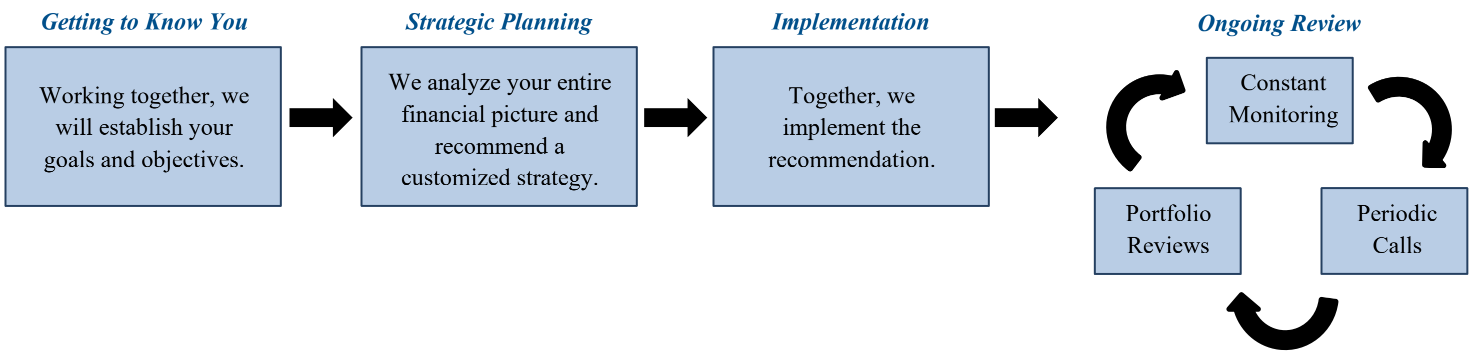
The Bach Group
At Morgan Stanley

Morgan Stanley

2 Theatre Square, Suite 322
Orinda, CA 94563
925-253-5322

FINANCIAL PLANNING PROCESS



GETTING TO KNOW YOU

During our initial meeting we will guide you through the process of defining your goals and objectives, review your investment history and risk tolerance to best define a course of action for you and your family. To prepare for your meeting we ask you to complete "The Bach Group Financial Organizer" and gather the items listed on "What to Bring to Your Financial Review."

A WRITTEN FINANCIAL PLAN

Once we have completed your initial meeting and understand your unique needs and goals, we will create a personalized written financial plan outlining our suggested course of action. In that meeting, we will review the plan in detail and also explain any fees that are associated with your specific financial proposal. Our goal is to educate you about your financial plan so you are comfortable with the investment decisions.

ONGOING EXCELLENT SERVICE

Once we have implemented your financial plan, continued maintenance is essential in meeting your long-term investment goals. It is important to make adjustments to the plan as the investment environment and your life changes. Our goal as Financial Advisors is to guide you along the entire journey. We are dedicated to developing good long-term relationships and helping you achieve your goals every step of the way.

HELPING YOU ACHIEVE YOUR FINANCIAL GOALS

The Bach Group can help you create a personal financial plan and make educated decisions about your investment portfolios. Through a strong planning process and sound investment research, The Bach Group has helped many families clearly define and reach their specific goals and dreams. Today, with Emily at the helm, The Bach Group has grown to include four Investment Professionals and four Associates and manages $1.7 billion for their clients as of July 31, 2024.

OUR TEAM APPROACH TO HELPING YOU MANAGE YOUR MONEY

We believe that a team approach will provide you with a warm atmosphere and the attention you desire as a valued client. You deserve quick responses to your questions and only through a dedicated team approach can the appropriate recommendations be made with prompt and efficient service.

MEET THE BACH GROUP

AT MORGAN STANLEY

EMILY BACH

Managing Director, Wealth Management
Wealth Advisor
Senior Portfolio Management Director
CA Insurance Lic. #0B42753
NMLS #1261989
(925) 253-5322

Emily Bach has been dedicated to providing exceptional service and financial planning advice to her clientele since 1993. Over her career, she has been recognized as a top advisor by several prestigious publications. Emily is praised for her ability to explain complicated investment jargon in easy-to-understand terms. She prides herself on developing meaningful long-term relationships to last through multiple generations.

SEAN PARKS

CFP®, ChFC®

Senior Vice President
Financial Advisor
Portfolio Management Director
CA Insurance Lic. #0K59322
NMLS #1460456
(925) 253-5353

Sean Parks is a Senior Vice President and Certified Financial Planner® committed to helping The Bach Group's high-net-worth clients achieve their financial goals. Since entering the financial services industry in 2004, Sean has collected a breath of knowledge to help clients navigate their financial journey.
He enjoys developing, implementing, and monitoring each customized financial plan. Sean has also been recognized on several noteworthy top advisor lists.

JANNA MAGDALENO

CFP®, CRPC®

Vice President
Investment Consultant
Wealth Planning Specialist
CA Insurance Lic. #0H19450
NMLS #632755
(925) 253-5385

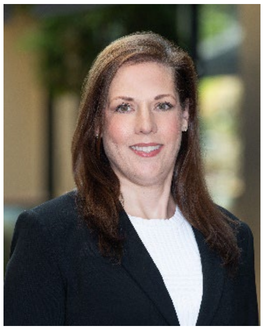
Janna Magdaleno works with The Bach Group at Morgan Stanley to listen to clients, help identify their needs and customize planning strategies for them. She enjoys providing advice and guidance to assist clients in achieving their financial goals and dreams. Janna began her career in the financial services industry in 2009 leading teams in relationship management and delivering exceptional client service.

