DGL

Advisory Group

MOORS & CABOT

One Federal Street, 19th Floor

Boston, MA 02110

WHO WE ARE

The DGL Advisory Group at Moors & Cabot has more than 100 years of combined experience providing a high level of client service in investment management and comprehensive financial advice. We are committed to helping our clients achieve their financial goals through the combination of our balanced approach to portfolio management and financial planning services. Contact us to learn more about how we might be able to help you and set up a free consultation.

MEET OUR TEAM

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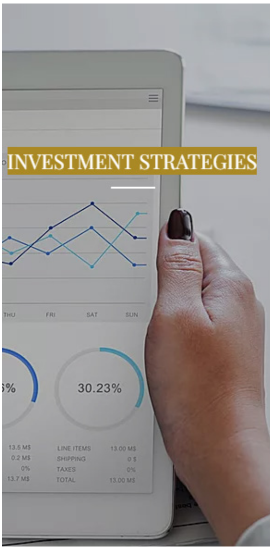
WHAT WE DO



We use a combination of individual stocks and bonds, exchange traded funds, and other investment vehicles to pursue sustainable growth and a level of income that meets your needs.

Each of our portfolios is fully customized to fit the needs of our clients, whether that be to generate tax-free income and protect your principal or to pursue growth by investing in the latest technology trends. Where we have found most of our success over time is a balanced approach between growth and income while ensuring we are not overly exposed to any company or industry.

Retirement is one of the primary goals towards which many of our clients are working. We work with you to ensure that you are prepared for a long and comfortable retirement with sustainable cash flows and the ability to navigate market downturns and unexpected expenses.

The key to retirement planning is to understand the trade-offs you're making with different decisions. From finding the right savings strategy and investment approach to deciding when to take social security and determining whether or not long-term care insurance makes sense, we are here to help.

WHAT WE DO *(cont.)*

We are committed to serving all of our clients' financial needs and helping you through life's difficult decisions in any way we can using a combination of modern software tools and collective experience.

We work with our clients to add value via cash flow modeling using the MoneyGuidePro® software package and discussing your goals, helping you to prioritize them, and working through each possible solution. We work closely with you and your other service providers (lawyers, accountants, insurance agents) to monitor your plan and ensure that we address any life events that may affect your plans and keep you on track to meet your financial goals.

The DGL Advisory Grou
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Investment Planning	*Review* Estate Planning & Charitable Giving	Retirement Planning
Investment Planning	Wills	Retirement Goal Setting
Asset Allocation	Health & Financial Documents	Social Security & Medicare
Time Horizon	Trusts	IRAs
Withdrawal Strategies	Irrevocable Life Insurance Trusts	Employer-Sponsored Plans and 401(k)s
Stock Concentration	Estate Taxes	Annuities & Pensions
Review of Investments Held Outside Firm	Charitable Giving & Trusts	RMDs and Withdrawal Strategies

p at Moors & Cabot, Inc.
ed Services

Risk Management & Insurance

- Review of Existing Policies
- Life Insurance Needs
- Long-Term Care Insurance
  - Asset Protection

Cash Flow and Budget

- Income Sources
- Expense and Budgeting
- Planned Large Expenses
- Emergency Funding
  - Mortgage Review

Income Tax Planning

- Review of Cost-Basis
- Review Realized Gains
- Carry Forward Losses
  - Tax Loss Harvesting

Concierge Service

- Coordinate with other advisors such as your attorneys and accountants
- Hold regular meetings and ensure that all planning is well coordinated and implemented

Value; Moors & Cabot does not provide legal or tax advice.
e subject to change and are for informational purposes only.

ESTABLISH GOALS & RISK TOLERANCE

The first step in building a portfolio that works for you is establishing what your needs are and what level of risk you are comfortable with. We have the flexibility to build a portfolio geared towards generating income and protecting your assets or one that is more geared towards capital appreciation, based on your needs and risk tolerance.

DETERMINE FRAMEWORK

Based on your risk tolerance and goals, we will determine what level of income you need, what kind of time horizon we will have on your investments, and how to allocate between stocks, bonds, cash, and other investment vehicles such as exchange traded funds to gain exposure to other markets and asset classes.

IDENTIFY OPPORTUNITIES

We are always working to identify new undervalued trends and opportunities to generate capital appreciation. Once we have put together a portfolio that meets your needs, we will work towards implementing it over time while taking into account your tax burden and market timing risk.

MONITOR & ADJUST

As financial advisors, we understand that your needs and your appetite for risk will change over time. We monitor all our portfolios and work closely with our clients to make sure that we are aligned with your goals and keep a close eye on the companies and industries we invest in so that we can adapt to the market environment as it changes.

THE DGL DIFFERENCE

PERSONALLY CUSTOMIZED PORTFOLIOS

We work with you to build an investment portfolio that meets your cash flow needs, aligns with your values, and doesn't expose you to risks that you are not comfortable with.

FINANCIAL PLANNING WITHOUT AN AGENDA

We work with all of our clients to help you make decisions in your own best interest and find the solutions that best fit your needs.

FULL SERVICE PROVIDER

Whether you need help with your investments, planning for college or retirement, or figuring out what your insurance needs are, we are here to help.

HISTORY OF MOORS & CABOT

Moors & Cabot was founded in 1890 by John F. Moors and Charles Cabot. Originally formed to handle the personal investments of the two founders and their friends, the firm now offers a variety of wealth management services.
In the years since its inception, Moors & Cabot has grown to include branch offices in various cities nationwide.
Moors & Cabot is one of the nation's oldest independent members of the New York Stock Exchange. Headquartered at One Federal Street in the heart of Boston's financial district, the company has stood for more than 130 years as a pillar of stability in the investment community.

Though our investment firm offers a full range of financial services, our culture is based on the fact that we prefer to be small rather than large, private rather than publicly owned, personal rather than impersonal. We take the "advisor" part of our financial advisor role very seriously. This is the foundation of the culture we work tirelessly to maintain.

We believe this culture drives our mission of keeping your interests and goals as our top priority. This is why we provide all our clients with independent, unbiased counsel—unencumbered by any proprietary products.

Take the next step...

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Contact Us

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