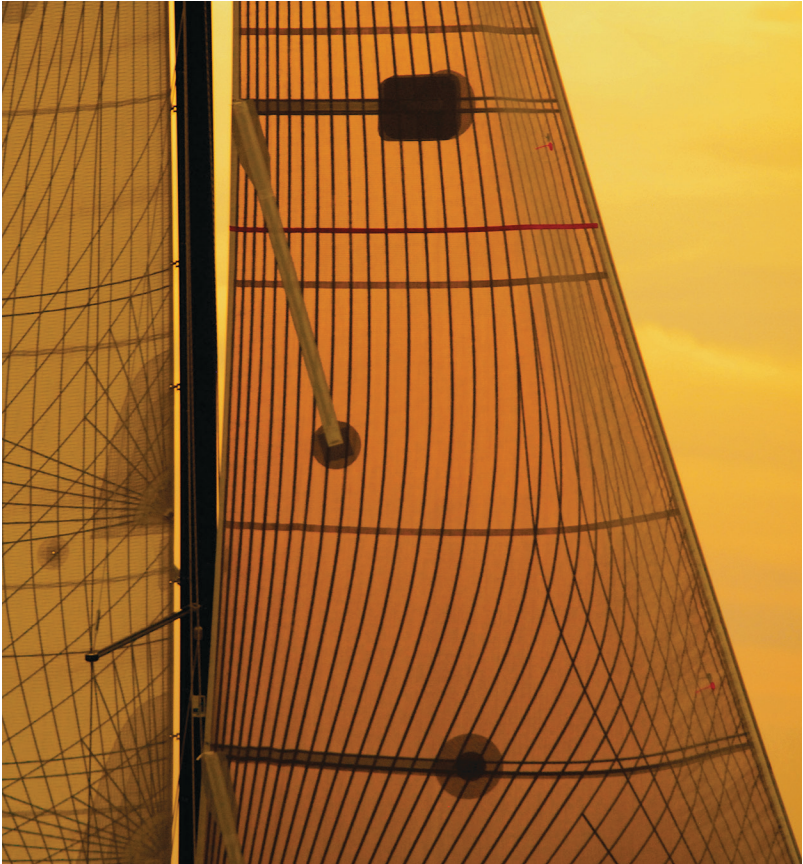


Morgan Stanley

Ferber-Benson Group at Morgan Stanley





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Ferber-Benson Group

at Morgan Stanley

The changing world is complex and unpredictable making it difficult to both craft and adhere to an investment discipline. It is now more important than ever to expect greater simplicity, transparency and quality service from a trusted advisory relationship.

We work diligently to help deliver creative and thoughtful solutions based on your unique needs, all in an effort to ensure that you have trust in our experience, our integrity and the professional quality of our work.

We believe trust is earned, not given. We take great pride in building a long-term relationship – one that is dedicated to you... after all it's your future.



Rick Ferber

Financial Advisor

Senior Vice President

Portfolio Management Director

My professional background offers a unique experience of wealth management and executive corporate positions. For over 20 years I have helped provide creative, thoughtful and goal-based financial strategies to high-net-worth families throughout the Northern and Southern California regions as well as multiple U.S. states. Utilizing a holistic approach to financial planning, I work with CPAs, estate planning attorneys and other professionals in developing well-orchestrated and comprehensive investment programs.

In 1985 I earned a Bachelor of Science degree in Marketing from San Diego State University. Initially out of college I developed my reputation as a senior marketing executive where I helped grow the brand and advertising platforms for major retailers including PETsMART, Home Depot, The Pep Boys, Orchard Supply Hardware, Expressly Portraits and others.

I was born and raised in Southern California and currently reside in Danville, located in the San Francisco Bay area. I have two grown children, Ally and Andrew and my Covid-acquired Mini Labradoodle Finn... my new child! When I'm not in the office I can be reached at the gym where every day is a constant struggle. On the off days you can find me at a concert or at home enjoying a great Cabernet.

rick.ferber@morganstanley.com

NMLS#: 1272709

Insurance License#: OD45611



Alec Benson

Financial Planning Specialist

Financial Advisor

My experience as a financial professional began in 2018 after moving to San Francisco to pursue my career at Moody's Investors Service. With three years of experience in the credit risk and global fixed income markets, I joined Morgan Stanley in 2021.

As a Financial Advisor I am able to pursue my passion of helping people achieve their financial goals, while applying my prior experience in the capital markets and investment risk management.

After earning my degree in Economics from the University of Colorado Boulder in 2017 - and a year of sun and surf in Santa Barbara, I am enjoying putting down roots in the Bay Area.

When I'm not working, I like to spend my time outdoors – I am an avid skier and backpacker, and enjoy getting time out on the water sailing, surfing, and scuba diving. I love to travel am always looking for my next adventure... have any great ideas?

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Ferber-Benson Group at Morgan Stanley

We start by listening.

With a blank canvas magic happens. The Ferber-Benson Group unites our process with decades of experience to craft creative plans for a successful financial future.

