

# Morgan Stanley

**PURPLE MOUNTAIN GROUP  
AT MORGAN STANLEY**



## A FORBES BEST-IN-STATE WEALTH MANAGEMENT TEAM

For Ranking Criteria and Methodology, please see disclaimer page.  
Source: Forbes.com (Awarded Jan 2025) Data compiled by SHOOK Research LLC based for the period 3/31/23–3/31/24.



*Life Well Lived*

Purple Mountain Group is passionate about helping our clients live their best lives. We may help them realize specific goals such as buying a new home, gifting to a family member, taking an amazing trip, or celebrating a fulfilling career. We also aim to help them accomplish a healthy balance in life, find joy in the journey, and achieve financial freedom.

Our team holds a steadfast belief in giving back. We focus our support on the cultural organizations that contribute to quality of life for our clients, our team, and our community. We sponsor arts organizations who bring us amazing performances, thought-provoking exhibits, and enriching experiences. And we help take care of our parks, maintain our trails, and nurture the great outdoor culture in the shadow of our beloved purple mountain.

## Advisors



**Henry J. Bradley, CFP®, CIMA®**  
*Senior Vice President, Financial Advisor*  
*Senior Portfolio Manager*  
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Henry Bradley is a CFP® practitioner, CIMA® certificant, and portfolio manager who leads Purple Mountain Group's investment process. Having come from a high-intensity corporate strategy consultancy background, he brings passion, energy, excellent quantitative analytical abilities, and an intellectually creative approach to complex financial planning problems. He became a founding member of Purple Mountain Group in 2023. Henry was named a Top Next-Gen Wealth Advisor by Forbes\* in 2024 and 2025. He is the Next-Gen Director for the Southern Colorado chapter of the Financial Planning Association. Henry earned the Certified Investment Management Analyst (CIMA®) designation from the University of Chicago Booth School of Business. He earned his bachelor's degree in economics & finance from New York University, where he graduated summa cum laude. Originally from the UK, Henry also spent time living in New York, the UAE, and China before settling in Colorado.



**Jonathan D. Grant, MBA, CFP®**  
*First Vice President, Financial Advisor*  
*Insurance Planning Director*  
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Jonathan became a financial advisor and obtained his CFP® certification<sup>1</sup> in 2016. He joined Morgan Stanley and became a founding member of Purple Mountain Group in 2023, having previously worked at Wells Fargo Advisors for over 10 years. Jonathan serves as the team's insurance and annuity lead. Jonathan started his career in 2012 as a senior service representative with Waddell & Reed. Jonathan graduated from Rockhurst University with a bachelor's degree in psychology, and in 2022, graduated from the University of Utah with his MBA. He takes pride in working with a team focused on helping clients achieve a life well lived. Away from the office, Jonathan enjoys exercising and taking full advantage of the outdoors. His favorite outdoor activities include mountain biking, hiking, and camping with his dogs Aspen & Xion.



**Emily M. Hershberger**  
*Financial Advisor*  
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Emily joined Morgan Stanley in 2023, working as a Registered Client Service Associate where she assisted in the day-to-day operations, processes, and transactions involved in the long-term financial planning relationship between clients and financial advisors before assuming her current role of Financial Advisor. She graduated from the University of Colorado Boulder in 2017 with a double major in international affairs and political science, and minors in leadership and Spanish. Over the years, she has worked in a variety of roles in the private, public, and nonprofit sectors working across disciplines such as immigrant integration, international youth leadership, community development, legal support in the financial industry, and philanthropy and private foundations. Outside of work, Emily enjoys spending every free moment in the outdoors with her husband, Ryan, and their dogs, Oliver and Pacha.



