

WEALTH MANAGEMENT

Morgan Stanley

# Keith Cadden, CFP®

Senior Vice President  
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I believe that managing wealth involves far more than managing an investment portfolio. It begins with developing a holistic, comprehensive understanding of who you are and the financial forces at work in your life. It means helping you understand and respond effectively to these forces. And, of course, it means helping you invest your assets in a way that reflects the realities of your life and the uniqueness of your long term goals.

As a Financial Advisor, I am committed to building a relationship of trust in which I can work closely with you to help you define your objectives, explore alternatives and choose the financial and investment strategies that are most appropriate for you. As our relationship evolves, I hope you will come to regard me as a valued resource and a professional who can help you make a more informed decision on any financial issue.

My most important goal: to help you achieve your objectives, providing guidance that helps your wealth do more for you.



# My Background



**Keith Cadden, CFP®**

*Senior Vice President  
Financial Advisor*

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Keith is a Senior Vice President within the Wealth Management business of Morgan Stanley. Keith joined Morgan Stanley in 2015. He works with high net worth families to manage all aspects of their wealth. He collaborates with his clients in a proactive manner to create and manage a comprehensive wealth management plan.

Prior to joining Morgan Stanley, Keith spent 7 years in the Private Bank at Credit Suisse. Keith has worked directly with high net worth families for the last 14 years and is a Certified Financial Planner®. He works directly with his clients to preserve and grow their assets, manage cash flow and ensure estate plans create the desired impact for his clients' families. Before joining Credit Suisse,

Keith spent 11 years at SEI Investments, where he was an executive in their Private Client Group.

Keith graduated first in his class from Lycoming College (Summa Cum Laude), where he was a three time captain of the football team, an All-American quarterback and was a Rhodes Scholar nominee.

When not spending time with his family, Keith dedicates his time and talents to causes concerned with youth sports and animal welfare. Keith lives in Colledgeville with his wife Jennifer and their two sons.

# My Consultative Process

Charting a prudent course to financial independence requires a well-conceived, personalized plan with defined long-term goals. My wealth advisory consultative process can help you design a cohesive plan for the future that includes:

## **1 Discovery**

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Before our first meeting, I suggest that you take a fresh inventory of your wealth, including where each asset is located and what it is worth. At that meeting, I will begin by exploring many questions to try to capture what matters most to you and fully understand what you want to accomplish with your wealth. We will talk about you, the kind of lifestyle you enjoy, what worries you and what you are passionate about. Our conversation will also explore your values, key relationships, total assets, preferred manner of communication, as well as identify the other professional advisors with whom you work. That way, I can help you determine how all the facets of your financial situation could dovetail effectively.

## **2 Analysis and recommendation**

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Based on our discussion, I will analyze your personal and financial information, including liabilities, and assess risks and identify potential threats to your financial health. I will present you with a personalized plan that can help address your income and cash flow needs, borrowing requirements, asset protection, retirement planning, wealth transfer, philanthropy and other areas beyond investment management. By taking the additional time to carefully review these topics, I hope to make you comfortable with proposed investment strategies and service providers before implementing your wealth plan.

## **3 Implementation**

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After you have approved your wealth plan, I will work closely with you to implement it, bringing an objective

approach, and paying special attention to how the various parts of your plan can affect, enhance and integrate with each other. Wherever appropriate, I will suggest seeking additional, in-depth advice on particularly complex issues we have identified, including family dynamics, estate planning, lending, tax planning strategies and more. Whatever approach we decide on, I will help you keep your investments on track.

#### **4 Reviewing objectives**

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



Morgan Stanley strives to offer clients the finest in financial thinking, products and execution to help them meet their individual needs and achieve their personal financial goals. When we work together, you'll benefit from personalized advice, objective guidance and dedication to your success as an investor. With access to Morgan Stanley's renowned global resources and investment opportunities, we can help you develop and maintain an optimal investment strategy. Our wealth management strategy will address key areas of your financial life beyond traditional investments and may incorporate diverse recommendations for building and protecting your wealth.

This material does not provide individually tailored investment advice. It has been prepared without regard to the individual financial circumstances and objectives of persons who receive it. The strategies and or investments discussed in this material may not be suitable for all investors. Morgan Stanley Smith Barney LLC recom-

mends that investors independently evaluate particular investments and strategies, and encourages investors to seek the advice of a Financial Advisor. The appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives.