

Gilbert Capital Group

Investment Management



Experience You can Trust
Attention You Deserve

42 Town Farm Road, North Yarmouth, Maine 04097
Tel: 207-657-6900 Email: info@gilbertcapitalgroup.com



Gilbert Capital Group

**Our clients expect their portfolios to work for them,
while they pursue life's challenges and fulfillments.**

Put our experience to work for you, to help you identify your financial goals, and to work with you to achieve your objectives - for growth, for income, for peace of mind.

**It's about you. What you want, who you are,
where you want to go, how you want to go there.**

What do you worry about? Your health? Your children? Your time? The old oak tree out back? If it's your money that you worry about, then we can help.

**Having enough money is important - knowing that you
have enough is even better.**

To Manage your wealth effectively, we can help you
manage your money better.

42 Town Farm Road, North Yarmouth, Maine 04097
Tel: 207-657-6900 Email: info@gilbertcapitalgroup.com



Gilbert Capital Group

Portfolio Strategy & Management

In the rapid changes of global markets, today's investors demand forward-looking strategies and dynamic investment research. At Gilbert Capital Group we recognize that successful investment decisions come from well thought out and proven disciplines and the resources to monitor ever-changing and increasingly complex financial markets.

Our commitment to portfolio management and investment research is guided by the belief that

- Investments should be actively managed to accomplish each client's investment objectives,
- Superior performance does not result from fad or fashion but from disciplined application of proven strategies,
- Guided by experienced investment professionals, the use of quantitative analytics greatly improves the discipline of the research process,
- Portfolio diversification, by holdings and economic sectors, is essential to achieving successful investment results.

Portfolio diversification is achieved by selecting attractively valued companies in different industries *and* by recognizing that market leadership rotates between large cap and small-cap stocks, and growth and value styles of investing.

In addition to common stocks, we use an actively managed discipline of investing in top performing no-load mutual funds to focus on the opportunities brought by market rotation.

Today's technologies bring more news and information to investors than ever before. Gilbert Capital Group brings experience and perspective to the dynamic management of investment portfolios.

42 Town Farm Road, North Yarmouth, Maine 04097
Tel: 207-657-6900 Email: info@gilbertcapitalgroup.com



Gilbert Capital Group

Cass A. Gilbert, CFA, Principal

An investment adviser since 1979, Cass is responsible for developing investment strategies and managing investment portfolios for clients of Gilbert Capital Group.

Prior to founding Gilbert Capital Group in 1998, Cass was a Senior Vice President and the Director of Portfolio Management for Gouws Capital Management, Inc. Through almost thirteen years there, he was responsible for managing investment portfolios for individuals, trusts, pension plans, and endowment funds, oversight of the firm's portfolio management and administration, and coordinating fixed income strategies and investments. He was also a Vice President and member of the Board of Directors of Acadia Trust, N.A. from its founding in 1992.

Earlier in his career, Cass worked in trust investments for Maine National Bank and as an investment broker with Shearson Loeb Rhoades. He is a Chartered Financial Analyst.

Patricia B. St. Pierre, Client Service

With almost thirty years of investment services experience, Trisha is responsible for ensuring that clients of Gilbert Capital Group receive the highest level of service. She coordinates all day-to-day operational and administrative activities and serves as a key contact for client inquiries and information requests.

Before joining Gilbert Capital Group, Trisha worked with Cass for ten years at Gouws Capital Management, Inc. Previously she had been employed by Kidder Peabody & Co., California I Bank in San Diego, and the trust division of Maine National Bank.

Beatrice A. Gilbert, Principal

After almost twenty years of senior management experience, Beatrice is responsible for all business administration, finance, and marketing functions at Gilbert Capital Group.

Prior to co-founding Gilbert Capital Group, Beatrice was a Senior Manager of Product Acquisition for L.L. Bean where she had divisional responsibility for inventory and product management; traveling to the Far East and Central and South America to negotiate vendor agreements, to optimize inventory strategies, and to monitor product quality. Beatrice began her career with Casco Northern Bank in 1981, first as an auditor and ultimately as a Regional Vice President of Corporate Banking. She joined Fleet Bank in 1993 as Senior Vice President of Commercial Operating Services for Maine and New Hampshire.

42 Town Farm Road, North Yarmouth, Maine 04097
Tel: 207-657-6900 Email: info@gilbertcapitalgroup.com



Gilbert Capital Group

Investment Services

- Portfolio management and counsel focused on your objectives and expectations

- Portfolio Reporting – Quarterly and upon Request
 - Contributions & Withdrawals
 - Purchases and Sales
 - Tax Reporting
 - Realized Gains and Losses
 - Interest and Dividends
 - Cost basis recordkeeping
 - Portfolio Appraisal

- Performance Reporting
 - Net Total Return
 - Equities
 - Fixed Income
 - Reference Indices

- Administration
 - Monthly reconciliation of brokerage statements
 - Scheduling of regular portfolio review meetings
 - Accounting for capital changes (splits/mergers/spin-offs)
 - Proxy Voting
 - Tax reports provided to tax preparers on request

42 Town Farm Road, North Yarmouth, Maine 04097
Tel: 207-657-6900 Email: info@gilbertcapitalgroup.com



Gilbert Capital Group

Privacy of Your Financial Information

Gilbert Capital Group is committed to the privacy and confidentiality of the information provided to us by our current and former clients. In compliance with Gramm-Leach-Bliley Act of 1999, we are required to disclose the sources and uses of nonpublic personal information.

Our clients provide nonpublic personal information to us by application for brokerage services, in personal conferences for investment planning purposes, to complete a transaction or request for service, and from their designated representatives, such as attorneys and accountants.

In addition to the information disclosed to us, we keep records of all transactions executed in those brokerage accounts designated by our clients as managed by Gilbert Capital Group.

Information retained by Gilbert Capital Group is used to provide personal and effective investment management services to our clients. This information may not be used for any other purpose.

Gilbert Capital Group restricts access to our clients' personal and account information and maintains physical, electronic, and procedural safeguards to protect this nonpublic personal information.

Gilbert Capital Group does not share nonpublic personal information with anyone except at our clients' request.

