

Stephanie A Petrosini, CRPC®, CFP®, CLTC®, QPFC

First Vice President, Wealth Management, Financial Advisor, CERTIFIED FINANCIAL PLANNER®, Insurance Planning Director, Financial Planning Specialist, Workplace Advisor – Equity Compensation, Alternative Investments Director

What Can You Expect From Me

As your financial advisor, I am dedicated to providing a personalized, compassionate, and thorough approach to managing your financial future. Here's what you can count on:

Transparency & Honesty

- **Straightforward Communication:** I always tell it like it is, and I expect the same from you. Open and honest communication is the foundation of our relationship.
- **Clear Understanding:** You will always know what we're doing and why until you are fully confident in my recommendations.
- **Family-Like Care:** I take the time to get to know you and your family thoroughly, treating you with the same care and respect as my own family.

Risk Management & Comprehensive Planning

- **Holistic Approach:** I virtually cover all aspects of your financial life, managing both sides of your balance sheet with precision.
- **Tax Strategies:** My recommendations are always made with tax awareness, helping you keep more of what you earn.
- **Professional Focus & Due Diligence:** I conduct thorough research on managers that fit your needs.
- **Personalized Strategies:** I facilitate access to wealth managers for one-on-one calls and updates, and ensure their strategies are tailored to your portfolio.

Collaboration

- **Your Voice Matters:** I work collaboratively with you, ensuring your ideas are heard and implemented when appropriate.
- **Responsive & Available:** Timeliness is crucial to me. I aim to address your needs as soon as possible, helping provide confidence that everything is taken care of.
- **Follow-Up & Persistence:** I keep you accountable for implementing your plan and any necessary actions to help accomplish your goals, ensuring you stay on track.

My collaborative process has helped clients reach their financial goals. With my advice and planning, you can rest assured knowing that your financial future is in good hands.

NOTICE: Morgan Stanley is not acting as a municipal advisor and the opinions or views contained herein are not intended to be, and do not constitute, advice within the meaning of Section 975 of the Dodd-Frank Wall Street Reform and Consumer Protection Act. If you have received this communication in error, please destroy all electronic and paper copies and notify the sender immediately. Mistransmission is not intended to waive confidentiality or privilege. Morgan Stanley reserves the right, to the extent permitted under applicable law, to monitor electronic communications. This message is subject to terms available at the following <https://www.morganstanley.com/disclaimers>

. If you cannot access these links, please notify us by reply message and we will send the contents to you. By communicating with Morgan Stanley you acknowledge that you have read, understand and consent, (where applicable), to the foregoing and the Morgan Stanley General Disclaimers.

Morgan Stanley Smith Barney LLC ("Morgan Stanley"), its affiliates and Morgan Stanley Financial Advisors and Private Wealth Advisors do not provide tax or legal advice. Individuals should seek advice based on their particular circumstances from an independent tax or legal advisor.

Morgan Stanley 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 consult with your Financial Advisor to understand these differences or review our Understanding Your Brokerage and Investment Advisory Relationships brochure available at <https://www.morganstanley.com/wealth-relationshipwithms/pdfs/understandingyourrelationship.pdf>

Tax-aware strategies seek to reduce capital gains. There is no guarantee that they will eliminate them.

This material has been prepared for informational purposes only. It does not provide individually tailored investment advice. It has been prepared without regard to the individual financial circumstances and objectives of persons who receive it. Morgan Stanley Smith Barney LLC ("Morgan Stanley") recommends that investors independently evaluate particular investments and strategies, and encourages investors to seek the advice of a Morgan Stanley Financial Advisor. The appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives. Past performance is no guarantee of future results.

Please see our

Privacy Pledge

for details about how Morgan Stanley handles personal information.

If you would like to update your email preferences or unsubscribe from marketing emails from Morgan Stanley Wealth Management, you may do so [here](#)

. Please note, you will still receive service emails from Morgan Stanley Wealth Management.

Not all products and services may be available to persons living outside of the United States.

Morgan Stanley Wealth Management

2000 Westchester Avenue, Purchase, NY 10577-2530 US