**Jeff W. Mohrmann, CFP®, CPWA®**  
*Senior Vice President, Financial Advisor*  
*Portfolio Management Director*  
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Jeff came to Morgan Stanley from the legal profession where his practice focused on business development, bankruptcy, and estate planning. Jeff's primary role on the team is to help clients with their long-term planning needs, focusing on retirement and education planning, cash flow modeling, liabilities management, and risk management. He became a founding member of Purple Mountain Group in 2023. Jeff received his Bachelor of Arts degree in history from the University of Colorado, Boulder in 2004, graduating magna cum laude. He obtained his law degree from Lewis and Clark College of Law, graduating in 2008. Jeff earned the Certified Private Wealth Advisor® (CPWA®) designation after completing coursework through Yale University. Jeff spends much of his free time exploring Colorado and the West via running and biking.



**Scott M. Perry, MBA, QPFC, CRPS®**  
*Financial Advisor, Senior Portfolio Manager*  
*Corporate Retirement Director*  
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Scott joined Morgan Stanley as a financial advisor in 2010 and provides holistic wealth management for individuals and families as well as consults with businesses and organizations on their group retirement plans. Scott is a portfolio manager serving on the Purple Mountain Group Investment Committee. He became a founding member of Purple Mountain Group in 2023. Scott holds the Corporate Retirement Director designation and his area of focus on the team is overseeing the process of managing business retirement plans, and he assists clients in plan selection, plan provisions, managing sponsor's fiduciary responsibility, and investment education to employee plan participants. He earned his MBA from the University of Colorado. Scott has been an active member of Rotary International for over thirty years and currently serves on the board of directors of the North Colorado Springs Rotary Club Foundation. He enjoys traveling and the outdoors with his wife and family.



**Herman Tiemens II, MBA, CFP®**  
*Executive Director, Financial Advisor*  
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Herman has practiced as a financial advisor since 2006. He joined Morgan Stanley and became a founding member of Purple Mountain Group in 2023. Herman has over 12 years of additional experience in finance, strategy, marketing, and project management with Fortune 100 companies, holds an MBA from the London Business School, and has earned the CFP® certification<sup>1</sup>. Herman is actively involved in the community. He currently serves on the Boards of the Colorado Springs Philharmonic Guild and the Colorado Springs Chinese Cultural Institute and as a member of the Fine Arts Center Arts Council. Herman is Past President of the Financial Planning Association of Southern Colorado and the Colorado Springs Estate Planning Council – and he remains an active member of both. He is also Past Board Chair of the Cultural Office of the Pikes Peak Region (COPPR) and the Colorado Springs Philharmonic.

# Our Mission

We leverage financial planning and the full resources of Morgan Stanley to help empower individuals and families to achieve a life well lived.

## Associates



(L to R: Stephen Locke, Adriene Dinoffria, Vicki Cox, Sam Rankin, Mandy Wade.)

**Purple Mountain Group associates support clients with a broad range of operational and marketing activities. Operational associates open new accounts, execute trades, process transfers, and implement a client's financial plan. Marketing associates enable client communication, events, and education in addition to community outreach.**

## Operations

### Victoria A. Cox

*Senior Registered Client Service Associate*

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Vicki joined Morgan Stanley in 2023 as part of the operational backbone of our team. Vicki has over 33 years of experience in financial services, having started her career in 1991 at Norwest Bank before it acquired Wells Fargo and adopted its brand. She transferred to Well Fargo Advisors in December 1999 and worked there until she moved to Morgan Stanley in 2023. Vicki holds the FINRA Series 7, 24, 63, and 65 certifications as well as life, health, and variable insurance licenses. Vicki is based in Grand Junction, Colorado.

### Adriene M. Dinoffria

*Senior Client Service Associate*

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Adriene started her career in the financial services industry in 1997, working as a personal banker. In 2001, Adriene started as a Service Associate at A.G. Edwards & Sons, Inc. where she developed a passion for client service. She joined Morgan Stanley in 2003 as a Senior Client Service Associate. Adriene has a zest for providing top level service to each client. She was raised in a suburb of Chicago and moved to Colorado Springs in 2017.

