

# The Aistear Wealth Management Group at Morgan Stanley

## About Us

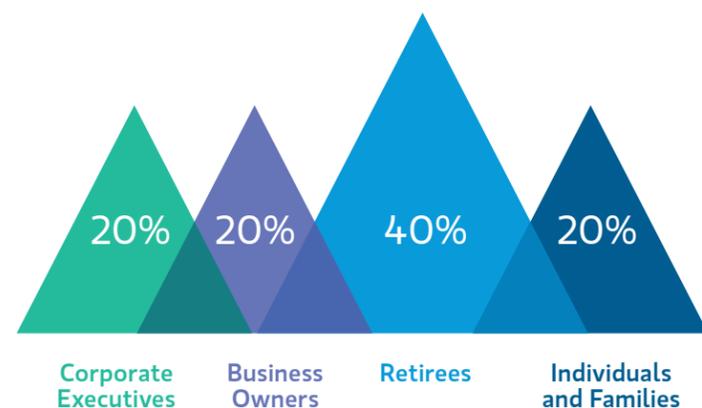
**Aistear is the Celtic word for journey and a fitting name for our team of financial professionals. As guides on your personal financial journey, we aim to serve as your North Star, providing you with guidance that can help you take a more certain route to your ultimate destination and perhaps give you more time to enjoy the scenery along the way.**

Our team is comprised of professionals with years of experience and credentials that distinguish us from many of the other advisory choices available to you. **Bareq Peshtaz**, is a Family Wealth Director, a select group of Financial Advisors at Morgan Stanley who work with the Firm's ultra-high net families and have undergone sophisticated/rigorous training to support these clients. He completed Yale School of Management's distinguished Investment Management Theory & Practice and Wealth Management Theory and Practice programs, earning the prestigious Certified Investment Management Analyst® (CIMA®) and CERTIFIED PRIVATE WEALTH ADVISOR® (CPWA®) and Qualified Plan Financial Consultant (QPFC) certifications. He is joined by **Todd Bonime** who brings more than 40 years of capital markets experience to clients seeking guidance on everything from new issues to individual stocks and securities.

Together, we strive to serve as your personal CFO and help relieve you of the financial stresses and complexities that may take you away from your family, work or other pursuits that are really important to you. Our clients include successful business owners, corporate executives, professionals and other people of means who realize that in today's complex financial environment, a team of experienced guides can prove invaluable in helping them complete their financial journey on time and as anticipated.

## Our Clients

Our clients include individuals, families, business owners, corporate executives and retirees. While each has a unique financial situation, they all have one thing in common: the desire to achieve very specific goals so they can focus on the areas of their lives that bring them joy, meaning and purpose.



## Our Pledge to You

If you choose to work with us, we commit to the following:

- Develop a personalized Family Wealth Management Life Plan that addresses virtually all of your financial needs.
- Provide comprehensive solutions across your entire balance sheet, including retirement, investment, lending, trust, estate and legacy planning, insurance services, and philanthropic planning.
- Align your investment strategies with your customized financial plan, with a focus on helping meet near-term cash flow needs and long-term liabilities.
- Substitute discipline for emotion in the investment process.
- Maintain strict objectivity and avoid conflicts of interest.
- Provide outstanding, hands-on personal services.
- Keep you informed at all times.
- Always be mindful of costs.

## The Strength and Stability of a Global Leader

- Nearly 90 years of experience<sup>2</sup>
- 80,000 employees<sup>2</sup>
- Nearly 15,950 Financial Advisors and Private Wealth Advisors<sup>1</sup>
- \$7.9 trillion in total client assets<sup>2</sup>
- No. 1 in Investment Advisor assets under management<sup>2</sup>
- 45% of revenue derived from Wealth Management<sup>3</sup>
- Tier 1 Risk-Based Capital Ratio Under U.S. Basel I was approximately 16.5% and leverage of 8.3%<sup>1</sup>
- Stable credit rating A1, A- and A+ by Moody's, S&P and Fitch, respectively<sup>1</sup>

For further information about Morgan Stanley, please visit [www.morganstanley.com](http://www.morganstanley.com).

