

## Cabot Money Management: Personalizing Global Wealth Management in a Prepackaged World.

The buzzword in the investment management industry these days is “Global Wealth Management.” Integrating international equities, emerging markets and foreign debt into portfolios has become particularly attractive given the recent weakness of the dollar and U.S. economy. In addition, the endowments of Harvard and Yale have lent credibility to the benefits that international and alternative investments may be able to bring to a portfolio. Unfortunately, these strategies are now becoming overly productized into a one-size-fits-all selection of funds and investments. Most investors, however, have learned that their needs are unique and demand an individualized solution.

It is the attempt to answer this call and merge sophistication with personalization that drives the Cabot team. Founded in 1983, Cabot has evolved from a regional investment management firm to a national wealth management firm. Regular appearances on CNBC and Bloomberg Television along with numerous consultations from newspapers such as *The New York Times* and *Wall Street Journal* have pro-



vided a platform for Cabot’s portfolio management team to share its views on the global equity and fixed-income markets. Rob Lutts, in particular, has regularly reported on his trips to China and India as well as his own research in the areas of emerging markets, gold and commodities, and of course, the economy as a whole. It is, however, the attempt to personalize these themes for the clients and translate them from news to value that Cabot feels makes them unique.

Of course, investing does not occur in a vacuum and this is why Cabot’s client-first approach is so important. As a fee-only manager, Cabot works with clients to develop a comprehensive multi-year financial strategy. Devoid of the conflicts inherent in a commission-based relationship, Cabot is able to provide advice based on their clients’ needs, not a grouping of proprietary products.

Important Cabot buzzwords are “context” and “scope.” Clients who work with Cabot have a team of legal, tax and investment professionals. Drawing on their estate planning, tax planning and preparation and financial planning skill set allows the firm’s professionals to attempt to create a strategy that has not only breadth and depth but most importantly fits within the context of the client’s own situation. This coordination of skills has proven particularly attractive to executives and busy families who value the time benefit that having one firm provide a comprehensive suite of services provides. Cabot



feels it is particularly skilled in helping clients simplify their financial situation. Therefore, Cabot’s professionals are able to assemble their services to fit within the scope of a client’s needs.

In addition to their work with individual clients, Cabot’s investment management approach has also been applied to institutional clients as well. Charities and endowments, like individual clients and families, often need diversification and a disciplined approach that accounts not only for return but risks as well. Furthermore, Cabot works with trustees to help mitigate their fiduciary risks by creating a detailed investment policy statement that is consistent with the needs of their particular charity, trust or endowment.

Wealth Management is an old concept. Cabot did not invent it, but they do think that they have improved on it. As a firm, Cabot feels that their combination of a global investment strategy, professional, impartial financial advice and personalized attention provides a unique value proposition for those that demand more from their professional relationships. ■

\*Please consult your advisor to determine if a global investment strategy is appropriate for you. Past performance of either the domestic or international markets is not predictive of future results nor will diversification alone protect from loss.

**Cabot Money Management, Inc.**  
216 Essex Street, Salem, MA 01970  
(978) 745-9233 > [www.eCabot.com](http://www.eCabot.com)