Morgan Stanley

Four Points Group
at Morgan Stanley

(L to R): Derek, Kate, Betsy and Mike at our St. Patrick's Day client event in New Jersey; Regis and Michael in Frederick for a team meeting; Our financial planning department, Finny and Sid, attending the 2025 Barron's Team Summit in Los Angeles; Kimberly, Beth and Jen volunteering at the Frederick Rescue Mission, which provides 2.5 million pounds of food annually to thousands of individuals in need of groceries, in celebration of Morgan Stanley's Global Volunteer Month.

Updates and Insights from Four Points Group at Morgan Stanley

Our summer newsletter includes resources to help you stay informed, team recognitions, and an introduction to our latest addition, Jennifer Browning.

The Four Points Group website is updated to include a comprehensive library of resources as well as recent team recognitions. Take a closer look here:

Team Website

Team Corner

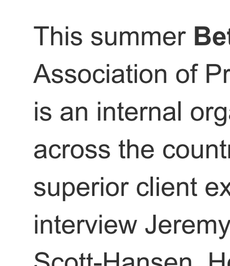
INTRODUCING NEW TEAM MEMBER JENNIFER BROWNING

Jennifer Browning is a Client Service Associate with Four Points Group at Morgan Stanley. She began her career at Bank of America in 2008, supporting clients with small business loans and home mortgages. She transitioned to investments in 2018 where she assisted clients with individual and small business investments at T. Rowe Price. Jennifer joined Morgan Stanley in July 2025 where she is committed to providing exceptional client service.

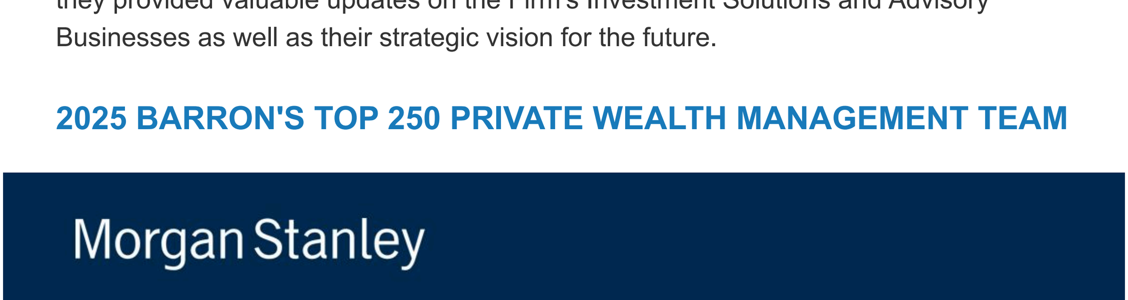
In her free time, she enjoys spending time with her family. She also enjoys going to the beach, sailing, reading, and exercising.

TEAM MEMBER SPOTLIGHT

Four Points Group is excited to announce that **Debbie Frey** has been promoted to Portfolio Management Associate. In addition to her day-to-day responsibilities managing client requests, Debbie works closely with Derek to rebalance investment portfolios and streamline performance reporting. Morgan Stanley's innovative tools allow Debbie to identify variances and more effectively implement allocation models.



Meagan Riordan, Financial Advisor, recently attained the Accredited Domestic Partnership Advisor (ADPA®) professional designation, which focuses on the financial planning needs of domestic partners, unmarried couples, and LGBTQ+ individuals. We at Four Points Group are committed to providing tailored advice, which includes deepening our knowledge on sophisticated planning and wealth transfer techniques.



(L to R): Betsy and Meagan collaborating on best practices with Morgan Stanley colleagues at the annual APIC conference; Jeremy, Betsy and Chris following their Investment Solutions Strategy Update panel discussion; Betsy, Jeremy and Chris highlight key growth areas within the investment landscape.

