Morgan Stanley

Bay Area Wealth Management Group at Morgan Stanley

Wealth Management built around your life and the legacy you want to leave.

Advice Shaped Around Your Life

At Bay Area Wealth Management Group, we know that significant wealth is about far more than markets and models. It is about your life, your family, your business, and the future you are building for the people and causes that matter most to you.

Our work begins with listening. We take the time to understand your priorities, your concerns, your family dynamics, and the decisions you are facing now and in the years ahead. From there, we help bring structure to the moving parts of your financial life, so your investments, planning, liquidity needs, tax considerations, estate goals, philanthropy, and family priorities are considered together.

As wealth becomes more complex, knowing what questions to ask can be as important as knowing which answers to pursue. Whether you are managing concentrated stock, preparing for a business sale or liquidity event, planning for retirement, thinking across generations, or simply wondering whether your current wealth strategy is as coordinated as it should be, we help you evaluate decisions with clarity, care, and perspective.

We work with multigenerational families, corporate executives, founders and business owners, and nonprofit organizations, helping them make informed financial decisions through thoughtful wealth planning, disciplined portfolio management, and relationships built on integrity and personalized service. We use approved technology and AI-enabled tools to support preparation, organization, follow-through, and responsiveness—while keeping judgment, experience, and personal relationships at the center of the advice we provide.

We bring the global resources of Morgan Stanley to a focused number of client relationships, so advice remains personal, responsive, and aligned with what matters most. As life evolves, your plan should evolve with it. Our goal is to help you move forward feeling informed, prepared, and supported by a team that knows you, understands your priorities, and stays engaged as your life, family, and legacy continue to evolve.

Tailored advice. Careful oversight. Disciplined follow-through.

Who We Serve and How We Add Value

Most advisors can manage a portfolio. We help clients manage the decisions, trade-offs, family priorities, and coordination that come with significant wealth—the issues that often matter just as much as the investments themselves.

MULTIGENERATIONAL FAMILIES
We work with families who want their wealth managed with the same care and intention they bring to the rest of their lives. This often means looking beyond investment management alone to create a more coordinated plan—one that may include cash-flow mapping, education funding, advanced estate planning, multigenerational wealth transfer, tax-aware planning, charitable giving, banking, lending, and values-aligned investing strategies. For families thinking about stewardship and legacy, we help clarify intentions, prepare rising generations, align accounts and titling, establish donor-advised funds, and support family conversations so wealth can serve the people, values, and future you care about most.

CORPORATE EXECUTIVES
Corporate executives turn to us for help navigating the complexity that can come with concentrated company stock, equity awards, trading windows, 10b5-1 plans, restricted securities, tax exposure, and major liquidity decisions. As part of Morgan Stanley's Executive Financial Services network, we help executives think through how company stock fits within a broader wealth strategy—including diversification, cash flow, risk management, tax-aware planning, family priorities, and long-term goals.

FOUNDERS AND BUSINESS OWNERS
Founders and business owners rely on us when personal wealth becomes more complex than the business itself. If you are preparing to sell a company or planning for an IPO or major liquidity event, we coordinate with your tax and legal team on entity structures, pre-transaction gifting, cash management during a sale, and post-sale portfolio construction. The goal is to help turn business success into enduring personal wealth that supports your lifestyle, your family, your future choices, and the broader vision you have worked so hard to build.

NONPROFIT ORGANIZATIONS
Nonprofit organizations value our disciplined investment guidance and long-term perspective. Our work includes assistance with fiduciary governance, Investment Policy Statement design, board education and best practices, portfolio construction, bespoke performance reporting for boards and committees, and mission-aligned investing. We help organizations make thoughtful financial decisions in support of both stewardship and mission.

Comprehensive Capabilities

Designed for families, executives, founders, and business owners navigating complex wealth decisions.

Protecting wealth. Pursuing growth with tax efficiency. Simplifying decisions for you and your family.

COMPREHENSIVE PLANNING
A coordinated plan that connects your investments, cash flow, liquidity needs, family priorities, philanthropy, and long-term legacy goals.

INVESTMENT MANAGEMENT & PORTFOLIO CONSTRUCTION
Disciplined portfolio design, asset allocation, manager due diligence, alternative investments, and Morgan Stanley resources to support informed portfolio decisions.

RISK MANAGEMENT & ASSET PROTECTION
Review of portfolio risk, concentration risk, liability exposure, insurance needs, lending risk, and broader financial vulnerabilities.

ESTATE PLANNING & FAMILY WEALTH TRANSFER
Coordination around trust and estate strategies, beneficiary alignment, wealth transfer planning, and long-term legacy intentions.

BUSINESS OWNER & LIQUIDITY EVENT PLANNING
Planning before and after a sale, IPO, or major liquidity event, including cash-flow needs, investment transition, and advisor coordination.

BANKING, CREDIT & LIQUIDITY SOLUTIONS
Securities-based lending, residential mortgage lending, tailored lending, cash management, and digital banking capabilities.