Every client is unique... let us help paint your financial journey.



Bruce Springsteen

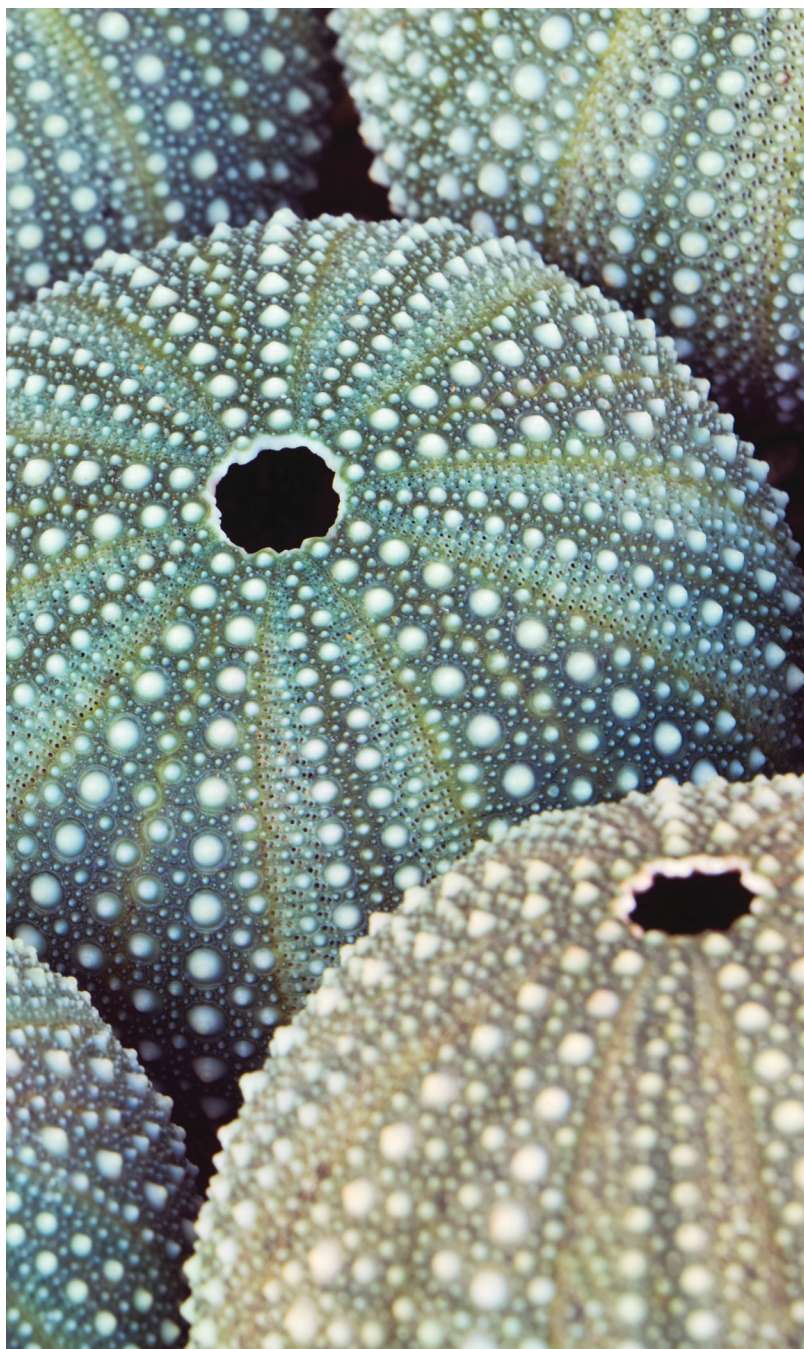
songwriter, musician, legend

"Talk about a dream, try to make it real"



Morgan Stanley strives to offer the finest in financial thinking, investment products and integrated execution strategies to help you meet your specific needs and achieve your personal financial goals. When we work together, you benefit from personalized advice, objective guidance and dedication to your success as an investor.

With access to Morgan Stanley's renowned global resources and sophisticated investment opportunities, we help you develop and maintain an optimal investment strategy. Our goals-based wealth management approach will address key areas of your financial life beyond traditional investments and may incorporate diverse recommendations for building and protecting 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.

Morgan Stanley Smith Barney LLC offers insurance products in conjunction with its licensed insurance agency affiliates.

Asset Allocation and diversification do not assure a profit or protect against loss in declining financial markets.

Impact Investing -The returns on a portfolio consisting primarily of Environmental, Social and Governance ("ESG") aware investments may be lower or higher than a portfolio that is more diversified or where decisions are based solely on investment considerations.

Because ESG criteria exclude some investments, investors may not be able to take advantage of the same opportunities or market trends as investors that do not use such criteria.

Alternative Investments are speculative and include a high degree of risk. An investor could lose all or a substantial amount of his/her investment. Alternative investments are appropriate only for qualified, long-term investors who are willing to forgo liquidity and put capital at risk for an indefinite period of time.

The appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives.

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