### Samuel B. Rankin, MBA

*Wealth Management Associate*

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Sam supports the operational needs of Purple Mountain Group. He is also a member of the team's investment committee, supporting the team's portfolio managers. Sam has been in the financial services industry since 2011, starting his career with USAA. Sam worked at Wells Fargo Advisors for over eight years before joining Morgan Stanley in 2023. Sam spent two years as an Air Force Academy cadet before finishing his bachelor's degree at Trinity University in San Antonio. In the Spring of 2021, Sam completed the Master of Business Administration program, graduating magna cum laude, from Colorado State University with a focus on finance. He holds the FINRA Series 7, 9, 10, 63, and 65 registrations and is licensed in life, health, and variable insurance products.

## Marketing

### Stephen I. Locke, MBA

*Client Service Associate*

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Stephen joined the team in March of 2024, assuming the role of Client Service Associate with a focus on the team's community outreach, client events, and team administrative support. Stephen recently received his MBA in Management from Mercy University in New York City, where he studied management, business leadership, entrepreneurship, and economics. He also holds a Bachelor of Music in vocal performance (classically trained) from Alliance University based in Manhattan. Before joining Morgan Stanley, Stephen worked as an office manager at a private mental health practice in Jersey City, NJ. Stephen also held the position of graduate resident director at Alliance University where he oversaw the residential life operations for 400 students.

### Amanda C. Wade

*Client Service Associate*

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Mandy joined the team in 2020 and moved to Morgan Stanley in 2023 to lead marketing and communication for the newly formed Purple Mountain Group. She spent more than a decade working in communications and stewardship at the University of Virginia, Darden Graduate School of Business Administration, and with non-profit organizations in the theater and visual arts. She holds a Bachelor of Arts degree in studio art with a minor in communications from Virginia Tech.

## Our Story

Purple Mountain Group was formed in 2023 through the merger of The Pikes Peak Group and The Tiemens Group. Both teams shared similar cultures and brought complementary strengths to the combined team, now 11 members strong. We have helped guide many individuals, families, businesses, non-profit organizations, and institutions along the path to meeting their financial goals.

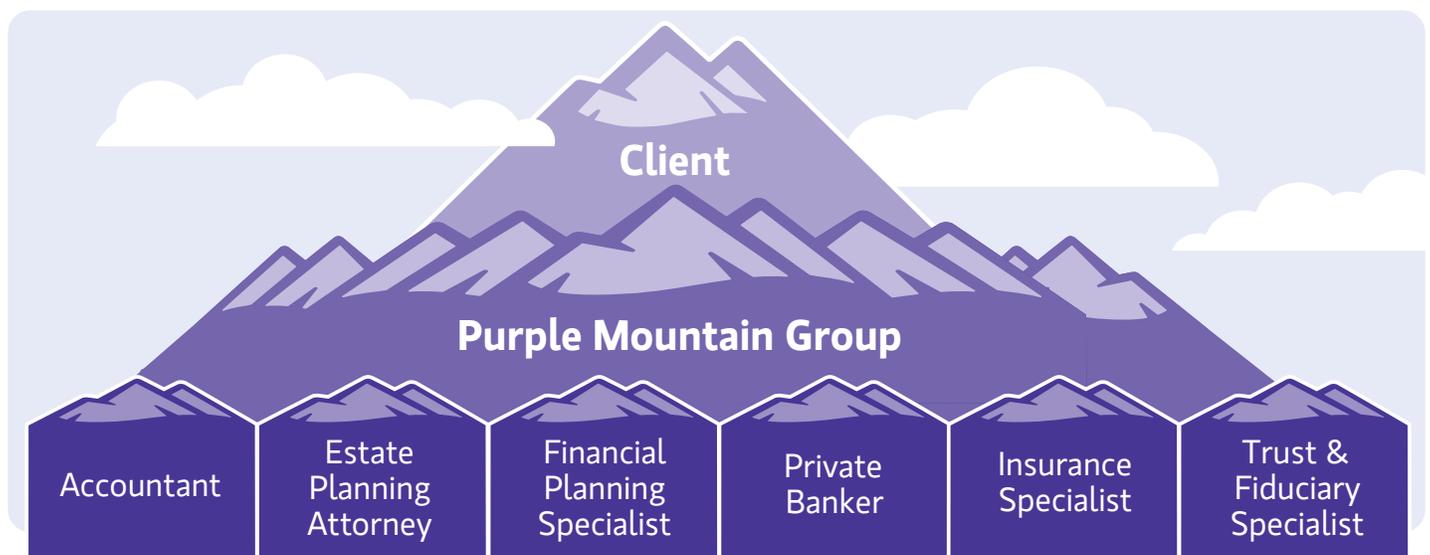
We believe every successful relationship begins with an established financial plan. We begin with a deep, thoughtful discovery in which we take the time to understand your circumstances and goals – and work together to establish a plan to help meet your unique needs.

