

Morgan Stanley



**HLS Wealth Management
at Morgan Stanley**



Front row Left to Right: Melanie Burnett, Larkin Julian

Back row Left to Right: Dave Bent, Linda Zheng, Bailey Prete, Stephanie Vitti, Nicole Drury, Evan M. Semegran, David Glickstein, Marybelle Santiago, Ryan Dorian

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HLS Wealth Management at Morgan Stanley

Our team is committed to simplifying the financial lives of our clients. While we work with many types of clients, we focus on successful multi-generational families and business owners.

We work with our clients to create financial plans that help them reach their goals, and we keep them on track through virtually all stages of their lives.

We attribute the longevity of our client relationships to the quality of the guidance we provide and our planning-based process.

Our Framework

The best relationships are built on trust, understanding and shared values. We are committed to the following principles that serve as the foundation of our practice.



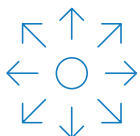
Simplicity

We believe that true value lies in our ability to simplify the lives of our clients. Constant innovation, improvement and seeking out new ways to streamline our approach are deeply held values of our team.



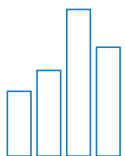
Experience and Diversity

Our combined experience, coupled with a multigenerational team with varying backgrounds, helps us provide thoughtful advice and solutions to complex wealth management problems.



Comfort in a Plan

From the very beginning, we sit down with our clients to understand their goals and build a plan that accommodates the possibility of future changes. Our clients can take comfort in knowing that they have experienced financial professionals deploying a structured, comprehensive approach that always has their best interest in mind.

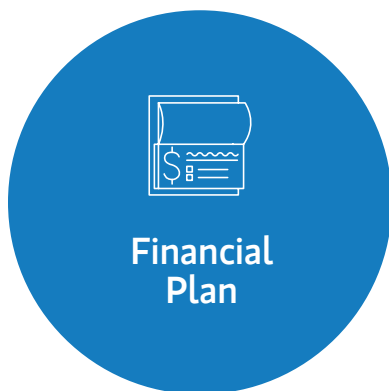


Portfolio Management

With an emphasis on customization and tax efficiency, we focus a great deal of effort on allocation of our clients' investments according to their risk tolerance, and constantly monitoring their portfolios with their goals in mind.

Our Process

Our process begins with financial planning, which is the basis of our portfolio recommendations.



The first step is learning about you and your family. We start by helping you identify your current concerns and any challenges that might come up in the future. A lot of time is spent upfront to learn about your complete financial picture before making any portfolio recommendations.



Once we understand your current financial situation, we'll create your financial plan and investment strategy.



As we work together, we continue to adjust the plan and investments as your life changes.

Working With You

We strive to help you answer your most pressing questions:

- How do I transition my family business to the next generation?
- Am I able to leave my high-paying job?
- How much can we spend on a second home?
- Should I be setting up trusts?
- Do I need to update my estate plan?



Creating Your Plan

Financial planning is a process, and it's very different than simply reviewing your portfolio.

1. Goals and Values

Our highest priority is learning about your goals and values. No two clients' circumstances are alike, and everyone's personal experience will affect how they view money and wealth. Through honest discussion, we look to gain a full understanding of what is important to you.

2. Discovery

We take an inventory of your finances to understand where you are today. We construct a personal balance sheet of your assets and liabilities, and we review your income and expenses to determine your current cash flow needs.

3. Customization

From saving for a child's education, establishing tax-efficiency in your investments, or planning for long-term care, our approach incorporates your unique needs while maintaining the flexibility to change as life circumstances do.

4. Looking Ahead

It can be challenging to envision the future and all the turns life can take. No one has a crystal ball, but we can help you model different scenarios to help you think through the possibilities.

5. A Team Approach

As your wealth advisors, we work with your attorney, accountant and other advisors to ensure strategies are coordinated and implemented as planned.

Portfolio Management

Our process helps relieve you of the need to make day-to-day investment decisions on your own.

We analyze and review your existing portfolio, and then develop an investment strategy to match your financial plan.

Several members of our team are credentialed Morgan Stanley portfolio managers and hold prestigious industry designations such as Chartered Financial Analyst (CFA) and Certified Portfolio Manager (CPM). We monitor your progress on an ongoing basis and make adjustments as changes in your life and market conditions warrant.