PHILANTHROPY & VALUES-BASED INVESTING
Charitable giving strategies, donor-advised fund access, values-aligned investing, and family philanthropic planning.

INTEGRATION WITH YOUR TEAM OF ADVISORS
Organized collaboration with attorneys, CPAs, trustees, insurance professionals, transaction advisors, and other trusted professionals.

TAX-AWARE COORDINATION
Investment and planning decisions considered through an after-tax lens, with coordination alongside your outside tax professionals.

FAMILY GOVERNANCE & EDUCATION
Family meetings, rising-generation education, communication planning, and decision-making structure for multigenerational wealth.

SERVICE MODEL & ONGOING OVERSIGHT
Structured communication, regular review cadence, documented follow-through, and approved technology tools that support preparation, coordination, and responsiveness.

EXECUTIVE COMPENSATION & CONCENTRATED STOCK
Guidance around equity awards, restricted stock, stock options, trading windows, 10b5-1 plans, concentration risk, and diversification.

Our Process

A disciplined, four-step approach to managing complex wealth.

1

DISCOVER AND PLAN

- Understand your priorities, family dynamics, and full financial picture
- Clarify liquidity needs, cash flow, tax considerations, and long-term goals
- Build a coordinated framework for communication, planning, and ongoing review
- Identify where Morgan Stanley resources and outside advisors should be integrated

2

ANALYZE AND OPTIMIZE

- Evaluate opportunities, trade-offs, and risk across portfolios and broader wealth structures
- Review tax, estate, retirement, and philanthropic considerations as part of one strategy
- Coordinate with your attorney, CPA, and other trusted advisors when appropriate
- Stress-test recommendations against changing markets, life events, and family priorities

3

IMPLEMENT

- Put the agreed strategy into action across investment management, lending, and planning priorities
- Align portfolio construction, liquidity, and legacy decisions with broader objectives
- Sequence implementation thoughtfully, with attention to timing, taxation, and complexity
- Help keep the various pieces of your financial life working together, not in isolation

4

MONITOR AND ADJUST

- Review progress through ongoing oversight, reporting, and regular conversations
- Revisit the plan as markets move, laws change, and family circumstances evolve
- Identify new risks, opportunities, and planning needs as they emerge
- Refine strategy over time so it continues to reflect your goals and priorities

Experienced Guidance For Complex Wealth

Morgan C. Becker, CIMA®, CPWA®
Managing Director, Wealth Management
Financial Advisor
Family Wealth Director
Founders Specialist

Advising high net worth families, corporate executives, founders and business owners through the decisions that often accompany significant wealth, Morgan brings more than 30 years of experience to complex planning conversations. His work is grounded in steady judgment, disciplined investment thinking, and a deep understanding of the financial complexity that can build around successful careers, businesses, concentrated stock positions and major liquidity events.

Morgan's guidance is especially valuable when clients are navigating equity compensation, restricted stock, trading-window considerations, diversification decisions, lending and liquidity needs, tax-aware investment strategy, or the sale of a business. He helps clients look beyond any single decision to understand how each choice may affect their broader financial life — including portfolio construction, cash flow, estate planning, philanthropy, family priorities and future flexibility.

Clients value Morgan for his honest advice, clear thinking, and ability to make complex financial decisions feel more organized and actionable. He works closely with clients' CPAs, attorneys and other trusted advisors so planning is coordinated, clearly understood and implemented with care.

Morgan began his career in 1996 and joined Morgan Stanley in 2000. He earned a degree in economics from Santa Clara University and holds the Certified Private Wealth Advisor® and Certified Investment Management Analyst® designations. As a founder of Bay Area Wealth Management Group, he has helped shape the team's client-first culture, disciplined advisory approach, and commitment to serving a focused group of select client relationships.

Outside the office, Morgan lives in the Bay Area with his family and enjoys hiking, traveling, tennis and chess.

FOCUS

High net worth families | Corporate executives | Founders and business owners | Equity compensation and liquidity planning

Kevin M. Sánchez, CIMA®, CPWA®, CFP®
Senior Vice President–Investments, Wealth Management
Senior Institutional Consultant
Investing with Impact Director

Kevin advises highly affluent families, nonprofit organizations, foundations and endowments on decisions that require discipline, perspective and long-term stewardship, Kevin brings more than 30 years of experience to complex investment and planning conversations. His work is grounded in preparation, careful analysis, and a deep respect for the people, values and missions his clients' wealth is intended to support.

Since 1994, Kevin has worked closely with nonprofit boards and investment committees on prudent investment policy development, portfolio design, implementation and ongoing oversight. His institutional experience gives him a valuable perspective on governance, risk management, disciplined decision-making, and the importance of aligning investment strategy with long-term purpose.

Kevin also works with families on multigenerational wealth strategy, portfolio oversight and coordination with outside tax and legal advisors. Clients value his responsiveness, preparation and careful attention to detail—qualities that help complex decisions feel more manageable, more organized, and grounded in a clear plan.