## Our Core Values

- We act with integrity and put our **clients' interests first**.
- We honor and **embrace the unique** backgrounds, experiences, beliefs, and identities of our team and our clients.
- We foster a **culture of mutual trust and respect** within our team and with our clients.
- We seek a **long-term collaborative relationship** with clients who value our advice and the services we provide.
- We maintain a highly effective team dedicated to **delivering exceptional service**.
- We lead with **comprehensive financial planning** and **client education** to provide relevant and impactful advice.
- We invest in **professional and personal development** to maximize the value we deliver to clients.
- We hold a steadfast belief in **giving back to our community**.

## It's All About You

Purple Mountain Group puts our clients at the center of it all. We work closely with other professionals in and outside Morgan Stanley, including attorneys, CPAs, and bankers to help ensure your extended team understands your holistic financial picture. Utilizing the extensive resources and insights of Morgan Stanley, our goal is to deliver to you the highest possible quality of service – and a breadth of solutions to help build, manage, and preserve your wealth.



Private Bankers are employees of Morgan Stanley Private Bank, National Association, Member FDIC.

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.

Life insurance, disability income insurance, and long-term care insurance are offered through Morgan Stanley Smith Barney LLC's licensed insurance agency affiliates.

# Our Full-Service Financial Advice Platform

Whether you are planning for retirement, education, a second home, philanthropic causes, legacy, or one of your life's passions, we will help you make informed decisions about your financial strategy. We start with discovery and planning, then leverage the deep capabilities of Morgan Stanley to offer a range of solutions including insurance, annuities, and institutional investment management.

## The Depth and Breadth of Our Wealth Management Capabilities are Vast



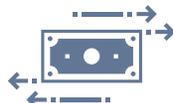
## Financial Planning

No matter what stage your life is in, a comprehensive plan can help you achieve your financial goals. Our financial planning process is a goal-oriented system designed to help create a holistic and comprehensive step forward in the path to the financial future you envision. Our planning process is dynamic, allowing for flexibility to adapt to changes in your life as they happen. We begin by taking a deep dive into your balance sheet during our discovery process and from there, discuss a variety of strategies that include the following:



### Retirement Planning

Enables the ability to maintain a lifestyle in retirement the same or better than enjoyed while working



### Cash Flow Planning

Allows you to meet your goals and strategically generate income from multiple sources in the most tax efficient way possible



### Investment Management

Focuses on portfolio management through cost-effective, high-performance solutions and tax efficiency



### Risk Management

Manage risks to your financial plan and includes protection strategies against risks to your family when the unexpected occurs



### Tax Planning

Guides implementation of tax efficient strategies through close collaboration with your accountant



### Estate Planning Strategies

Involves proper documentation of your intentions while considering tax efficient wealth transfer strategies

## Our Approach to Managing Your Investment Portfolio

Purple Mountain Group's Investment Committee is comprised of a trio of seasoned in-house portfolio managers and our wealth management associate. **We strategically align our positioning—and make tactical adjustments**—in consideration of the expert insights of Morgan Stanley's Global Investment Committee, as well as other investment thought-leaders.

