paramount. Of course, you'll hear that from nearly every financial services firm. So, *what makes Moors & Cabot different?* We think effective wealth management should be based on a close, trusting relationship—one that aligns our point of view with yours. Only then can we acquire a meaningful understanding of your personal financial objectives.

We believe wealth means different things to different investors, at different points in their lives. Consequently, Moors & Cabot financial professionals focus on long term opportunities, while remaining nimble navigators of short-term trends. We realize your wealth management goals are unique to you. Our job is to develop the best strategies and financial plan to build your portfolio.



WATER  
WILLIAMS BLDG. J. et al.  
FEDERAL TR. CO.

MINOT 2ND NATL BANK BLDG.  
Wm. J. Gaston Tr.  
7016

WILDER PEABODY & CO.  
6732 Bldg.  
Peabody

NEW YORK

U.S. POST OFFICE  
&  
SUB TREAS.



## Time does not mark our history. Results do.

IN 1890, 13 YEARS BEFORE the New York Stock Exchange was where it stands now, John F. Moors and Charles Cabot established a small investment firm in Boston's financial district. Its mission then: handle the personal investments of the two founders and their friends. Through time, that mission has expanded. Today, Moors & Cabot manages the assets of thousands of investors from our Boston headquarters and branch offices throughout the country.

That doesn't mean we're big. It just means we're good at what we do—understanding and managing the wealth of our clients. We've done it through two world wars; the market crashes of 1907, 1929, and 1987; countless panics; numerous recessions; the dotcom bubble; the housing bubble; and the daily ups and downs of an ever-changing financial landscape. Through it all, Moors & Cabot has prevailed. And, more importantly, so have our clients.

We kept the same Boston address for more than 100 years before moving to a new headquarters location in 2018, and our message here isn't just about longevity. It's also about the experience, stability, and wisdom those years bring to each client relationship. The move to the new office was made in the interest of bringing enhanced services to our clients, adding to the message our plan to support them for the next 100 years.

Simply speaking, *we see value in time.*



## Knowledge is necessary. Wisdom is essential.

WITHOUT A DOUBT, experience is a vital component of wealth management. But at Moors & Cabot, we think experience tempered with wisdom is even more valuable. To us, wisdom is the result of making good decisions—something Moors & Cabot has done consistently for over one and a quarter centuries.

Our focus has always been on doing what's best for our clients. Our business model demands it. Though we offer a full range of financial services, we prefer to be small rather than large, private rather than publicly owned, personal rather than impersonal. We take the “professional” part of our financial professional role very seriously. We provide our wealth management and institutional clients with independent, unbiased counsel—unencumbered by any proprietary products or research.

While Moors & Cabot retains the names and values of our two founders, our business is firmly rooted in the 21st century. Our clearing provider, RBC Correspondent Services (a division of RBC Capital Markets, LLC) “RBC CS”, offers a depth of technology and services to rival any global investment bank. RBC CS also offers Moors & Cabot clients access to independent perspectives on the market, the economy, business sectors and individual investments.



MOORS  
&  
CABOT



## Relationships are built on understanding. Understanding is built on trust.

MOORS & CABOT WAS FOUNDED on a relationship. Today, our registered investment professionals carry on that tradition—basing client relationships on a thorough understanding of your wealth management preferences and objectives. They're experts at it, with successful track records that span a decade or more.

We select our financial professionals carefully, based on criteria such as knowledge, client focus and commitment to the profession. All are seasoned investment professionals who have built a loyal following. More importantly, they have advised clients through all market conditions, both bull and bear, and through all economic cycles.

Throughout our long history, we've amassed a vast pool of collective knowledge in wealth management, one that Moors & Cabot financial professionals can tap into. In addition, we provide Moors & Cabot professionals with access to authoritative sources of information—from research by several major Wall Street firms to real-time financial news and information from around the world. Nonetheless, there are no quick answers here. Moors & Cabot professionals devote considerable time and attention to the development of personalized wealth management recommendations. The ultimate deliverable: the construction and management of your unique wealth management portfolio.











BOSTON

BOSTON PROPER AND BACK

FROM ACTUAL SURVEYS







## Institutional investors have specialized needs. Starting with a specialized professional.

MOORS & CABOT CAPITAL MARKETS exclusively serves the institutional investment community. Naturally, so do our financial professionals. Proficient, knowledgeable and professional, each Capital Markets financial professional brings extensive sales and trading experience to the table. Collectively, they have one overriding focus—delivering carefully conceived, executable ideas and recommendations to you.

Moors & Cabot Capital Markets offers a comprehensive range of investment capabilities, including sales and sales trading, fixed-income, and municipal finance. Each institutional portfolio we create is unique, reflecting your particular institutional investment objectives.

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### **EQUITY SALES & TRADING**

Our equity sales and sales trading team has extensive institutional backgrounds. Clearing and custody services are expertly executed by Broadcourt Clearing Corporation.

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### **FIXED-INCOME PRODUCTS**

Moors & Cabot handles sales, trading and underwriting of fixed income products—acting as both agent and principal to ensure the best execution. Moors & Cabot trades all facets of the fixed market, including agency, municipal, corporate, mortgage-backed, high yield, preferred and non-dollar securities.

