

Morgan Stanley

# Spencer Torgan at Morgan Stanley

Senior Vice President, Financial Advisor  
Wealth Management





# Welcome

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True wealth is not just a number. It's a reflection of your journey, your values and your legacy. Since 2005, I've helped high net worth individuals and families redefine what money means, and what it can help build for decades and generations to come.

You Shine.  
I Strategize.

Together we'll  
craft strategies  
to help you reach  
new milestones,  
and build a  
lasting legacy.



# At a Glance

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## Who I Work With

- Business Owners and Entrepreneurs
- Corporate Executives
- Entertainment Industry Professionals and Pro Athletes
- Multigenerational Families

## My Credentials

- 18+ Years of Industry Experience
- Chartered Retirement Planning Specialist®
- Corporate Retirement Director

## World-Class Resources

- Tax Management Services
- High Net Worth Services
- Investment Banking and Institutional Investing Solutions
- Alternative Investments
- Access to Cash Management and Lending Solutions

## Hard Work

I bring the same level of dedication to your financial game plan that you bring to your career. Together we'll put in the work to help secure your financial future.

## The Roots of My Practice

I like to say that my wealth management training began even before I entered the industry. It traces back to the gridiron at the University of Southern California, where I played for an NCAA D1 Champion team under the mentorship of legendary coaches like Pete Carroll. These formative years instilled in me the values that continue to shape my approach today.

## Discipline

Financial discipline is the foundation of success. I'll help you establish smart financial habits to achieve your long-term goals.

## Leadership

Your financial journey requires strong leadership. I'll guide you through the complexities, engage you in tough conversations and help you make informed decisions. Always.





## Diverse Clients. Unique Solutions.

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My clients may come to me from all walks of life, but we journey together into their financial futures. Here's an overview of who I work with, and the guidance I offer.



### Business Owners and Entrepreneurs

Business owners and entrepreneurs know that dreaming big is just the beginning. A vision sets the stage for greatness, but success requires a team to follow through on the meticulous details. Whether you're nurturing a long-standing business, launching a game-changing startup, plotting a successful exit or setting up a secure retirement plan for your employees, I offer seasoned guidance to help protect your interests and maximize your growth potential.



### Corporate Executives

Each and every day, company executives have to lead their companies forward. But what about their own financial future? Are they fully leveraging their equity package? Managing cash flow for long-term financial health? Protecting themselves and their family financially against risk? For corporate leaders, I offer a keen understanding of the intricacies of executive compensation, stock options and company benefits.





“We are what we repeatedly do. Excellence, then, is not an act, but a habit.”  
—Pete Carroll



### **Multigenerational Families**

They say family is everything, and I couldn't agree more. For multigenerational clients, my focus is crystal clear: to help them protect their loved ones and build enduring legacies. We work together to develop plans for everything from education planning to wealth transfer, helping ensure their financial successes stay true to cherished family values.



### **Entertainment Industry Professionals and Pro Athletes**

From award-winning films to championship seasons, I work with many incredible creators in the entertainment and sports industries. But behind the glitz and glory of their careers, their financial challenges can require careful planning. I use my financial know-how to help them manage unpredictable income streams, prepare for longer-than-normal retirements and much more.

## Wealth Is What You Keep

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My comprehensive tax-efficiency guidance covers:

**STRATEGIC TAX PLANNING:**

I meticulously analyze your financial situation, exploring opportunities for effective tax planning strategies designed to reduce your tax obligations while optimizing your wealth management.

**TAX-LOSS HARVESTING:**

I implement tax-loss harvesting techniques to help optimize your portfolio and offset capital gains effectively,

**RETIREMENT ACCOUNT STRATEGIES:**

I explore tax-advantaged retirement accounts, demonstrating how they can serve as valuable tools for reducing taxable income.

**ONGOING TAX MONITORING:**

With Morgan Stanley's Tax Management Services, you have access to continuous monitoring of tax changes and their potential impact on your financial situation, helping ensure that your strategies remain aligned with evolving tax laws.

**DONOR-ADVISED FUNDS (DAF):**

I introduce you to the potential of DAFs, demonstrating how they can be a powerful tool in offsetting capital gains and facilitating strategic charitable giving.

**CHARITABLE PLANNING:**

For those with philanthropic ambitions, I provide insights into aligning your giving with tax benefits, working so your charitable contributions are impactful and tax-efficient.

**PORTFOLIO DIVERSIFICATION:**

My strategies extend to prudent investment diversification, which can help spread risk, reduce tax liability and enhance your overall financial wellbeing.

“I decided to see every problem as  
the opportunity to find a solution.”