**We employ an academic approach to investing**, which embraces best practices such as dollar-cost-averaging and rebalancing. Overall portfolio positioning for clients is **grounded in a well-considered financial plan** tailored to individual risk tolerance. We build **diversified portfolios** for clients that avoid excessive concentration in any single investment type, which helps to reduce volatility and mitigate risk.

Our investment philosophy focuses on the use of **cost-effective, high-performance solutions**—with a particular embrace of low-cost index funds. We also **focus on tax efficiency** through use of Exchange Traded Funds (ETFs) and direct indexing.

The establishment of annual "capital gains budgets" and active tax loss harvesting at the account level—enabled by Morgan Stanley's sophisticated tax management capabilities—further enhances tax efficiency.

For qualified investors, we can access **Morgan Stanley's industry-leading alternative investments platform**. This includes private equity, private credit, private real estate, and hedge funds—investment opportunities that may offer **additional diversification and growth potential**.

Purple Mountain Group has a strong conviction that **adhering to best practices of portfolio management will yield rewarding results over time**. By consistently applying our proven strategies and principles, we are dedicated to helping you achieve your financial goals and realize the benefits of **commitment to a disciplined investment approach**.

Team Service Line & Email Box

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**2024 & 2025 Forbes America's Top Next-Gen Wealth Advisors & Top Next-Gen Wealth Advisors Best-in-State** (formerly referred to as Forbes America's Top Next-Gen Wealth Advisors, Forbes Top 1,000 Next-Gen Wealth Advisors, Forbes Top 500 Next Generation Wealth Advisors) Source: Forbes.com (2024 & 2025).

**2025 Forbes Best-In-State Wealth Management Teams Source: Forbes (Awarded January 2025)**

Forbes America's Top Next-Gen Wealth Advisors & Top Next-Gen Wealth Advisors Best-In-State ranking awarded in 2024 & 2025. Each ranking was based on an evaluation process conducted by SHOOK Research LLC (the research company) in partnership with Forbes (the publisher). This evaluation process concluded in March of the year the award was issued having commenced in March of the previous year. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to SHOOK Research LLC to obtain or use the ratings. These rankings are 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 these rankings may not be representative of any one client's experience. These rankings are not indicative of the Financial Advisor's future performance. Morgan Stanley Smith Barney LLC is not affiliated with SHOOK Research or Forbes. For more information, see [www.SHOOKresearch.com](http://www.SHOOKresearch.com).

These rankings were determined based on an evaluation process conducted by SHOOK Research LLC (the research company) in partnership with Forbes (the publisher) for the period from 3/31/23-3/31/24. 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 Financial 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 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](http://www.SHOOKresearch.com).

<sup>1</sup> CFP Board owns the marks CFP®, CERTIFIED FINANCIAL PLANNER®, and CFP® (with plaque design) in the U.S.

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Any type of continuous or periodic investment plan does not assure a profit and does not protect against loss in declining markets. Since such a plan involves continuous investment in securities regardless of fluctuating price levels of such securities, the investor should consider their financial ability to continue their purchases through periods of low price levels.

Rebalancing does not protect against a loss in declining financial markets. There may be a potential tax implication with a rebalancing strategy. Investors should consult with their tax advisor before implementing such a strategy.

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Alternative investments are often speculative and include a high degree of risk. Investors can lose all or a substantial amount of their investment. They may be highly illiquid, can engage in leverage, short-selling and other speculative practices that may increase volatility and the risk of loss, and may be subject to large investment minimums and initial lock-ups. They may involve complex tax structures, tax inefficient investing and delays in distributing important tax information. They may have higher fees and expenses than traditional investments, and such fees and expenses can lower the returns achieved by investors.

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Asset Allocation does not assure a profit or protect against loss in declining financial markets.

Tax-loss harvesting. IRS rules stipulate that if a security is sold by an investor at a tax loss, the tax loss will not be currently usable if the investor has acquired (or has entered into a contract or option on) the same or substantially identical securities 30 days before or after the sale that generated the loss. This so-called "wash sale" rule is applied with respect to all of the investor's transactions across all accounts.

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