Your assets will always be invested with the following principles in mind:

Investing With Purpose



Cost-Effective

Investment fees can reduce an investor's returns over time. That's why we make every effort to keep costs low.



Transparent

Our portfolios invest primarily in individual securities and exchange-traded funds. As a result, we know the underlying holdings in our portfolios at all times.



Tax-Efficient

By being mindful of capital gains and income taxes, we can help increase after-tax returns and manage your tax situation.



Goals-Based

We measure success by tracking your progress toward reaching your goals.



Liquid

In today's fast-moving markets, we want to make certain we can enter and exit investments easily.





Continuing Conversations

Financial planning doesn't take place in one meeting, or once in a lifetime. We will reach out to you proactively through the year, and you are encouraged to reach out to us at any time.

We'll create a schedule for regular review meetings and calls.

We look to regularly update your financial plan and investment allocation as there are changes in your life.

We'll develop relationships with other trusted advisors in your life, including accountants and estate attorneys.

Our team places a high value on continuing education. We feel strongly about keeping up with changes in markets, tax laws and financial planning techniques. When we feel a new strategy is warranted, we proactively reach out to help you evaluate any changes to your existing plan.

Beyond Your Portfolio

Clients come to us for more than investment guidance. The plan we create for you encompasses your assets and liabilities, as well as virtually every other aspect of your financial life.



Financial Planning

- Retirement Planning
- Estate Planning Strategies
- Wealth Transfer and Gifting Strategies
- Planning for Life Events: Marriage, Divorce, Starting a Family, etc.
- Insurance Planning: Life, Disability and Long-Term Care
- Charitable Giving
- Equity Compensation: Restricted Stock and Stock Options
- Education Planning
- Social Security Optimization



Lending

- Cash Management and Lending
 - Mortgages
 - Securities-Based Lending*
 - Tailored Lending
- Full Banking Capabilities

* Borrowing against securities may not be appropriate for everyone. You should be aware that there are risks associated with a securities-based loan, including possible maintenance calls on short notice, and that market conditions can magnify any potential for loss. For details please see the important disclosures at the end of this material.



Business Services

- Retirement Plan Design and Fiduciary Support
- Succession Planning
- Cash Managements
- Business Loans and Financing
- Foreign Exchange Services



Advanced Designations



CFP® - Certified Financial Planner™ (Nicole Drury and Stephanie Vitti)

The Certified Financial Planner™ designation is awarded to candidates who have demonstrated extensive knowledge in the areas of Education, Investment, Tax, Retirement, Estate and Insurance planning strategies. CFP® professionals must accrue several years of experience related to delivering financial planning services to clients and pass a comprehensive exam before calling themselves a CFP® Professional and are held to strict ethical standards to ensure financial planning recommendations are in the best interest of their clients.

FWD - Family Wealth Director (Nicole Drury)

The Family Wealth Director designation within Morgan Stanley is awarded to a highly trained group of select Financial Advisors serving an elite clientele facing more complex wealth management challenges. Family Wealth Directors within Morgan Stanley have extensive experience, dedicated training, and the resources to address planning for ultra-high net worth families in the areas of wealth transfer, business succession planning, asset preservation strategies, family governance and wealth education.



CFA - Chartered Financial Analyst (David Glickstein)

A globally recognized professional designation that measures and certifies the competence and integrity of financial analysts. Candidates are required to pass three levels of exams covering areas such as accounting, economics, ethics, money management and security analysis. CFA charter holders wield an extensive body of knowledge in investing and global financial markets, placing clients' interests above their own, dedicating themselves to achieving the best possible outcomes for investors.

CRPS® - Chartered Retirement Plans Specialist® (Nicole Drury)

The Chartered Retirement Plans Specialist® is a credential awarded by the College for Financial Planning for advisors focused on creating, implementing and maintaining retirement plans for businesses. The core areas of focus include IRAs, plans for small businesses, defined contribution plans, defined benefit plans and sponsors' fiduciary issues.



CPM - Certified Portfolio Manager (Evan Semegran)

The Certified Portfolio Manager (CPM®) designation is a collaboration of the Academy of Certified Portfolio Managers and Columbia University. The academic component is designed to provide a deeper understanding of fundamental security analysis, asset allocation, and portfolio management concepts for financial services industry professionals managing discretionary portfolios encompassing Equity and Fixed Income analysis, and portfolio management.