<sup>1</sup> <https://www.morganstanley.com/about-us-ir/creditor-presentations#current> [https://www.morganstanley.com/content/dam/msdotcom/en/about-us-2025ams/2025\\_Shareholder\\_Letter.pdf](https://www.morganstanley.com/content/dam/msdotcom/en/about-us-2025ams/2025_Shareholder_Letter.pdf)

<sup>3</sup> <https://www.morganstanley.com/about-us-ir/shareholder/3q2025.pdf>

## Our Core Values

We believe client relationships succeed when the advisory team adds value with every conversation. Accordingly, we conduct our business by adhering to these core values:

### PERSONALIZED PLANNING

Every relationship begins with an understanding of your specific story: your goals, past experiences, values and risk tolerance. We help you better understand your current situation and create a powerful vision of your financial future.

### OBJECTIVE GUIDANCE

We help simplify your financial life by sorting through scores of financial products and strategies to find the best options with unbiased, objective advice. Every decision we make is focused on doing the right thing for you.

### SERVICE EXCELLENCE

You are treated as an individual, not an account number. Your satisfaction is our priority. No matter how simple or how complex your needs, we are always here to help.

## Meet Our Team



**The Aistear Wealth Management Group (2026 Best-In-State Wealth Management Teams – Washington Private Wealth #16)**

From left to right: Bareq Peshtaz (Financial Advisor, Best-In-State Wealth Advisor - Washington High Net Worth #84 in 2025), Sidney Hussainee (Business Development Associate), Eric Dimitrovich (Client Service Associate), Erin Nold (Client Service Associate), Todd Bonime (Financial Advisor, Best-In-State Wealth Advisor - Washington High Net Worth #101 in 2025), Brandon Leitgeb (Financial Advisor)

2025 Forbes Best-In-State Wealth Advisors Source: Forbes.com (Awarded April 2025). Data compiled by SHOOK Research LLC based on time period from 6/30/23 - 6/30/24.

2026 Forbes Best-In-State Wealth Management Teams Source: Forbes.com (Awarded Jan 2026). Data compiled by SHOOK Research LLC based for the period 3/31/24-3/31/25. Please see additional information at the end of the document



### ADVISORS

**Bareq A. Peshtaz, CIMA®, CPWA®, QPFC**

Executive Director, Family Wealth Director, Alternative Investment Director, Insurance Planning Director, Lending Specialist, Workplace Advisor - Equity Compensation, Financial Advisor

**Todd E. Bonime**

Executive Director, Alternative Investment Director, Lending Specialist, Financial Planning Specialist, Financial Advisor

**Brandon Leitgeb, CFP®, CIMA®**

Financial Planning Specialist, Financial Advisor



### ASSOCIATES

**Sidney Hussainee**

Assistant Vice President, Business Development Associate, Financial Planning Associate

**Erin Nold**

Sr. Client Service Associate

**Eric Dimitrovich**

Client Service Associate

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206-628-4425 / FAX

The Aistear Wealth Management Group Assets Under Management is \$1.5 Billion as of 02/10/26

Minimum Engagement > \$5MM

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<https://advisor.morganstanley.com/the-aistear-group>

# The Aistear Wealth Management Group at Morgan Stanley

## The Three Stages of Business Succession Planning

We help manage aspects of the sale or transfer of your business.



### STAGE ONE: PRE-PLANNING

- Identify the team that will help you make the best decisions for your business and your personal finances. Your team should include an estate attorney, a corporate attorney, an investment banker, an accountant, a business valuation expert and your Financial Advisor.
- Your team can help you:
  - Conduct** a market analysis to determine the current value of your business.
  - Review** your company's "curb appeal" to optimize the sale price.
  - Update** your financial and estate plans.
  - Evaluate** various strategies to understand the pros and cons of each.
- These strategies may include:
  - Transferring business interests within your family** through interfamily loans, self-cancelling installment notes and gifting shares of ownership.

- Employee Stock Ownership Plan (ESOP)** to provide a vehicle for purchasing a department owner's shares in the company, using tax-deductible plan contributions.
- A management buyout** to allow employees to purchase your company using external financing.
- Recapitalization** to unlock some of the value of your business through the sale of debt or equity.
- Selling** to a third party.

### STAGE TWO: SALE/TRANSFER PROCESS

- Focus on growing your business to increase its potential in a way that buyers can envision taking over with minimal changes:
  - Identify growth levers** and focus your attention accordingly. It's also important to ensure continuity among owners. Take the time to train your successor and secure key employees through incentives and opportunities for personal growth.

- Continue growing your business** to increase its valuation. Focus on tasks that are yet to be completed to educate potential buyers that your business can be transferred without endangering potential cash flows and profits.
- Begin to implement transfer strategies** and work with your team to consider various strategies for transferring your business to family members.