Walt Disney



# My Services

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## Comprehensive Wealth Planning

- Financial Planning
- Wealth Consulting
- Qualified Retirement Plans
- Retirement Planning Strategies
- 401(k) Rollovers
- Long-Term Care Insurance
- Wealth Transfer Strategies
- Divorce Financial Analysis
- Trust and Estate Planning Strategies
- Charitable Planning
- Planning for Education Funding
- 529 Plans
- Stock Option Strategies and Executive Compensation
- Diversification Strategies for Concentrated Stock Positions

## Corporate Retirement Services

- Corporate Pension Plans
- Qualified Retirement Plans
- Stock Option Analysis
- Equity Compensation Plans

## Balance Sheet Management

- Cash Management and Lending Solutions

## Philanthropic Services

- Estate and Legacy Planning Strategies
- Grant-making Strategies
- Foundation Strategies
- Sustainable Investing
- Charitable Trusts
- Family Foundations
- Donor-Advised Fund

## Investment Management

- Asset Management
- Professional Portfolio Construction and Management
- Tax-Efficient Asset Allocation
- Risk and Liquidity Management
- Alternative Investments
- Traditional Investments
- Sustainable Investing

## Trust, Estate and Legacy Planning Services

- Wealth Transfer and Trust Strategies
- Long-Term Care Insurance
- Intergenerational Needs
- Coordination With Outside Legal and Tax Advisors





# When Money Happens

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A wealth event can be both exhilarating and overwhelming. I'm here to guide you seamlessly through these pivotal moments into the next chapter of your life.

## **Maximizing Wealth: Small-Business Owners**

As a small-business owner who has poured years of sweat equity into your venture, you deserve to reap the rewards. Leveraging my experience as a Corporate Retirement Director, I know well the challenges small-business owners face. Together we'll plan for the sale or transfer of your business, focusing on strategies to drive value, minimize capital gains taxes and create tax-efficient income streams for your retirement and generations to come.

## **Building a Legacy: Estate Planning**

What mark do you want to leave? It's an important question with many hidden complexities. I help you build comprehensive estate plans with forethought, planning out every detail long before such a need arises. Through a careful step-by-step process, I provide compassionate guidance that accounts for every detail of your legacy goals—whether it's supporting a charitable organization, securing loved ones or both.

**Complex Regulations: Corporate Officers**

Typically, corporate officers at publicly traded companies must grapple with complex regulations like Rule 10B5-1. I'll help you navigate stock options intricacies, from exercising and selling to diversification, all while helping ensure regulatory compliance and tax-efficiency. But that's just the first step.

**Navigating the Sale: Entrepreneurs**

Here the main challenge lies in managing newfound wealth from stock sales while minimizing tax liabilities. Together we'll also craft strategies to retool your financial approach with a focus on diversification and other risk management. That way, whether your next venture is a new startup or an early retirement, you won't have to sacrifice your long-term financial goals.

**Managing Inheritance: Affluent Families**

The passing of a loved one is one of the most difficult moments in a person's life. I'm here to provide the guidance and support you need during this sensitive period. My aim is to ensure that your assets align seamlessly with your existing financial strategy and broader financial goals, with a focus on prudent wealth management and a keen understanding of tax implications.

**Financial Resilience: Dealing With Divorce**

Divorces can put a serious strain on a family. But that strain shouldn't be financial. During divorce proceedings, I coordinate with your attorneys and accountants to help translate what your settlement amount will mean for your lifestyle going forward. Beyond that, I create customized financial plans tailored to your new financial circumstances, and help ensure your estate plans, including wills and beneficiary designations, are meticulously updated.

"It's not how much money you make, but how much money you keep, how hard it works for you and how many generations you keep it for."

Robert Kiyosaki



# When the Lights Shine Bright:

Wealth Management for  
Entertainment Professionals,  
C-Suite Executives and Pro Athletes

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## Spotlight Realities

### **You Experience Sudden Wealth Events.**

Whether it's a breakthrough project, production credit or contract bonus, these game-changers demand careful handling. I provide seasoned guidance on wealth preservation, investment diversification and tax strategies to help you turn your talent into profit.

### **You Have a Narrow Window for Earnings.**

I design tax-efficient strategies to help you keep more of what you earn, now and down the road.

### **You Face a Longer-Than-Normal Retirement**

From managing your investments to optimizing your income streams, I craft comprehensive financial roadmaps to help you make your retirement a long-lasting victory.

### **Risk Management:**

Strategies designed to protect your wealth and income from unexpected events, such as career-ending injuries.

## Rising to the Challenge

### **Lifestyle Planning:**

Assistance in managing your lifestyle expenses to balance current needs and future financial confidence.





