



MAIDEN
COVE
CAPITAL

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How we position you for long-term success

FINANCIAL COACHING

that helps you
accept market
fluctuations,
plan for the future,
and make smart
decisions.



PORTFOLIO CONSTRUCTION

that relies on
a cost-effective,
tax-efficient,
total-return
approach.

WEALTH MANAGEMENT

that includes tax
planning, retirement
saving and spending
advice, estate planning
guidance, and more.

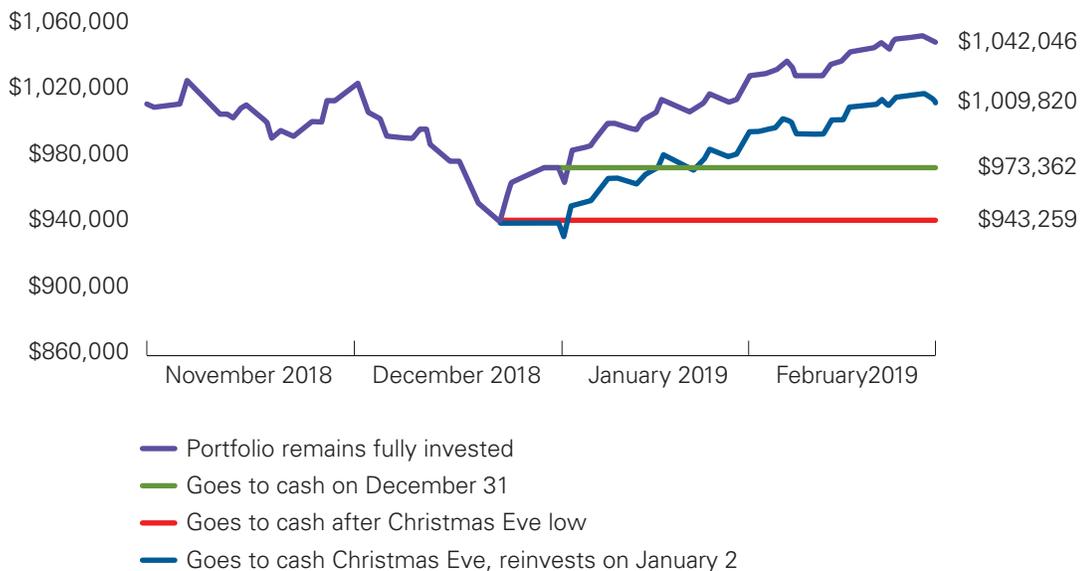


FINANCIAL COACHING

We work to eliminate the emotions that can interfere with investing so you make smart decisions that position you to reach your goals by:

- **Helping** you articulate your dreams and goals and stick to a plan to reach them.
- **Enabling** you to prepare for future scenarios, whether in the markets or your life.
- **Ensuring** that you know who you can turn to for objective advice.

We can navigate you through events such as the global stock market drop in late 2018



Source: Vanguard calculations, based on data from FactSet, as of February 28, 2019.

Notes: Returns for a \$1 million global portfolio consisting of 60% stocks and 40% bonds. U.S. stocks represented by CRSP US Total Market Index. U.S. bonds represented by Bloomberg Barclays U.S. Aggregate Float Adjusted Index. Global stocks represented by FTSE Global All Cap ex US Index. Global bonds represented by Bloomberg Barclays Global Aggregate ex-USD Float Adjusted RIC Capped Index. **Past performance is no guarantee of future results. The performance of an index is not and exact representation of any particular investment, as you can not directly invest in an index. All investments are subject to risk, which may result in the loss of principal.**

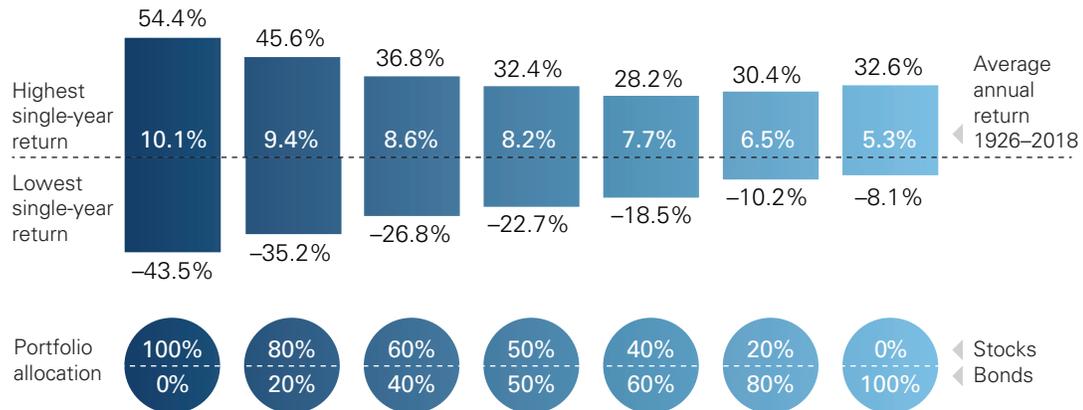


PORTFOLIO CONSTRUCTION

We work with you to build and maintain a portfolio with a mix of investments that will help you achieve your goals. We also ensure that those investments are based on your time horizon and your risk tolerance and that your portfolio is:

- **Cost-effective.** Every dollar spent on expense ratios, taxes, and trading costs is a dollar less for you.
- **Tax-efficient.** The strategic allocation of your assets between tax-advantaged and taxable accounts adds more value.
- **Total-return-oriented.** This type of investing approach offers the potential for less risk, greater tax efficiency, and a longer portfolio life.

We help you understand your risk tolerance and tailor your portfolios accordingly



Source: Vanguard, as of December 31, 2018.

Notes: Stocks are represented by the Standard & Poor's 90 Index from 1926 through March 3, 1957; the S&P 500 Index from March 4, 1957, through 1974; the Dow Jones Wilshire 5000 Index from 1975 through April 22, 2005; the MSCI US Broad Market Index from April 23, 2005, to June 2, 2013; and the CRSP US Total Market Index thereafter. Bonds are represented by the S&P High Grade Corporate Index from 1926 through 1968; the Citigroup High Grade Index from 1969 through 1972; the Lehman Brothers U.S. Long Credit AA Index from 1973 through 1975; the Bloomberg Barclays U.S. Aggregate Bond Index from 1976 to 2009; and the Bloomberg Barclays U.S. Aggregate Float Adjusted Index thereafter. Returns include reinvestment of all earnings.

Past performance is no guarantee of future results. The performance of an index is not an exact representation of any particular investment, as you cannot invest directly in an index. All investments are subject to risk, which may result in the loss of principal.

Stocks historically are more volatile and can fluctuate significantly in response to company, industry, market and political risks. While, investments in bonds are subject to credit, interest rate, and inflation risk. Diversification does not ensure a profit or protect against a loss.



WEALTH MANAGEMENT

We offer a comprehensive, holistic wealth management approach that focuses on all the complex financial planning issues you and your family may experience.

We help you achieve all your wealth management goals



Talk to us about how we incorporate **financial coaching**, **portfolio construction**, and **wealth management** into your advisory relationship.

All investing is subject to risk, including the the possible loss of the money you invest. Be aware that fluctuations in the financial markets and other factors may cause declines in the value of your account. There is no guarantee that any particular asset allocation or mix of funds will meet your investment objectives or provide you with a given level of income.

We recommend that you consult a tax or financial advisor about your individual situation.

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