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Greater Baltimore



Experienced Growth Investors

When assets are placed in competent hands, investors can enjoy peace of mind.

Comprised of four diversely equipped portfolio managers with decades of experience, the investment team at Maryland Capital Management (MCM) is a formidable force.

With at least 20 years of experience each, the advisors have witnessed multiple market cycles and survived many turbulent economies. When the committee meets to make decisions on behalf of their valued investors, they're coming from a place of deep expertise.

"Our experience enables us to make the best decisions," says Gregory Heard, principal and portfolio manager. "We're not merely a group behind a curtain managing the portfolios. We're very accessible and transparent. That really distinguishes us from other firms."

"We give clients peace of mind," adds John Blair, president and portfolio manager. "Instead of worrying about their portfolio, clients are spending their hours doing things they enjoy. They trust us to worry for them."

As a Registered Investment Advisor, not a broker-dealer, the firm is upheld to high fiduciary standards, meaning the clients' best interests are always the first priority.

"We're 100 percent employee owned," informs Jeff Caples, senior vice president and portfolio manager. "We don't answer to any outside attendants."

"As we screen the equity universe and identify attractive growth opportunities, we analyze them carefully as a committee," says Heard. "This team effort helps to alleviate concerns and make confident decisions."

◆ STRATEGIC CUSTOMIZATION

Primarily serving preretirees and retirees with at least \$1 million in investable assets, the firm's founding vision is still strongly in play today: to employ an institutional investment process to high net worth portfolios. The firm has also expanded to serve the sophisticated needs of pension funds, family offices, endowments and foundations.

Voting Members of the Investment Committee:
(l to r) Gregory Heard, principal, portfolio manager;
John Blair, president, portfolio manager;
Frederick Allner III, principal, portfolio manager;
Jeffrey Caples, CFA®, senior vice president,
portfolio manager

Investing mainly in individual stocks and bonds rather than funds, MCM operates generally within three key strategies. The flagship strategy, Concentrated Growth Equity, focuses on 25 high-quality growth companies. The Balanced strategy employs both equity investments and bonds to hedge against volatility, while the Strategic Income strategy seeks to maximize market opportunities for retirees needing income generation.

"On average, we hold stocks for four to five years," Blair notes, "and we're very tax efficient."

Each client is assigned a dedicated portfolio manager who seeks to understand individual investment objectives and risk tolerance.

"We don't put people in boxes, and we don't push products," says Caples. "We manage each portfolio separately, and every plan is customizable to each client's needs."

Because the team is proud of its results, prospective investors are encouraged to visit the website (mdcapital.com) to learn more about the firm's performance.

"We truly love helping people," says Caples. "It's a competitive business, and we enjoy the challenge of helping clients succeed."

Maryland Capital Management is located at 800 N. Charles Street, Suite 500, in Baltimore, MD. For more information, call 410-547-2666 or visit mdcapital.com.

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