### **Endorsement and Contract Negotiation Support:**

Assistance in understanding how endorsements and contracts fit into your larger financial picture.

### **Professional Network Building:**

Introductions and guidance to build relationships with financial professionals and advisors experienced in working with athletes and entertainers.

### **Advisory on Large Purchases:**

Advice on significant expenditures, such as homes, cars and luxury items, to optimize the use of your wealth.

### **Asset Protection Strategies:**

Ensuring that your wealth is protected from scams and the kind of legal issues that can accompany high-profile lifestyles.

### **Cash Flow Management:**

Effective management of earnings, endorsements and income streams.

### **Second-Career Planning:**

Preparing for a transition to a second career after retirement from professional sports or entertainment.

# Corporate Retirement Planning

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As a Corporate Retirement Director and Chartered Retirement Plans Specialist (CRPS®), I've built my career on helping businesses and their employees create, manage and optimize corporate retirement plans.

## How I Help

### **Customized Retirement Plans:**

I work closely with companies to design retirement plans that are tailored to their specific needs and objectives, working so the plan meets both company and employee requirements.

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### **Employee Education:**

Education is a crucial aspect of successful retirement planning. I empower employees with the knowledge they need to make informed decisions regarding their retirement plans.

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### **Responsive Plan Maintenance:**

Retirement plans should adapt to changing times. I regularly review and update your plans to keep them aligned with your company's goals and regulatory changes.

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### **Strategic Investment Selection:**

Effective investment selection is vital for optimizing returns and managing risk within retirement plans.

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### **Efficient Plan Administration:**

I help streamline the administrative tasks and record-keeping required for your retirement plans.

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### **Regulatory Compliance:**

Navigating the ever-changing landscape of retirement plan regulations is a fundamental part of what I do.

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### **Tax Considerations:**

Retirement plans involve complex tax implications, and I address these considerations to help maximize benefits for your company and your employees.

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### **Effective Communication:**

I help ensure that changes and updates to the retirement plans are communicated clearly and effectively to maximize employee participation.

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### **Strategic Evaluation:**

Regularly assessing your retirement plan's performance and its alignment with your company's objectives is a key part of my service.

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# The Power of Morgan Stanley

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From handling daily finances to exclusive perks, Morgan Stanley offers you some of the best resources in the industry.



## **Tax Management Services:**

Tax Management is an elective service available in Select UMAs (Unified Managed Accounts) that utilizes an array of tax-efficient features to help you reduce your tax bill.



## **Non-Correlated Investments:**

Morgan Stanley offers a wide range of non-correlated investments to help high and ultra high net worth clients achieve their unique investment goals.



## **Access to Cash Management and Lending Solutions:**

Morgan Stanley offers a suite of cash management and lending solutions to help you manage your daily finances with ease.



## **Endorsement and Contract Negotiation Support:**

Assistance in understanding how endorsements and contracts fit into your larger financial picture.



## **High Net Worth Services:**

Signature Access gives clients with \$10 million or more in assets at the firm access to world-class services such as Private Health Advisory, Personal Cybersecurity Services, Aircraft Management and more—all to help enhance and enrich your life.



## **Life Stages of a Successful Entrepreneur:**

Both our Institutional Securities Group and Morgan Stanley Investment Management deliver the investment banking, capital markets and institutional investing solutions needed to pursue the strategic ambitions of your enterprise.



## **Morgan Stanley Online:**

Morgan Stanley Online is the foundation of the modern wealth client experience. Digital capabilities online and on the Morgan Stanley Mobile App allow you to stay informed about your investments and manage your everyday finances while providing protection for your account with our encryption and fraud prevention technology.





Morgan Stanley



## Guidance Backed by Experience

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Whether you're a business owner considering the next chapter, a multigenerational family with unique wealth management needs, or a professional athlete or entertainer establishing your career—I'm here to help you make your money work harder. Period.



