Morgan Stanley

Frank C. Senzino II

A trusted resource for all your financial needs so you can live better today and face the future with confidence.

My mission is to provide objective advice, proper guidance and be the hub for your financial life. I employ a holistic wealth management process and have the experience to help you grow and protect your wealth.

Working together, we will create a roadmap to help you navigate the ongoing changes in your life. A financial plan that gives you confidence about reaching your goals today and a sense of optimism about the road ahead.

Developing Your Customized Plan

1 DISCOVER

- Listen carefully to understand what is important to you, your family, and your legacy
- Identify your unique challenges and circumstances

2 ANALYZE AND ASSESS

- Review your current and future financial situation to determine the likelihood of reaching your goals
- Address potential shortfalls and impact of unexpected life events

3 DEVELOP PLAN

- Create customized plan designed to maximize your potential in meeting goals
- Transparency that builds a sense of comfort and understanding

4 IMPLEMENT

- Key component is communication and defining responsibilities
- Execute on the recommendations to help improve your financial well-being

5 PROVIDE ONGOING SERVICE

- Monitor your plan at regular intervals to watch for success and make any necessary changes
- Continually account for the significance of new information or life changes, with your best interest in mind

Frank C. Senzino II, CFP®, CPWA®

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"As your 'go-to' person for all your financial matters, I can help accelerate your success!"

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MY BACKGROUND

With over 18 years of industry experience, I've built my practice by helping clients with their financial planning and investment needs. To help my clients achieve greater holistic advice, I've completed the rigorous certification process to achieve the designations of CERTIFIED FINANCIAL PLANNER™ and Certified Private Wealth Advisor®.

I actively work with senior executives, business owners, qualified retirement plans, and multiple generations of families on managing wealth and creating financial legacies. I employ a holistic wealth management process and possess knowledge in five key areas of client planning needs: estate strategies, insurance, investment, retirement and tax.

My mission is to provide objective advice, proper guidance and be the hub to your financial life. I strive to make a difference in clients' lives by applying the principles of integrity, commitment, professionalism and fairness.

I graduated with a B.S in Finance from Fairleigh Dickinson University and started working at Morgan Stanley in 2009. I reside in Hoboken, NJ with my wife, three children and our Cavalier King Charles Spaniel.

A Passion for Your Success

I'm driven by making a positive difference in the lives of High Net Worth and Ultra High Net Worth clients. I treat each client as if they are a part of my family, and I take their success quite seriously.

My goal is to help you gain a fuller understanding of your financial picture, to enrich your financial knowledge and have you feel more confident about the decisions you make. By working together, we can tap into the comprehensive resources that the global powerhouse of Morgan Stanley has to offer.

Our Comprehensive Suite of Services

MANAGE YOUR WEALTH

- Goals prioritization
- Risk assessment
- Cash flow analysis
- Life transition planning

MANAGE RISK

- Hedging strategies
- Policy reviews
- Lending solutions
- Debt restructuring
- Life and long-term care insurance

SHAPE YOUR RETIREMENT

- Lifestyle review
- Social Security analysis
- Income planning and withdrawal strategies
- Goals based framework
- IRA rollovers

GROW YOUR ASSETS

- Portfolio construction
- Open architecture platform
- Tax-efficient asset allocation
- Investment due diligence
- Alternative investments

STRENGTHEN YOUR BUSINESS

- Cash management
- Retirement and benefit planning
- Succession planning
- Insurance and risk analysis

BUILD YOUR LEGACY

- Next generation education
- Beneficiary designations
- Wills and trusts services
- Work with your accountant and attorney
- Family Office Resources

For a complimentary consultation, contact me at: 973-890-8072

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