Senior Portfolio Management Director (Evan Semegran and David Glickstein)

Highly selective designation awarded to advisors based on strong compliance record and investment discipline allowing for the design and implementation of discretionary portfolio management services to clients.

Awards



Forbes’ America’s Top Wealth Management Teams - High Net Worth 2022-2024

The Forbes ranking of America’s Top Wealth Management Teams, developed by SHOOK Research, is based on an algorithm of quantitative data and qualitative criteria. This qualitative criteria focus on each team’s best practices— service models, investing process, team construct, skill sets, and more. The algorithm also weighs factors like revenue trends, assets under management, and compliance records.

Forbes Best-In-State Wealth Management Teams (New York City) – High Net Worth 2023 & 2024

The Forbes ranking of America’s Best-In-State Wealth Management Teams New York City High Net Worth, developed by SHOOK Research, is based on an algorithm of quantitative data and qualitative criteria. This qualitative criteria focus on each team’s best practices— service models, investing process, team construct, skill sets, and more. The algorithm also weighs factors like revenue trends, assets under management, and compliance records.

Forbes Best-In-State Wealth Advisors 2021-2024 (Evan Semegran, Nicole Drury, and David Glickstein)

Forbes Top Next Generation Wealth Advisors 2017-2021 (David Glickstein)

Forbes Best-In-State Women Wealth Advisors 2021-2024 (Nicole Drury)



Meet Our Team

HLS Wealth Management at Morgan Stanley



Evan M. Semegran, CPM®

Managing Director, Wealth Management

Financial Advisor, Senior Portfolio Management Director

Lending Specialist

Evan Semegran is the co-founder of HLS Wealth Management at Morgan Stanley. He has extensive expertise in portfolio management and financial planning, and he emphasizes collaborating with clients to chart their financial paths, set goals, and develop actionable plans to achieve them.

Evan began his career at Cantor Fitzgerald, where he gained insight into the unique risks and rewards of portfolio management. This skill set helped him to develop and oversee proprietary investment strategies used by the team today. While leading HLS, Evan has been instrumental in introducing a process-driven, financial planning approach to provide a more holistic experience to clients. As the team has grown into the diverse and talented group that it is today, he is proud of how that approach has evolved with it.

Evan's commitment to clients has been recognized with numerous prestigious awards. From 2021 to 2024, he was listed among Forbes Magazine's Best-In-State Wealth Advisors. Since 2015, he has been a member of Morgan Stanley's President's Club and holds the firm's Senior Portfolio Management Director Credential. Additionally, he currently serves as Co-Chair for Morgan Stanley's National Financial

Advisor Advisory Council. The Council acts as liaison between Financial Advisors and Senior Management, creating an open communication channel to provide feedback and insight on key initiatives and enhancements within Morgan Stanley.

A graduate of The University of Maryland with a BS in Marketing, Evan has pursued continuous professional development. He earned the Certified Portfolio Management CPM® designation from Columbia University and, in May 2022, obtained the Lending Specialist Designation at Morgan Stanley to better address clients' liquidity needs within their broader financial goals. He is also a member of The Portfolio Management Institute, dedicated to enhancing excellence among discretionary investment managers.

On personal side, Evan is an avid skier, has run numerous Marathons and he resides in Westchester, NY with his wife, three daughters, and their dog, Rex.

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¹2021, 2022, 2023, 2024 Forbes Best-In-State Wealth Advisors

Source: Forbes.com (Awarded 2021, 2022, 2023, 2024). Data compiled by SHOOK Research LLC based 12-month time period concluding in June of year prior to the issuance of the award.



Nicole Drury, CFP® CRPS®

Executive Director

Wealth Management, Financial Advisor

Family Wealth Director

As a Financial Advisor at HLS Wealth Management at Morgan Stanley, Nicole Drury has come to believe that a structured plan built with clients' long-term goals in mind is the key to making informed decisions about retirement and wealth.

A former Executive Chef, Nicole entered the financial services industry in 2007 after realizing that she and her new husband could benefit greatly from financial planning. This experience created the spark necessary to inspire Nicole to begin helping others in this same capacity. As a chef, she gained an appreciation for detail orientation, organization, and the ability to manage multiple people and tasks at once. These skills have been invaluable to her as a Financial Advisor, as she now brings them to bare in helping clients understand and articulate the objectives they have for their financial lives and helping them prepare to meet those goals.