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### **MUNICIPAL FINANCE**

Moors & Cabot provides consultative advisory services to local municipal entities for debt management, fiscal advice, and access to the debt markets through bond issues. We are also recognized as the “preeminent distributor” of Maine local tax-exempt obligations and the “point of inquiry” for local Maine municipal debt.







## Wealth management is best accomplished one investor at a time.

AT MOORS & CABOT, there are no ready-made financial plans. We are investment purists, maintaining our objectivity above anything else. Whatever your specific wealth management goals are, your Moors & Cabot financial professional will build your portfolio step-by-step from our wide range of investment products and services—complementing or replacing some of your existing holdings. Of course, this doesn't happen overnight; it's the result of a consultative, measured process.

### MOORS & CABOT IS A FULL-SERVICE INVESTMENT FIRM

While Moors & Cabot's approach to wealth management is a more intimate one, we are, nevertheless, a full-service investment firm. Our financial products and services span the full spectrum of investment options—from financial management and insurance to banking and equity trading. Through our relationship with RBC CS, we also have access to an abundance of third-party advisory programs.

### PRODUCTS & SERVICES

Moors & Cabot offers customizable financial and portfolio management programs from a comprehensive range of products and services.



## PRODUCTS & SERVICES

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### PORTFOLIO MANAGEMENT

With Moors & Cabot's Portfolio Management Program (PMP), your financial professional is also your Portfolio Manager. The PMP can be structured in two ways:

- » *Fee-Based Advisory, with accounts managed on a discretionary basis*
  - » *Fee-Based Advisory, with accounts managed on a non-discretionary basis*
- 

### STOCKS & MUTUAL FUNDS

As a member of the New York Exchange and NASDAQ, we trade millions of shares daily, including:

- » *Listed stocks*
  - » *Over-the-counter*
  - » *Equity options*
  - » *Mutual funds*
- 

### RETIREMENT & INSURANCE

Through our relationships with many of the country's top insurance carriers, Moors & Cabot offers a large selection of annuities and life insurance products, including:

- » *Life insurance*
  - » *Retirement plans*
  - » *Long-term care insurance*
  - » *Annuities*
  - » *Disability insurance*
  - » *Life settlements*
  - » *Combination products (Life/LTC)*
  - » *Small business retirement plan options*
- 

### FIXED INCOME

Moors & Cabot offers a wide variety of fixed-income alternatives, including:

- » *U.S. government securities*
  - » *Tax-free municipal bonds*
  - » *Corporate debt obligations*
  - » *Certificates of deposit*
  - » *Unit investment trusts*
  - » *Preferred stocks*
- 

### INDEPENDENT RESEARCH

The key word here is "independent." Moors & Cabot professionals have access to unbiased, up-to-date information in equity and fixed income markets, from such authoritative sources as:

- » *CFRA/Standard & Poor's*
- » *Dorsey Wright*
- » *RBC Insight and RBC-affiliated vendors*



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**INVESTMENT ALTERNATIVES**

Moors & Cabot offers more than 11,000 mutual fund choices from over 400 well-known fund companies.

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**TRUST SERVICES**

Moors & Cabot has relationships with several reliable Trust Companies (some via RBC CS\*), including:

- » *Cumberland Trust*
  - » *TrustCorp America\**
  - » *Comerica B&T\**
  - » *South Dakota Trust\**
  - » *City National Bank\**
  - » *RBC Trust (Delaware) Limited\**
- 

**BANKING & CASH  
MANAGEMENT SERVICES**

Lending, banking and cash management services are available through BNY Mellon via RBC CS, including:

- » *Securities-Backed Lending*
  - » *Business Financing Services*
  - » *1031 Like-Kind Exchange*
  - » *Check Writing*
  - » *Debit Card Services*
  - » *Online BillPay*
  - » *Referrals only for Mortgages, Home Equity Line and Home Equity Loans*
- 

**INVESTMENT TOOLS  
& TECHNOLOGY**

- » *Gateway: Integrated RBC portal to products, services, and applications*
  - » *Thomson Reuters—Quotes and Markets*
  - » *Bond Desk—fixed income trading platform*
  - » *Retail equity trading desk*
  - » *Fixed income trading desk*
  - » *Investor Connect—online portal allows you to access your account information, and obtain real-time quotes and research*
  - » *MoneyGuidePro®—Investment planning tool helps professionals identify and prioritize your financial and life goals<sup>1</sup>*
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**PORTFOLIO REPORTS**

RBC's PortfolioView provides a variety of portfolio reports, including:

- » *Portfolio summary*
  - » *Portfolio estimated Income*
  - » *Performance*
  - » *Gain/loss reports*
- 

**TAX CREDITS**

Low-income housing tax credits are handled by Moors & Cabot Direct Investment Department, a nationally recognized leader in the industry.

<sup>1</sup>© MoneyGuide, Inc. Envestnet MoneyGuide provides goals-based financial planning applications.



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For more information, as well as a detailed  
listing of all our branch locations, please visit:  
**[www.moorscabot.com](http://www.moorscabot.com)**



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