

Morgan Stanley

# David L. Bolson, CFP®

Senior Investment Management Consultant  
First Vice President - Wealth Management  
Financial Advisor



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## **Experienced Wealth Planning Services for Your Life and Legacy Goals.**

As your life evolves, not only does your financial strategy become more complex, but your options for managing it effectively increase as well. Often, evaluating these options and wisely choosing among them may require the time and experience of a Financial Advisor — one who not only understands your diverse needs, but has access to customized programs that can be properly utilized to provide you with appropriate financial strategies for your particular situation.

As a seasoned Financial Advisor at Morgan Stanley, I focus on what is most important to you and provide the skills, integrated strategies and world-class resources needed to make informed, confident decisions about your life, your family and your finances.

I use a goals-based wealth management approach that measures success by how you're progressing toward meeting the goals most important to you. It enables you to stay flexible and proactive in managing your portfolio and identifies innovative ways to help improve your results by either altering saving and spending behaviors or changing investment strategies for potentially better long-term results.

Ultimately, goals-based planning empowers you to be more confident in your investment decisions. It brings clarity and focus to what matters most to you and your family through an integrated approach that aligns your goals with your finances.









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Mr. Bolson is well positioned to provide investors with advice and guidance. With over 45 years' experience in the financial services industry, he is a highly trained investment professional who builds long-term relationships with clients and helps them establish financial strategies and select appropriate investments to help meet their short- and long-term goals.

As part of a full-service, global financial services firm, he can offer a comprehensive range of financial products and services, retirement and personal trust services, financial planning, professional portfolio management, and access to lending services.

Mr. Bolson holds undergraduate and graduate degrees in business administration, is a Certified Financial Planner certificant, and holds a graduate certificate in Personal Financial Planning. David has two grown sons, Philip and Harry, and resides on Mercer Island with his wife Audrey.

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# My Consultative Process

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Charting a prudent course to financial independence begins with a well-crafted wealth management plan, a prudent investment philosophy and a proven process that is followed with diligence and care. My four-step process provides the context to develop and implement highly customized strategies designed to help you attain your specific financial goals.

# 1

## Discovery

During this discussion, I will ask many questions to understand what matters most to you. We'll talk about the lifestyle you enjoy, your passions and your concerns. Our conversation will also explore personal values, key relationships, details about your current investment portfolio, preferred manner of communication, as well as identify the other professional advisors with whom you currently work. Capturing all of this information will enable me to map out a long-term strategy, ensuring each facet of your financial situation is working together effectively.

# 2

## Analysis and Recommendation

Based on our dialogue, I will analyze your personal and financial information, assess risks and identify any potential threats to your financial health. I will then present appropriate investment options that are designed to work together to help grow your portfolio and achieve your financial goals. I may also present several wealth management recommendations that often encompass cash flow management strategies, risk management solutions, as well as estate, trust and philanthropic services.

# 3

## Implement

After you've approved your wealth plan, I will work closely with you to help ensure the various elements of your plan integrate well with one another. Wherever appropriate, I will suggest seeking additional, in-depth advice on particularly complex issues we have identified, such as estate planning and tax minimization strategies. Whatever approach we implement, I will help keep your strategy on track.

# 4

## Reviewing Objectives

Ongoing communication is a vital component of our relationship and I am committed to keeping abreast of your changing financial needs. Your financial documents provide the foundation for regular meetings. I will review your portfolio at your request and whenever you feel your circumstances have changed. I will then seek to make certain your assets are positioned according to your evolving needs. If necessary, I will suggest adjustments to your strategy to address changes in your life or your long-term objectives.

# Developing Your Wealth Management Strategy

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You work hard to build wealth in pursuit of a meaningful life for you and your family. As your Financial Advisor, I will work just as hard on your behalf, committing my experience, knowledge and skills to helping you achieve your specific goals. What's more, I will support you and your strategy by accessing the resources and insight of one of the world's largest financial firms.

My four-step process lays out a clear path to your goals—one you can easily follow, knowing you are making informed, confident decisions.

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## 4 Reviewing Your Performance

You will receive a quarterly review that outlines your portfolio's performance, helping you track your progress. Moreover, when your personal situation or market conditions change significantly, I will suggest appropriate adjustments to your portfolio to help it remain aligned with your goals.



## 1 Setting Your Financial Objectives

My process begins with a detailed face-to-face conversation that identifies what is truly important to you. During this meeting, I'll ask a series of questions to provide an in-depth understanding of your personal, professional and financial situation, while learning about your long-term investment goals, time horizon and tolerance for risk. If you own a business, I may also discuss your current cash management needs and plans for growth.



