

Rowan Beach

Committed to Helping You Realize Your Vision of Retirement

We share a passion for getting to know our clients and their families on a personal level. Working mainly with retirees and those who are planning for retirement, we help our clients visualize the financial future they want for themselves and their family and then map out a course to help realize that vision.

Careful listening is the key to a trusted relationship. We focus on what is meaningful in our clients' lives and develop strategies to help them achieve their goals.

Our Mission

We strive to make a significant difference in our clients' lives by helping them navigate a more confident path to and through retirement. Our clients are our top priority, and we serve them with compassion, integrity and honesty.



Rowan Beach and Stephanie Mozur Smith

ROWAN BEACH, CIMA®

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GUIDING PRINCIPLES

We believe in...

- **Personalized service** that exceeds your expectations
- **Providing access** to the top-tier resources, top-notch talent and premier trading execution platform of Morgan Stanley, one of the world's leading investment and wealth management firms
- The importance of **proactive planning**
- Following a **process** that lays out a road map for your financial goals

CAPABILITIES

- Retirement Planning
- In-Depth Financial Planning
- Investment Strategy and Implementation
- Capital Market Services
- Portfolio Management
- Access to Banking and Lending Services

A Disciplined Process...

To truly understand who you are and what you hope to accomplish, we work with you to:

1 Set your objectives.

We will explore a range of topics that may influence your financial future: long-term goals and expectations, possible major purchases and legacy and charitable goals, if you have them. We will also discuss your current financial resources, your investment time horizon and your tolerance for risk. Our goal is to learn everything we can about your.

2 Develop your strategy.

Based on what we have discovered together, our advice may help address income and retirement planning, asset protection, investment management, strategic borrowing and wealth transfer. Your plan will include an asset allocation strategy that is designed to meet your precise needs and investment preferences.

3 Implement your strategy.

Once you feel confident with the plan, we will work closely with you to bring all the elements together. Should we decide together that outside managers are appropriate for you, we will draw on in-depth research and analysis to help you select from hundreds of investment management firms available to you. We can also help identify specific individual stocks, bonds and other securities that may be suitable for the portfolio strategy.

4 Review your performance.

You will receive monthly statements that outline your portfolio's performance, helping you track progress toward your objectives. If your personal situation or market conditions change significantly, we can suggest appropriate adjustments to your portfolio to help it remain aligned with your goals.

SUPPORTED BY ADVANCED TECHNOLOGY

We use Morgan Stanley's comprehensive suite of LifeView® tools to understand your full financial picture and help you identify ways to achieve your most important goals. LifeView® enables us to take a comprehensive approach to wealth management, offering the flexibility and power to create a customized strategy that reflects your unique financial needs.

AND COMPREHENSIVE DUE DILIGENCE

We rely on the insight of The Consulting Group at Morgan Stanley, which utilizes a comprehensive due diligence process for manager analysis to evaluate the overall quality of an investment option and its ability to perform against applicable benchmarks over a full market cycle. Access to this manager analysis enables you to make more informed decisions about your investments.

Our Experience

Rowan Beach, CIMA®

Executive Director; Financial Advisor; Senior Investment Management Consultant

With over 35 years at Morgan Stanley, Rowan considers it an honor that his clients trust him with their hard-earned wealth, and he takes this responsibility as an advisor very much to heart. As a Certified Investment Management Analyst® (CIMA®), he integrates a complex body of investment knowledge and contributes to prudent investment decision-making by providing objective advice and sound guidance.

Rowan has lived in Marin County for over 40 years with his wife, Mary, where they raised three children. In his spare time, Rowan enjoys boating, hiking and studying gems and crystals.

Stephanie Mozur Smith

Wealth Management Associate

For more than 20 years with Morgan Stanley, Stephanie has been building strong relationships by taking the time to get to know every client as an individual with unique needs, desires, hopes and dreams. With her warm demeanor and ability to communicate complex ideas in simple language, she plays a crucial role in connecting with and educating clients to help them feel more confident about their financial future.

Originally from Mobile, Alabama, Stephanie moved to the San Francisco Bay Area in 2007. She lives in Marin County with her husband and two sons. She enjoys Marin to its fullest and you can often find her mountain biking and hiking around Mount Tamalpais.

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Asset Allocation does not guarantee a profit or protect against a loss in a declining financial market.

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