Kevin earned his MBA in finance with honors from the University of Oregon's Lundquist School of Business and a B.S. from the University of Oregon, graduating cum laude with a triple major in finance, management, and marketing. He holds the Certified Investment Management Analyst®, Certified Private Wealth Advisor®, and Certified Financial Planner™ designations. He has also held leadership roles within the Investments & Wealth Institute, reflecting his commitment to professional standards, education and integrity.

Outside the office, Kevin is deeply involved in community organizations and is known for his pursuit of the Seven Summits — a reflection of the same preparation, discipline, risk awareness and long-term commitment he brings to his work with clients.

FOCUS

High net worth families | Nonprofit organizations | Foundations and endowments | Investment policy and portfolio oversight

Distinct Strengths, Unified By One Team

Austin Ballard, CIMA®
Associate Vice President
Financial Advisor
Financial Planning Specialist

Austin works closely with high-net-worth individuals, families, and nonprofit organizations to connect investment strategy and financial planning to what matters most—clients' personal and financial goals. His work centers on comprehensive planning, risk management, disciplined portfolio review, and ongoing strategy refinement as priorities evolve.

He began his career at Morgan Stanley in 2019, building a foundation in stock and fund analysis. After serving as a Wealth Advisor Associate, he moved into his current role as a Financial Advisor, combining data-driven insights with thoughtful conversations to develop plans tailored to each client's goals. He believes financial planning is most effective when it reflects a genuine understanding of a client's life story.

From managing risk and preparing for major purchases to reducing debt and building a legacy, he provides steady guidance at each step. Clients value Austin for his analytical rigor, thoughtful planning, and approachable style.

FOCUS
Financial planning | Multigenerational planning | Nonprofit advisory | Risk management

Diva Helmy, CFP®, RMA®
Associate Vice President
Financial Advisor

Diva helps multigenerational families and Bay Area executives navigate important financial decisions with clarity, care, and long-term perspective. Her work spans retirement income planning, investment management, employee benefits, and executive compensation, along with planning that considers concentrated stock wealth, tax, and estate implications. Known for a warm and thoughtful style, she helps clients bring structure and confidence to complex decisions across different stages of life.

She began her career at Morgan Stanley in 2019 as a Wealth Advisor Associate, where she developed a solid foundation in financial planning and in supporting clients through meaningful life transitions.

Diva continues to deepen her experience through ongoing study in portfolio management and the evolving role of AI in business and finance. Clients value her calm presence, careful listening, and ability to make sophisticated planning feel approachable, organized, and actionable.

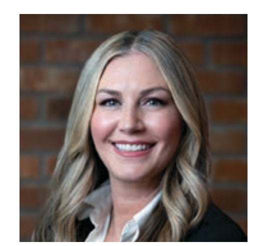
FOCUS
Investment management | Retirement income planning | Employee benefits and equity compensation | Tax, and estate planning strategies

The Core Team Behind Every Relationship

Exceptional service is central to the experience we provide. Behind every client relationship is a team that helps keep details organized, requests moving and communication clear. These are often the people clients know best day to day—helping turn advice into action with care, accuracy and follow-through.

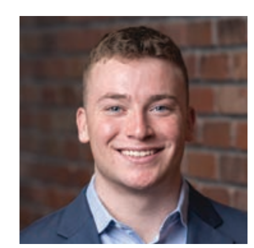
Nina Chung
Vice President | Group Director

With more than 25 years of financial services experience, Nina plays a central role in team operations and client-service coordination. Her steady leadership, industry knowledge, and attention to detail help ensure client needs are handled efficiently and with care.



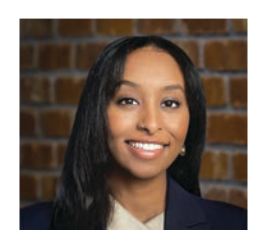
Ashley DeBenedetti
Wealth Management Associate

Known for her poise, discretion, and commitment to client care, Ashley brings more than 15 years of financial services experience to the team. She helps clients and advisors move requests forward with responsiveness, accuracy, and a highly personal touch.



Luke McKernan
Registered Client Service Associate

In his role, Luke supports daily operations, client inquiries, and service follow-through with reliability, care, and attention to detail. His work helps clients feel informed, supported, and confident that important requests are being handled well.



Ledia Gesses
Client Service Associate

Bringing a client-first approach to day-to-day service needs, Ledia is known for responsive communication, calm problem-solving, and strong follow-through. She helps deliver an organized, attentive service experience that helps clients feel heard and supported.

Contact Information

To discuss whether your investments, planning, and broader financial decisions are coordinated around your current priorities and long-term goals, please contact us or visit our website.

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Through thoughtful wealth planning, disciplined portfolio management, and deeply personal relationships built on trust, we help clients bring greater clarity, coordination, and confidence to the financial decisions that shape their lives, families, and legacies.

Tailored advice. Careful oversight. Disciplined follow-through.

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