### STAGE THREE: POST-SALE ENGAGEMENT

- Once you've completed your transaction, take some time to celebrate.
- Then work with your team to update your personal wealth management plan.
- As your business has created new wealth for you and your family, it has most likely added complexity to your personal financial life. We can help you oversee those details, including managing the opportunities and risks that can come with your new balance sheet and investment portfolio.

This material 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. The strategies and/or investments discussed in this material may not be appropriate for all investors. Morgan Stanley Wealth Management recommends that investors independently evaluate particular investments and strategies, and encourages investors to seek the advice of a Financial Advisor. The appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives.

Morgan Stanley Smith Barney LLC ("Morgan Stanley"), its affiliates, and Morgan Stanley Financial Advisors or Private Wealth Advisors do not provide tax or legal advice. Clients should consult their tax advisor for matters involving taxation and tax planning, and their attorney for matters involving trust and estate planning and other legal matters. Morgan Stanley Smith Barney LLC does not accept appointments nor will it act as a trustee, but it will provide access to trust services through an appropriate third-party corporate trustee.

Morgan Stanley Smith Barney LLC is a registered broker-dealer, member SIPC, and not a bank. Where appropriate, Morgan Stanley Smith Barney LLC has entered into arrangements with banks and other third parties to assist in offering certain banking-related products and services. Investment services are offered through Morgan Stanley Smith Barney LLC.

**Investment, insurance and annuity products offered through Morgan Stanley Smith Barney LLC are: NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED | NOT A BANK DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY**

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

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

The information herein has been obtained from sources that we believe to be reliable, but we do not guarantee its accuracy or completeness.

Clients executing a 10b5-1 Plan should keep the following important considerations in mind: (1) 10b5-1 Plans should be approved by the compliance officer or general counsel of the company; (2) A 10b5-1 Plan may require a cessation of trading activities at times when lockups may be necessary to the company (i.e., secondary offerings, pooling transactions, etc.); (3) A 10b5-1 Plan does not generally alter the regulatory requirements (e.g., Rule 144, Section 16, Section 13D) that may otherwise be applicable; (4) 10b5-1 Plans that are modified or terminated early may weaken or lose the benefit of the affirmative defense; (5) Public disclosure of 10b5-1 Plans (e.g., via press release) may be appropriate for some insiders; (6) Most companies will permit 10b5-1 Plans to be implemented only during open window periods; and (7) Morgan Stanley Smith Barney, as well as some issuers, imposes a mandatory waiting period between the execution of the 10b5-1 Plan and the first sale pursuant to the 10b5-1 Plan.

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The Morgan Stanley Global Impact Funding Trust, Inc. (MS GIFT) is an organization described in Section 501(c)(3) of the Internal Revenue Code of 1986, as amended that sponsors a donor-advised fund program. MS Global Impact Funding Trust (MS GIFT) is

## Services Offered for Corporate Executives

Morgan Stanley's Executive Financial Services (EFS) team is a dedicated team that specializes in helping key corporate insiders effectively navigate the complex landscape of insider trading regulation and reporting requirements. Our experience and service have translated to a No. 1 market share for the last 13 years in both overall Rule 144 and 10b5-1 Trading Plans.<sup>1</sup>

### RESTRICTED STOCK SALES

- Sales of restricted, control and concentrated positions
- Legal due diligence
- Availability of Rule 144
- Assistance with restrictive legend removals

### LOANS

- Loans secured by eligible restricted and control stock
  - Securities-based loans?
    - Purpose (margin) loans
    - Non purpose loans
  - Tailored loans

### GIFTS

- Gifting of restricted or control stock to individuals, funds, foundations or organizations
- Coordination with issuer policies
- Re registration of shares
- Access to donor-advised funds

### PURCHASES

- Purchasing company stock by a key insider
- During open window or as part of a 10b5-1 plan
- Accessing Rule 10b-18 safe harbor against claims of market manipulation

### RULE 10b5-1 PLANS

- Team exclusively dedicated to 10b5-1 plan management and trading
- Proprietary plan management system
- Connected and coordinated with legal department, global capital markets and your Financial Advisor

1. Reprinted with the permission of The Washington Service. 301-913-5100 — www.washingtonservice.com. The Washington Service tracks insider trading information filed with the Securities and Exchange Commission. The above data is compiled by The Washington Service from Form 144 filings in the period from Feb. 1, 2005, to Dec. 31, 2017. Data from the period Feb. 1, 2005, to May 31, 2009, reflects the formerly separate businesses of the Global Wealth Management Group of Morgan Stanley & Co. LLC and the Smith Barney division of Citigroup Global Markets Inc. that now form Morgan Stanley Smith Barney LLC. This data also includes transactions from Morgan Stanley & Co. LLC. Information contained herein was obtained from sources believed reliable, but the accuracy and completeness thereof cannot be guaranteed. Information contained herein is subject to change.

