

Morgan Stanley

# Noah Rubin at Morgan Stanley

Making comprehensive wealth management work for you

Your family has worked hard and now has considerable wealth. Comprehensive wealth management is about planning for the future. This process begins with a discussion about your financial and life goals for you and your family, and the range of services and strategies to match those specific needs.

**I can help you.**

## What My Clients Want To Know

My clients count on me for thoughtful strategies and solutions that will impact their future. Clients often raise questions such as:

### How can strategic wealth planning help me?

Accumulating wealth is one thing — using it to live the life you choose is another. I start by articulating your financial and life goals; often around retirement or providing for future generations. Together, we then create a comprehensive financial and investment plan, so every decision about investments is based on achieving your goals.

### I'm looking for something more than just stocks and bonds.

#### What are my options?

When appropriate, I provide access to alternative investments, which may offer both attractive long-term return potential and the opportunity for diversification. These may include Private Equity, Debt and Real Estate Investments with varying industry focuses, and goals that range from income to capital gain.



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“I believe in frank, wide-ranging conversations about what’s important to every client. Effective wealth management is a strategic process based on your goals, values and preferences.”

**A lot of my money is tied up in company stock or rental real estate investment properties. Can I diversify these assets in a potentially tax-advantaged manner?**

I can review with you several ways to possibly reduce the risk inherent in concentrated holdings. For example, Stock Exchange and Real Estate Exchange funds may provide both appropriate diversification and potential tax benefits. I can help tailor alternative investment strategies to your needs.

**How can I take care of my children and future generations?**

I work with clients, and their legal and tax advisors, to develop estate planning strategies based on their objectives. As appropriate, Morgan Stanley's Wealth Planning Center, our internal dedicated estate planning team, is also available as a thoughtful partner to explain and discuss potential strategies.

**I want to use my money to make a difference**

We can also pursue philanthropic strategies that support your preferred causes through the use of Donor Advised Funds or Charitable Trusts.

## My Mission



To be your trusted Advisor, helping you to make informed and thoughtful decisions about your wealth.

Morgan Stanley Smith Barney LLC offers a wide array of brokerage and advisory services to its clients, each of which may create a different type of relationship with different obligations to you. Please visit us at <http://www.morganstanleyindividual.com> or consult with your Financial Advisor to understand these differences.

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Alternative investments often are speculative and include a high degree of risk. Investors could lose all or a substantial amount of their investment. Alternative investments are appropriate only for eligible, long-term investors who are willing to forgo liquidity and put capital at risk for an indefinite

## Individual/Family Services



Wealth and Investment Management



529 College Saving Plans



Financial Planning



Access to Private Investments



Estate Planning Strategies



Access to Cash Management and Lending Products



Charitable Gifting Strategies



Life Insurance

## Corporate Services



401(k) Plan Institutional Advisory



Access to 10b5-1 Plan and Stock Plan Services



Foundation and Endowment Advisory



Corporate Cash management

period of time. They may be highly illiquid and can engage in leverage and other speculative practices that may increase the volatility and risk of loss. Alternative Investments typically have higher fees than traditional investments. Investors should carefully review and consider potential risks before investing.

Past performance is no guarantee of future results. Actual results may vary. Diversification does not assure a profit or protect against loss in a declining market.

Alternative investments involve complex tax structures, tax inefficient investing, and delays in distributing important tax information. Individual funds have specific risks related to their investment programs that will vary from fund to fund. Clients should consult their own tax and legal advisors as Morgan Stanley Wealth Management does not provide tax or legal advice.

Interests in alternative investment products are only made available pursuant to the terms of the applicable offering memorandum, are distributed by Morgan Stanley Smith Barney LLC and certain of its affiliates, and (1) are not FDIC-insured, (2) are not deposits or other obligations of Morgan Stanley or any of its affiliates, (3) are not guaranteed by Morgan Stanley and its affiliates, and (4) involve investment risks, including possible loss of principal. Morgan Stanley Smith Barney LLC is a registered broker-dealer, not a bank.

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