Throughout her career, Nicole has been in constant search of new opportunities to expand her education and skillset in order to provide value to her clients. She has earned the Certified Financial Planner (CFP®) designation and plays a key role in the team's financial planning efforts. Nicole has also attained Morgan Stanley's Family Wealth Director title that is reserved for a select group of Financial Advisors serving High Net Worth clients facing more complex wealth management challenges. She works with these clients to provide guidance in the areas of wealth transfer, business

succession planning, asset protection, and family governance. Additionally, as a Chartered Retirement Plans Specialist®, Nicole helps create, implement, and maintain retirement plans for businesses and their owners.

Due to her diligence and commitment, Nicole has been recognized numerous times for her accomplishments. From 2021-2024, Nicole was named to Forbes Magazine's Lists of Best-In-State Wealth Advisors and Top Women Wealth Advisors. She was also named a Top Wealth Advisor Mom by Working Mother Magazine and SHOOK Research for 2020-2021. Additionally, she has been named to Morgan Stanley's Master's Club in recognition for consistency in providing world-class service to her clients and helping the to reach their financial and life goals.

Nicole is a graduate of Boston College with a BS in Marketing. She is proud of her association with The LIFT Council of Morgan Stanley, an organization dedicated to advancing women within the Wealth Management industry. In addition, she volunteers with the Achieve Foundation in its efforts to raise private funding for public education in her school district. Nicole resides in South Orange, New Jersey with her husband and two children.

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² 2021, 2022, 2023, 2024 Forbes Best-In-State Wealth Advisors

Source: Forbes.com (Awarded 2021, 2022, 2023, 2024). Data compiled by SHOOK Research LLC based 12-month time period concluding in June of year prior to the issuance of the award.

³ 2021, 2022, 2023, 2024 Forbes America's Top Women Wealth Advisors & Forbes Top Women Wealth Advisors Best-In-State (formerly referred to as Forbes Top Women Wealth Advisors, Forbes America's Top Women Wealth Advisors)

Source: Forbes.com (Awarded 2021, 2022, 2023, 2024). Data compiled by SHOOK Research LLC based on 12-month time period concluding in Sept of year prior to the issuance of the award.

⁴ Working Mother Magazine & SHOOK Research's Top Wealth Advisor Moms

Source: Workingmother.com (Awarded Oct 2021) Data compiled by SHOOK Research LLC based on time period from 3/31/20 -3/31/21.



David Glickstein, CFA®

Executive Director

Wealth Management, Financial Advisor

Portfolio Management Director

As a Financial Advisor and Senior Portfolio Manager for HLS Wealth Management at Morgan Stanley, David Glickstein is responsible for providing comprehensive security analysis that is essential to the team's investment process. By designing, implementing, and monitoring the custom portfolios used by the team, David is able to help ensure that each client's investments match their risk tolerance and preferred asset allocation. In addition, David also publishes the team's "Quarterly Portfolio Thoughts," where he shares the team's current thinking on investment themes and topics such as retirement planning and how current events impact markets.

David's first experience with HLS Wealth Management began when he interned while attending the Stern School of Business at New York University. After graduating Magna Cum Laude with degrees in both Finance and CPA Accounting, David then served as an Investment Banking Analyst in the Natural Resources Group at Bank of America Merrill Lynch. David would then join HLS Wealth Management in 2009, where he continues to serve clients by gaining a thorough understanding of their present and future cash flow needs and planning accordingly.

Throughout his career, David has also sought to expand his knowledge and skillset in order to better serve clients. For this reason, he completed the education, experience, and examination requirements to receive the Chartered Financial Analyst professional designation. In addition, for his commitment to clients and their families, David was named to Forbes Magazine's lists of America's Top Next Generation Wealth Advisors for 2017-2021, as well as its list of Best-In-State Wealth Advisors from 2021-2024. David was also named to Forbes Best-In-State Next Generation Wealth Advisors in 2019, 2022 and 2023.

David is a member of the CFA Institute. He lives with his wife and children in Monmouth County, New Jersey, and enjoys exploring New York City's culinary offerings.

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⁵ 2017, 2018, 2019, 2020, 2021 Forbes America's Top Next-Gen Wealth Advisors

Source: Forbes.com (2017, 2018, 2019, 2020, 2021). Data compiled by SHOOK Research LLC based on 12-month period concluding in Mar of the year the award was issued.

⁶ 2019, 2022, 2023 Forbes Best-In-State Top Next-Gen Wealth Advisors

Source: Forbes.com (Awarded 2019, 2022, 2023). Data compiled by SHOOK Research LLC based on 12-month period concluding in Mar of the year the award was issued.

⁷ 2021, 2022, 2023, 2024 Forbes Best-In-State Wealth Advisors

Source: Forbes.com (2021, 2022, 2023, 2024). Data compiled by SHOOK Research LLC based 12-month time period concluding in June of year prior to the issuance of the award.



Stephanie Vitti, CFP®

*First Vice President, Wealth Management
Financial Advisor*

Stephanie began her career at Morgan Stanley in 2009. As a fixed income specialist, she provided market updates and investment strategies to Financial Advisors. She also built and maintained portfolios for high-net-worth clients.

In 2016, she joined HLS Wealth Management at Morgan Stanley. As a CERTIFIED FINANCIAL PLANNER™, Stephanie works with individuals and families to help them navigate virtually all aspects of wealth management, including investments, insurance, retirement planning, and estate planning strategies.

Stephanie was named to Morgan Stanley's Pacesetter's Club from 2019-2024, a recognition program for Financial Advisors who demonstrate a high level of professional standards and world class client service. Stephanie was also named to Forbes Best-In-State Next Generation Wealth Advisors in 2024.

Stephanie is a graduate of Cornell University and holds a BS in Industrial and Labor Relations. She is a member of the Estate Planning Council of New York City and the Cornell ILR Alumni Finance Council. She also sits on the Director's Council of Cents Ability, a non-profit that provides free financial education workshops to high school students.

Stephanie is an avid reader and enjoys travel, yoga, and trying new restaurants. She lives in Greenwich, CT with her husband and two young children.

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Larkin Julian

*Vice President
Investment Consultant*

As an Investment Consultant with HLS Wealth Management, Larkin works alongside the HLS partners to ensure our clients are receiving the top level of expertise, advice and service.

After graduating Presbyterian College with a BS in Business Management, Larkin began her career in the financial services industry at MetLife. She worked closely with Financial Advisors at firms such as Morgan Stanley, providing her expertise in retirement products. Through this role, she discovered her passion for helping families plan and have conversations around their goals and aspirations. She also realized that she wanted to work directly with the families she was helping. In 2016, Larkin joined Merrill Lynch as a Financial Advisor where planning for clients' future and retirement became her core focus and then joined Morgan Stanley in 2024.

In her current role with the HLS team, Larkin plans to continue helping clients achieve their goals by having ongoing conversations as clients' lives and needs continue to evolve.

Larkin resides in Greenwich, Connecticut with her husband and two young children. In her spare time, she enjoys workout classes, going to the beach with her family and traveling to explore new places.

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Source -Forbes (Awarded August 2024). Data compiled by SHOOK Research based on time period from Mar 2023-Mar 2024.



Melanie Burnett

*First Vice President
Group Director*

As Group Director, Melanie Burnett has been an integral member of HLS Wealth Management since its inception. She is responsible for coordinating the team's work flows and communications, overseeing processes that lead to business growth and development, and manages the team's marketing efforts through print and digital media. Through her work in these roles, she takes pride in her ability to simplify the lives of not only clients, but her HLS Wealth Management colleagues as well.

A graduate of New York University with a BA in Art History, Melanie began her financial services career in research at Dillon, Read & Company. She would join the fixed income trading desk at UBS before later working for Prudential prior to joining Morgan Stanley predecessor firm Smith Barney in 2004. Her years of experience with HLS Wealth Management has resulted in a deep understanding of the group's clients, as Melanie is able to anticipate their needs, act as a problem solver, and present them solutions with care and consideration.

Outside of the office, Melanie is a passionate supporter of pediatric and lung cancer research, especially the American Cancer Society and Hope Lodge, which provides a nurturing environment to cancer patients who have to receive treatment far from home. She enjoys spending time with her family, attending sporting events, and cooking. Melanie lives in Manhattan with her husband and two sons.

