

Personal,  
sophisticated,  
and careful  
wealth management

GOULD   
ASSET MANAGEMENT®



# Personal, sophisticated, and careful wealth management – this is the essence of Gould Asset Management.

Based in Claremont, California, our firm oversees more than \$400 million in assets on behalf of individuals, families, endowments and foundations.

Gould manages individual customized portfolios of financial assets – stocks, bonds, mutual funds, exchange-traded funds, and options. Our clients are individuals and organizations with portfolios that range in size from approximately \$500,000 to in excess of \$20 million.

We provide an independent alternative to the large national firms, with a business model that always puts our clients' interests first.

We help our clients manage their financial lives.



# The Gould Difference

Gould is different in ways that count.

These include the innovative strategies we offer, the tools and methods we use to implement those strategies, and the way we customize our services to meet the needs of each client.

*The following attributes, we believe, set us apart from the crowd:*

- Our investment strategies are innovative, not for the sake of difference, but in ways that truly help our clients achieve their long-term goals.
- We work with a highly diverse set of asset classes in constructing client portfolios, and continually evaluate new ones for inclusion in our strategies.
- We see our job as adapting to the needs of our client, rather than vice-versa, and regularly incorporate pre-existing holdings into client portfolios. We employ sophisticated methods in seeking to optimize after-tax return.
- We provide extraordinary client service and support. Our entire team is highly accessible to every client.







# The Client Experience

Each client comes to Gould with unique circumstances.

Age, assets, investment experience, life and financial goals, and risk tolerance are just a few of the factors. We craft solutions for each client, based on careful consideration of these and other factors.

At Gould, we help clients as they traverse a variety of important life events. Common challenges include:

**ACCUMULATION PHASE:**

*Investing for retirement*

**DISTRIBUTION PHASE:**

*Investing during retirement*

**SPECIAL-PURPOSE ACCUMULATION:**

*Investing for children’s or grandchildren’s education*

**LUMP-SUM INVESTING:**

*Handling assets received all at once, for example:*

- *Inheritance*
- *Divorce*
- *Downsizing a residence*
- *Sale of a business*

Getting started as a Gould client is easy and straightforward.

We’ll meet with you in person, by phone, or by videoconference, according to your preference, to learn in detail about your current financial situation and clarify your goals and aspirations for financial security.

Next, we will review our investment strategies with you, carefully explaining both the potential benefits and risks associated with each strategy, leading to concrete portfolio recommendations.

Some clients come to us having already developed substantial investment sophistication, while others have very little experience with financial markets. Either way, we’ll make sure you understand our offerings and our recommendations.

As part of this process, we inventory your financial assets and establish a straightforward plan for organizing and consolidating them into a single, well thought-out investment program.

We will confer and coordinate with your advisors—including accountants, attorneys, and financial consultants.



# Innovative Investment Strategies

Gould Asset Management offers a wide range of innovative investment strategies, designed to meet the diverse needs of its clients.

Our investment strategies are constructed from a broad collection of asset classes, intended to enhance opportunities for portfolio return and diversification.

## Gould Investment Strategies

### CORE EQUITY

#### Equity Index Plus

The Equity Index Plus strategy seeks long-run stock market-like returns, with less volatility than the market itself. We offer US, international, and global versions of this strategy.

#### Equity Dividend Growth

The Equity Dividend Growth strategy seeks total return from a combination of long-term capital appreciation and ongoing dividends by investing in a diversified selection of individual US large cap “blue chip” stocks.

### INCOME

#### Diversified Income

The Diversified Income strategy seeks attractive current income, while providing broad diversification and potential for growth of capital.

#### Quality Fixed Income

The Quality Fixed Income strategy seeks attractive current income and long-term preservation of capital through investment across a broad range of bond market sectors.

### BALANCED

#### BenchmarkPlus

BenchmarkPlus is a dynamic and balanced strategy investing across a broad array of asset classes. We offer a range of risk/return alternatives in this strategy.

### ABSOLUTE RETURN

#### TargetReturn

The TargetReturn strategy seeks to preserve and enhance the purchasing power of client assets over time, while taking the least amount of risk necessary to achieve that goal.

### SPECIALTY STRATEGIES

Gould offers specialty investment strategies designed to meet a variety of investment objectives. In some cases, these are modified versions of our core strategies, customized to meet a specific client need. Others are stand-alone strategies focused on a particular asset class or industrial sector. Common specialty investment strategy implementations include socially responsible mandates, management of concentrated or low-basis legacy stock positions, as well as investments in real estate, infrastructure and emerging markets securities. For more information on these strategies, please speak with a Gould portfolio manager.





# Guiding Principles

Every aspect of our asset management is guided by a set of principles, carefully developed through years of experience.

These principles form our bedrock in the face of dynamic financial markets.

- Our investment strategies are firmly grounded in both theory and practice, and designed to provide enduring value over a wide range of economic and market environments.
- Risk management is our top priority, and intelligent diversification is central to managing portfolio risk.
- Asset allocation is paramount in properly balancing our clients’ return objectives with their tolerance for risk.
- Costs and taxes have a major impact on investment performance. We seek the most cost-effective and tax-efficient ways to achieve our clients’ goals.
- Asset-based compensation aligns our interests with those of our clients.
- Clear expectations are the foundation of a successful long-term relationship between advisor and client.



*I started Gould Asset Management as an independent, fee-based advisor because my years of industry experience convinced me that this structure best aligns the interests of clients and firm. We sit on the same side of the table with our clients, and that makes all the difference.*

— DON GOULD, PRESIDENT

# Culture of Service

We seek to distinguish our firm through a culture of superior personal service.



Gould clients quickly come to appreciate the courtesy, responsiveness and attention they receive from Gould staff. We exist to serve our clients, and make every effort to do so with a genuine personal touch.

Whether it’s orchestrating an IRA rollover from a former employer, working with a client’s CPA at tax time, or navigating an intricate estate planning matter, Gould is there when clients need help managing their financial lives.





## Talk with a skilled and trusted advisor.

To begin a conversation about how Gould's experienced investment professionals can design a sound portfolio strategy to fit your unique needs, call us anytime at **909-445-1291**.

We will help you organize your investment life into a coherent whole and provide the confidence you need to move ahead.

### DISCLOSURES

There can be no assurance that any Gould investment strategy will be profitable or achieve its investment objective, and each such strategy is subject to possible investment losses over any time period. A copy of Gould's Form ADV Part 2, discussing advisory services and fees, is available for review upon request.



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