This summer **Betsy Pakenas**, Financial Advisor, and **Meagan Riordan** attended the Association of Professional Investment Consultants (APIC) annual conference. APIC is an internal organization which builds community amongst Morgan Stanley teams across the country to share best practices, embrace innovative tools and deliver a superior client experience. During the conference, Betsy had the opportunity to interview Jeremy Beal, Head of Morgan Stanley's Investment Solutions, and Chris Scott-Hansen, Head of Morgan Stanley's Consulting Group, on the main stage where they provided valuable updates on the Firm's Investment Solutions and Advisory Businesses as well as their strategic vision for the future.

2025 BARRON'S TOP 250 PRIVATE WEALTH MANAGEMENT TEAM

We are proud to share that Four Points Group has been named to the Barron's 2025 Top 250 Private Wealth Management Teams list. We thank Barron's for this recognition, our talented team members for their dedication, and we especially thank our clients for their continued trust and confidence.

Barron's Top 250 Private Wealth Management Teams 2025
Source: Barron's (Awarded May 2025). Data compiled by Barron's based for the period Jan 2024-Dec 2024.
https://www.morganstanley.com/what-we-do/wealth-management/barrons-top-financial-advisors-lists-2025

2025 FORBES BEST-IN-STATE WEALTH ADVISORS

Congratulations to **Betsy Pakenas, Kate Sweeney, Sid Huguenin,** and **Derek McGee** on being named to the 2025 Forbes Best-In-State Wealth Advisor ranking for New Jersey and Maryland.

2025 Forbes Best-In-State Wealth Advisors
Source: Forbes (Awarded April 2025). Data compiled by SHOOK Research LLC based for the period 6/30/23–6/30/24.
https://www.morganstanley.com/disclosures/awards-disclosure.html

WE'RE SEARCHING FOR TALENT

In an effort to continue to bring you our best ideas and personalized investment strategies, Four Points Group is looking to deepen its bench. If someone in your network is interested in exploring an opportunity to contribute to our team's portfolio management and serve on our investment committee, please direct them to our Chief of Staff, **Beth Mason**, at beth.mason@morganstanley.com for further details.

Charitable Contributions

No need to wait until the end of the year to make make donations! Here are some reasons not to wait until the end of the year to send that donation to your favorite charity:

- Many charities experience a drop in donations during non peak times. Giving earlier could provide your chosen organization with much needed cash flow that will allow them to fund their projects throughout the year.
- Avoid the heavy influx of donations. While organizations are grateful to receive your gift any time of the year they are more likely to have the capacity to send you a proper acknowledgement when things are a little less hectic. Donating early can make your gift stand out.
- Most charitable donations are sent via USPS in November and December when the volume of mail being processed increases significantly. This increase in volume also leads to an increase in the chances of your check being delayed or potentially lost. In some cases this may mean your donation won't be recognized during the tax year it was intended for.

Trusted Contact

Protecting your assets and personal information remains one of our top priorities. With this in mind, Morgan Stanley offers an option to add a Trusted Contact to your accounts.
This person will be a point of contact for us in case we cannot reach you, or if there are concerns about your well-being or possible financial exploitation. Importantly, a Trusted Contact has **no authority and cannot take action on your accounts.**
To add a Trusted Contact to your Account you can:

- Reach out directly to us and ask for a Trusted Contact to be added ***-or-***
- Submit a Trusted Contact update directly via Morgan Stanley Online under Profile & Settings > Account Settings > Trusted Contact.

How to Enroll in Morgan Stanley Online

Helping you find the best way to manage your account is important to our team. Morgan Stanley Online allows you to seamlessly and securely manage your investments and everyday finances in one place. It provides you with the flexibility you need to take care of your finances and investments virtually anywhere.

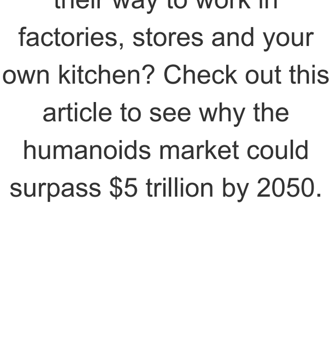
Check out our brochure to learn about the ways our digital capabilities can help you.

To get started, visit morganstanley.com/online or download the Morgan Stanley Mobile App and select "Create a username."