Discover



Plan



Review



Implement

## 2 Developing Your strategy

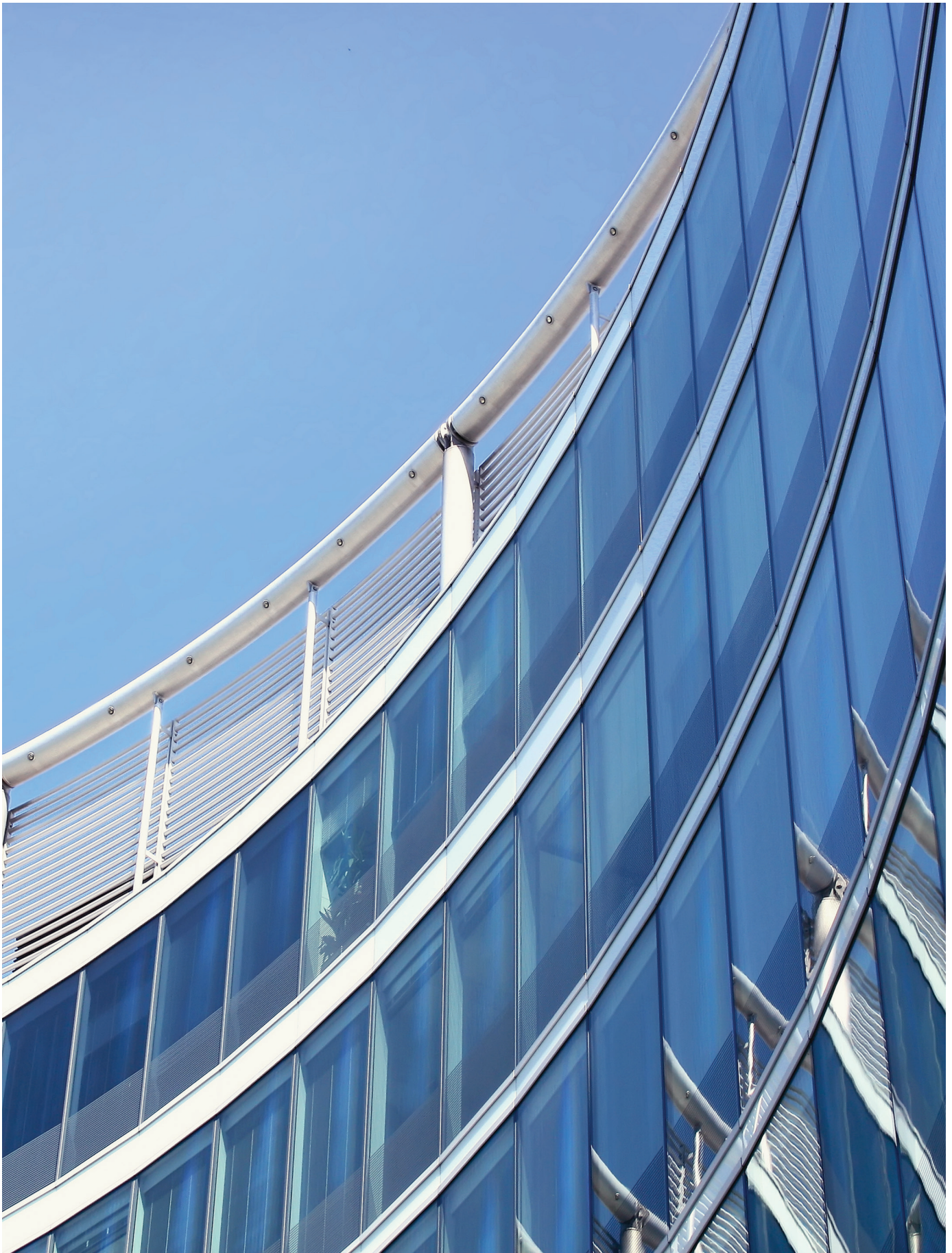
From this ongoing dialogue, I'll analyze your current situation and begin to develop specific strategies to help achieve your goals. This analysis will address income and retirement planning, investment management, strategic borrowing, wealth transfer and business succession planning. Your customized plan will also include an asset allocation strategy designed to help achieve your financial goals in light of your risk tolerance and investment time horizon.

## 3 Implementing Your Strategy

Once you've approved your plan, I will begin to execute each strategy, working closely with you to help ensure the various elements of your plan effectively integrate with one another. Wherever appropriate, I'll suggest seeking in-depth advice from specialists on particularly complex issues we have identified, such as estate planning and tax minimization strategies. Whatever approach we implement, I will help keep your strategy on track.

Morgan Stanley strives to offer the finest in financial thinking, investment products and integrated execution strategies to help you meet your specific needs and achieve your personal financial goals. When we work together, you benefit from personalized advice, objective guidance and dedication to your success as an investor.

With access to Morgan Stanley's renowned global resources and sophisticated investment opportunities, we help you develop and maintain an optimal investment strategy. Our goals-based wealth management approach will address key areas of your financial life beyond traditional investments and may incorporate diverse recommendations for building and protecting your wealth.



Asset Allocation and diversification do not assure a profit or protect against loss in declining financial markets. ESG investments in a portfolio may experience performance that is lower or higher than a portfolio employing such practices. Portfolios with ESG restrictions and strategies as well as ESG investments will not be able to take advantage of the same opportunities or market trends as portfolios where ESG criteria is not applied. There are inconsistent ESG definitions and criteria within the industry, as well as multiple ESG ratings providers that provide ESG ratings of the same subject companies and/or securities that vary among the providers. Certain issuers of investments including may have differing and inconsistent views concerning ESG criteria where the ESG claims made in offering documents or other literature may overstate ESG impact. As a result, it is difficult to compare ESG investment products.

There is no assurance that an ESG investing strategy or techniques employed will be successful. Past performance is not a guarantee or a dependable measure of future results.

The 529 Plan Program Disclosure contains more information on investment options, risk factors, fees and expenses, and potential tax consequences. Investors can obtain a 529 Plan Program Disclosure from their Financial Advisor and should read it carefully before investing. Investors should also consider whether tax or other benefits are only available for investments in your home state 529-college savings plan.

Morgan Stanley Smith Barney LLC does not accept appointments nor will it act as a trustee but it will provide access to trust services through an appropriate third-party corporate trustee.

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