2. Borrowing against securities may not be appropriate for everyone. You should be aware that there are risks associated with a securities-based loan, including possible maintenance calls on short notice, and that market conditions can magnify any potential for loss. For details, please see the important disclosures at the end of this presentation.

2026 Forbes Best-In-State Wealth Management Teams ranking awarded in 2026. Source: Forbes.com (Jan 2026) This ranking was determined based on an evaluation process conducted by SHOOK Research LLC (the research company) in partnership with Forbes (the publisher) for the period from 3/31/24-3/31/25. 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

2025 Forbes Best-In-State Wealth Advisors. Source: Forbes.com (Awarded April 2025). This ranking was determined based on an evaluation process conducted by SHOOK Research LLC (the research company) in partnership with Forbes (the publisher) for the period 6/30/23-6/30/24. 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, virtual and telephone due diligence meetings to evaluate each Financial Advisor qualitatively, a major component of a ranking algorithm that includes client impact, industry experience, credentials, 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.

a donor-advised fund. Back office administration provided by Drinker Biddle & Reath LLP, an unaffiliated international law firm recognized as a leader in philanthropy and nonprofit organizations.

Morgan Stanley Smith Barney LLC does not accept appointments nor will it act as a trustee, but it will provide access to trust services through an appropriate third-party corporate trustee.

Cash management and lending products and services are provided by Morgan Stanley Smith Barney LLC, Morgan Stanley Private Bank, National Association or Morgan Stanley Bank, N.A., as applicable.

**Important Risk Information for Securities-Based Lending:** You need to understand that: (1) Sufficient collateral must be maintained to support your loan(s) and to take future advances; (2) You may have to deposit additional cash or eligible securities on short notice; (3) Some or all of your securities may be sold without prior notice in order to maintain account equity at required maintenance levels. You will not be entitled to choose the securities that will be sold. These actions may interrupt your long-term investment strategy and may result in adverse tax consequences or in additional fees being assessed; (4) Morgan Stanley Bank, N.A., Morgan Stanley Private Bank, National Association or Morgan Stanley Smith Barney LLC (collectively referred to as "Morgan Stanley") reserves the right not to fund any advance request due to insufficient collateral or for any other reason except for any portion of a securities-based loan that is identified as a committed facility; (5) Morgan Stanley reserves the right to increase your collateral maintenance requirements at any time without notice; and (6) Morgan Stanley reserves the right to call securities-based

loans at any time and for any reason.

**With the exception of a margin loan, the proceeds from securities-based loan products may not be used to purchase, trade or carry margin stock (or securities, with respect to Express CreditLine); repay margin debt that was used to purchase, trade or carry margin stock (or securities, with respect to Express CreditLine); and cannot be deposited into a Morgan Stanley Smith Barney LLC or other brokerage account.**

To be eligible for a securities-based loan, a client must have a brokerage account at Morgan Stanley Smith Barney LLC that contains eligible securities, which shall serve as collateral for the securities-based loan.

Tailored Lending is a loan/line of credit product offered by Morgan Stanley Private Bank, National Association, an affiliate of Morgan Stanley Smith Barney LLC. A Tailored Lending credit facility may be a committed or demand loan/line of credit. All Tailored Lending loans/lines of credit are subject to the underwriting standards and independent approval of Morgan Stanley Private Bank, National Association. Tailored Lending loans/lines of credit may not be available in all locations. Rates, terms and programs are subject to change without notice. Other restrictions may apply. The information contained herein should not be construed as a commitment to lend. Morgan Stanley Private Bank, National Association is a member FDIC that is primarily regulated by the Office of the Comptroller of the Currency. **The proceeds from a Tailored Lending loan/line of credit (including draws and other advances) may not be used to purchase, trade or carry margin stock; repay margin debt that was used to purchase, trade or carry margin stock; and cannot be deposited into a Morgan Stanley Smith Barney LLC or other brokerage account.**