### **Spencer Torgan, CRPS®**

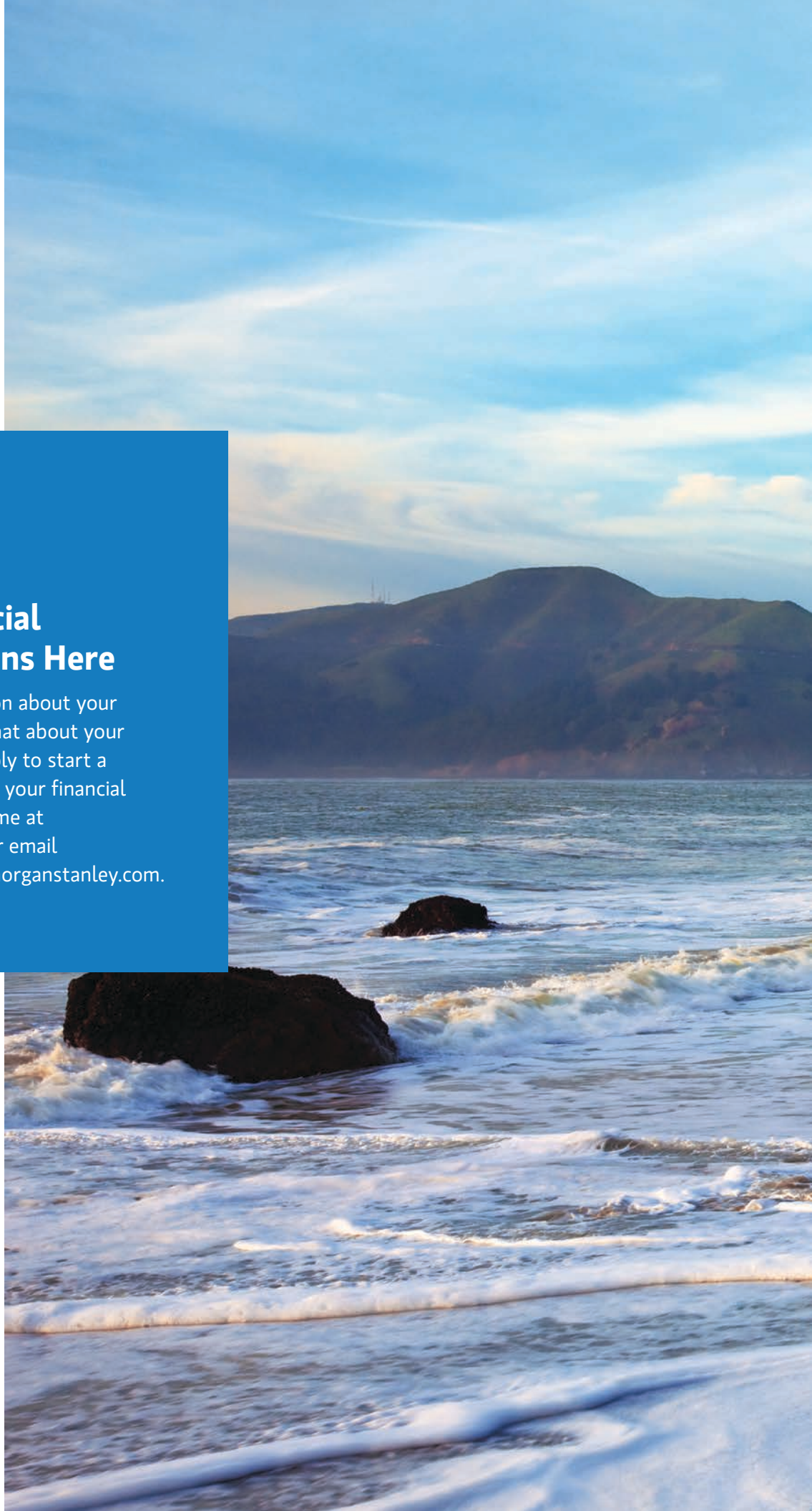
*Senior Vice President, Financial Advisor  
Wealth Management*

- Corporate Retirement Director
- Morgan Stanley Century Club Member 2024
- Entered wealth management industry in 2005
- Graduated University of Southern California, Marshall School of Business
- Holds the elite Chartered Retirement Plans Specialist® (CRPS®) certification
- Former D1 football player and NCAA National Champion (2003-2004)
- Resides in Southern California with his family, proud father of two children



## **Your Financial Future Begins Here**

For a second opinion about your investments or a chat about your aspirations, or simply to start a conversation about your financial future, please call me at (805) 494-0285, or email [Spencer.Torgan@morganstanley.com](mailto:Spencer.Torgan@morganstanley.com).



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ESG impact. As a result, it is difficult to compare ESG investment products.

There is no assurance that an ESG investing strategy or techniques employed will be successful. Past performance is not a guarantee or a dependable measure of future results.

In Consulting Group's unified managed account program, alternative investments are limited to US-registered mutual funds, separate account strategies and exchange-traded funds (ETFs) that seek to pursue alternative investment strategies or returns utilizing publicly traded securities. Investment products in this category may employ various investment strategies and techniques for both hedging and more speculative purposes such as short-selling, leverage, derivatives and options, which can increase volatility and the risk of investment loss. Alternative investments are not appropriate for all investors.

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