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Linda Zheng

Wealth Management Associate

As a Wealth Management Associate with HLS Wealth Management, Linda is committed to ensuring that all clients are provided with professional and personalized attention to help meet their wide-ranging needs. From assisting the Financial Advisors with the development of financial plans, to aiding clients and their loved ones on estates question and to processing cash and securities transfers, Linda seeks to make the client experience positive and as seamless as possible.

Linda began her career in finance in 2016 after graduating from Binghamton University with a BS in Financial Economics. Working as an administrative associate at Goldman Sachs & Co. in the Private Wealth Management division, she supported teams that provide wealth management and financial planning advice to high-net-worth clients. She soon came to realize that she wanted to work directly with clients and decided to pursue a career as a Client Service Associate at Oppenheimer & Co. Inc. It is in these prior roles that Linda learned the value of teamwork and organization, as well as collaborating with different partners throughout the firm to help provide solutions to clients. To enhance her own value to those she serves, Linda also received her Series 7 and 66 securities licenses. These skills would be invaluable as she joined HLS Wealth Management in 2019, where she continues to utilize her knowledge, along with the firm's tools and resources, in order to help construct financial plans and advance the interests of clients.

Linda resides in Garden City, Long Island with her husband and enjoys traveling, trying out different fitness classes, baking and exploring new restaurants in with friends and family.

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Dave Bent

Registered Associate

Dave Bent is a Registered Associate with HLS Wealth Management, and as such, he is tasked with providing services ranging from processing cash and securities transfers, monitoring investment risk and assisting in trading activities to maintaining efficiency within the team's operations. Over time, Dave's role has expanded, as he now also provides vital support to the team's Portfolio Managers by preparing client portfolio performance reports, portfolio analysis, alternative investments and market data/investment research reports.

Dave began his career in financial services in 2011 after graduating from Central Connecticut State University with a bachelor's degree in Management. Starting at a boutique investment firm and later JP Morgan as a banker, Dave learned the importance of effective client communication and relationship management, as well as developed a deep understanding of foreign exchange trading and alternative investing. These skills would be invaluable as he moved to Morgan Stanley in 2014 with HLS Wealth Management, where he prides himself on his ability to maintain organization while staying flexible in the service of clients' needs. Dave has continued his education professionally by earning a Certificate in Alternative Investments from the Apollo Management Academy and a Certificate from Morgan Stanley ALPFA Leadership Development Program Partnered with Harvard Business School Online.

While in college, Dave earned an athletic scholarship for Cross Country and Track & Field, and he continues to be passionate about athletics to this day. He volunteers as a coach for CYO basketball and enjoys playing baseball, basketball and football with his two sons and gymnastics with his daughter. He also participates in a number of Morgan Stanley Global Volunteer initiatives, is a member of Morgan Stanley's Latino/Diversity Employee Networking Group, a member of Morgan Stanley Diversity Council, a member of Association of Latino Professionals For America, and is a Professional Member of the CFA Society of New York. Dave resides in Brooklyn with his three children.

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Marybelle Santiago

Senior Client Service Associate

A financial services veteran with over 25 years of experience, Marybelle Santiago is committed to handling each and every client concern with care. She has significant technology and systems knowledge, a contagiously positive attitude, strong commitment to client service, and excellent communications skills, as her fluency in Spanish plays an important role with HLS Wealth Management's international clients.

Prior to joining The HLS Group, Marybelle worked for competitor firms in administrative roles before joining Morgan Stanley's Miami office in 2008 as an Assistant to the Complex Manager. After moving back to New York in 2011, she took up her role as a Client Service Associate, eventually joining HLS Wealth Management in 2014. It is here that she leans heavily on her years of administrative experience and knowledge of the firm's systems and organizations in order to provide the highest quality service and support to all clients.

An avid philanthropist, Marybelle has spearheaded charitable events for The Breast Cancer Association, Habitat for Humanity, the AIDS Organization, and Feed the Children. She is also active in the LGBTQ diversity network & the Latino Employee Network at Morgan Stanley. Marybelle is a passionate animal lover and is also an accomplished International Latin Ballroom Dancer. She lives in Park Slope with her partner and two dogs and enjoys traveling, sky-diving, and racing cars.