MSO Set-Up Instructions

Market, Research, and Lifestyle Resources From Our Team and Morgan Stanley.

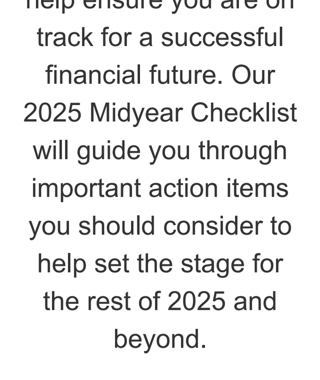
TIMELY TOPICS



The Robots Are Coming

Are "humanoids"—human-like robots with arms, legs, hands and brains powered by artificial intelligence—on their way to work in factories, stores and your own kitchen? Check out this article to see why the humanoids market could surpass $5 trillion by 2050.

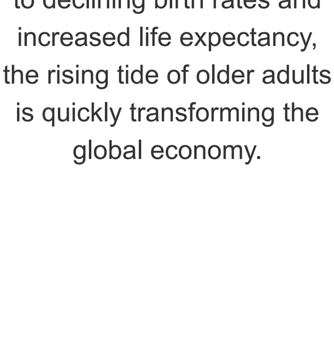
Learn More



Midyear Checklist

Now is a great time to reflect on your financial goals and to take proactive steps that will help ensure you are on track for a successful financial future. Our 2025 Midyear Checklist will guide you through important action items you should consider to help set the stage for the rest of 2025 and beyond.

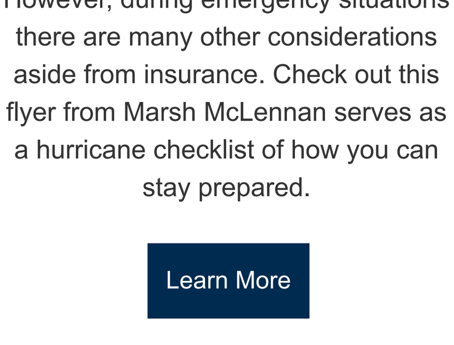
Learn More



Investing in the 'Age of Aging'

Age isn't just a number: It's an investment opportunity. As the global population continues to skew older due to declining birth rates and increased life expectancy, the rising tide of older adults is quickly transforming the global economy.

Learn More



Hurricane Preparedness

Planning for our family's safety and the safety of one's home in the event of a hurricane is crucial. It is important to review insurance coverage regularly to ensure your home is properly protected, especially from wind damage – an often-overlooked item. However, during emergency situations there are many other considerations aside from insurance. Check out this flyer from Marsh McLennan serves as a hurricane checklist of how you can stay prepared.

Learn More

Global Investment Committee 'On the Markets'

With perspectives on the forces shaping the market, join a variety of Morgan Stanley strategists and experts as they discuss a variety of viewpoints regarding the latest trends in the financial marketplace.

Learn More

Security Center

Learn about our latest security measures, how we are safeguarding your assets and personal information and find actionable insights and resources on important cybersecurity topics to enhance your own online security.

Learn More >

VoiceID

Morgan Stanley offers VoiceID authentication technology to provide enhanced security for your accounts through effortless authentication on the phone.

Learn More >

Total Wealth Tool

Complete your financial picture with the Total Wealth Tool. By linking your account information, you will benefit from more informed wealth planning, more secure data access, and convenient connectivity.

Learn More >

View Our Website

Team Photo Left to Right: Kimberly Bishop, Portfolio Associate, Beth Mason, Chief of Staff, Finny Dorsch, Financial Planning Analyst, Meagan Riordan, Financial Advisor, Michael Larkin, Financial Advisor, Mike McCormick, Financial Advisor, Debbie Frey, Portfolio Management Associate, Kate Sweeney, Financial Advisor, Brad Ciucci, Financial Advisor, Regis Larkin, Financial Advisor, Kirstin Lynch-Oldani, Client Service Associate, Sid Huguenin, Financial Advisor, Betsy Pakenas, Financial Advisor, Jennifer Browning, Client Service Associate. Derek McGee, Financial Advisor.

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