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Ryan Dorian

Registered Client Service Associate

Ryan Dorian is a Registered Client Service Associate with the HLS Wealth Management Team at Morgan Stanley. Since joining the team in 2022, Ryan has developed extensive expertise in client onboarding, account administration, portfolio management, trading, and financial planning. He plays a critical role in supporting the team's Financial Advisors and delivering exceptional service to individual and institutional clients.

Ryan's professional journey began after graduating from Colgate University with a bachelor's degree in Economics. At Colgate, he gained early exposure to the financial services industry through his leadership in the Colgate Investment Group, where he helped manage an endowment fund by conducting stock analysis and building financial models. Prior to joining Morgan Stanley, Ryan interned with the Debt Capital Markets team at AmeriVet Securities, where he supported corporate debt offerings and gained valuable insight into the operations of a broker-dealer firm.

In addition to his professional accomplishments, Ryan has a strong history of philanthropic involvement. During his time at Colgate, he organized campus-wide charity events for organizations such as the American Red Cross and Memorial Sloan Kettering Cancer Center. He has also volunteered with The Food Project, Tenacity, and Best Friends Animal Society. Ryan currently resides in Manhattan and enjoys playing golf, basketball, and attending New York Giants games.

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Bailey Prete

Client Service Associate

Following her recent graduation from Boston College with a bachelor's degree in communications and journalism, Bailey joins the HLS Wealth Management Team as a Client Service Associate. As a CSA, Bailey strives to ensure all clients receive the highest level of service through her combined professionalism and personability. Her responsibilities range from administrative duties to financial service support.

Prior to joining Morgan Stanley, Bailey began her professional career working the 2024 Paris Olympic Games Broadcast with NBC Sports. As a dual sport collegiate athlete, Bailey prides herself on being a loyal team player and effective communicator. In her free time, she enjoys running, fishing, spending time with family and friends, and writing poetry. As a creative, Bailey enjoys producing and hosting her professional sports podcast, The Daily Bailey Podcast. She is passionate about connecting with others and looks forward to providing the best client care.

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Forbes' America's Top Wealth Management Teams-High Net Worth (2022-2023)

Source: Forbes.com (November 2023) Forbes America's Top Wealth Management Teams ranking awarded in 2023. This ranking was determined based on an evaluation process conducted by SHOOK Research LLC (the research company) in partnership with Forbes (the publisher) during the period from 3/31/22–3/31/23. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to SHOOK Research LLC for placement on its rankings. This ranking is based on in-person and telephone due diligence meetings to evaluate each advisor qualitatively, a major component of a ranking algorithm that includes client retention, industry experience, review of compliance records, firm nominations, and quantitative criteria, including assets under management and revenue generated for their firms. Investment performance is not a criterion. Rankings are based on the opinions of SHOOK Research LLC and this ranking may not be representative of any one client's experience; investors must carefully choose the right Financial Advisor or team for their own situation and perform their own due diligence. This ranking is not indicative of the Financial Advisor's future performance. Morgan Stanley Smith Barney LLC is not affiliated with SHOOK Research LLC or Forbes. For more information, see www.SHOOKresearch.com.

Named #7 on Forbes Best-In-State Wealth Management Teams (New York City)-High Net Worth 2024 & 2023

Source: Forbes.com (Jan 2024) 2023 Forbes Best-In-State Wealth Management Teams ranking awarded in 2024. This ranking was determined based on an evaluation process conducted by SHOOK Research LLC (the research company) in partnership with Forbes (the publisher) during the period from 3/31/22–3/31/23. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to SHOOK Research LLC for placement on its rankings. This ranking is based on in-person and telephone due diligence meetings to evaluate each advisor qualitatively, a major component of a ranking algorithm that includes client retention, industry experience, review of compliance records, firm nominations, and quantitative criteria, including assets under management and revenue generated for their firms. Investment performance is not a criterion. Rankings are based on the opinions of SHOOK Research LLC and this ranking may not be representative of any one client's experience; investors must carefully choose the right Financial Advisor or team for their own situation and perform their own due diligence. This ranking is not indicative of the Financial Advisor's future performance. Morgan Stanley Smith Barney LLC is not affiliated with SHOOK Research LLC or Forbes. For more information, see www.SHOOKresearch.com.

Forbes Best-In-State Wealth Advisors 2021-2023

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Forbes Top Next Generation Wealth Advisors 2017-2021

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