CAROLINE LANGNER

Assistant Vice President
Investment Consultant
Financial Planning Specialist
CA Insurance Lic. 4352463
NMLS #2550794
(925) 253-5386

Caroline Langner meets with clients to define and address their needs and goals and create individualized financial planning strategies for them. Since joining The Bach Group at Morgan Stanley in 2018, Caroline has proactively helped develop and implement portfolio enhancements and investment strategies. She enjoys building relationships with multiple generations of clients while delivering stellar client service.

Meet The Bach Group
At Morgan Stanley



Shelby Buccellato
Group Director
(925) 253-5311

Shelby Buccellato started in the financial industry in 1995. Shelby processes client trades, daily operational and administrative requests and upholds the excellent customer service for which The Bach Group at Morgan Stanley is renowned. In 2013, Shelby became a Notary Public which allows her to notarize Morgan Stanley documents for our clients.

Mary Alice Dinerman
Assistant Vice President
Wealth Management Associate
CA Insurance Lic. #0D14561
(925) 253-5373

Mary Alice Dinerman began her investment career in 1977 and has held an array of impressive roles in various capacities. As a member of The Bach Group at Morgan Stanley, Mary Alice's role includes the coordination of administrative aspects of client accounts and portfolio management. She is committed to providing first class customer service.

Mackenzie Sitzwohl
Registered Client Service Associate
(925) 253-5310

Mackenzie Sitzwohl joined The Bach Group at Morgan Stanley in 2021. Mackenzie's role includes providing day-to-day operational and administrative coverage for clients and their accounts. In addition, Mackenzie is devoted to maintaining the outstanding customer service for which The Bach Group is recognized.

Anna Miller
Portfolio Management Associate
(925) 253-5371

Anna Miller began her career in the financial services industry in 2021 and joined The Bach Group at Morgan Stanley in 2024. She assists with operational and administrative aspects of client accounts, portfolio management and investment research and due diligence. Anna prides herself on providing the outstanding client service for which The Bach Group is known.

The Bach Group

In The News

The Bach Group

- Forbes Best-in-State Wealth Management Teams (2023-2024)

Emily Bach

- Barron's Top 100 Women Advisors (2006-2022)
- Barron's Top 1200 Financial Advisors (2021-2023)
- Barron's Advisor Hall of Fame (2019)
- Barron's All-Star Women (2015)
- Forbes America's Best-in-State Advisors (2017-2024)
- Forbes Top Women Wealth Advisors (2017-2024)
- Forbes Top Women Wealth Advisors Best-in-State (2022-2024)

Sean Parks

- Forbes Top 500 Next Generation Wealth Advisors (2017-2018)
- Forbes Best-in-State Next-Gen Advisors (2019)
- Five Star Professional Five Star Wealth Manager (2022)

2023-2024 Forbes Best-In-State Wealth Management Teams Source: Forbes.com (Awarded Jan 2023-2024) Data compiled by SHOOK Research LLC based on 12-month time period concluding in March of year prior to the issuance of the award.

2006-2022 Barron's Top 100 Women Financial Advisors Source: Barrons.com (Awarded June 2006-2022). Data compiled by Barron's based on 12-month period concluding in Mar of the year the award was issued.

2021-2023 Barron's Top 1,200 Financial Advisors: State-by-State (formerly referred to as Barron's Top 1,000 Financial Advisors: State-by-State) Source: Barrons.com (Awarded 2021-2023). Data compiled by Barron's based on 12-month period concluding in Sept of the year prior to the issuance of the award.

2019 Barron's Hall Of Fame List. Source: The Barron's "Hall of Fame" list, published throughout 2022. Based on Barron's rankings received over the prior 10 years.

2015 Barron's All-Star Women 2015 List Source: The Barron's "All-Star Women" list, published in November 2015. Based on Barron's rankings received over the prior 10 years.

2017-2024 Forbes Best-In-State Wealth Advisors Source: Forbes.com (Awarded 2017-2024). Data compiled by SHOOK Research LLC based 12-month time period concluding in June of year prior to the issuance of the award.

2017-2024 Forbes America's Top Women Wealth Advisors & Forbes Top Women Wealth Advisors Best-In- State (formerly referred to as Forbes Top Women Wealth Advisors, Forbes America's Top Women Wealth Advisors) Source: Forbes.com (Awarded 2017-2023). Data compiled by SHOOK Research LLC based on 12-month time period concluding in Sept of year prior to the issuance of the award.

2017-2019 Forbes America's Top Next-Gen Wealth Advisors & Top Next-Gen Wealth Advisors Best-in-State (formerly referred to as Forbes America's Top Next-Gen Wealth Advisors, Forbes Top 1,000 Next-Gen Wealth Advisors, Forbes Top 500 Next Generation Wealth Advisors) Source: Forbes.com (Awarded 2017-2019). Data compiled by SHOOK Research LLC based on 12-month period concluding in Mar of the year the award was issued.

2022 Five Star Wealth Advisor Award. The award was determined based on an evaluation process conducted by Five Star Professional based on objective criteria for the time period 01/17/2022 through 07/15/2022.

For full disclosures, see pages 6-7.

Disclosures

2023-2024 Forbes Best-In- State Wealth Management Teams. Source: Forbes.com (2023-2024) Forbes Best-In-State Wealth Management Teams ranking awarded in 2023-2024. Each ranking was based on an evaluation process conducted by SHOOK Research LLC (the research company) in partnership with Forbes (the publisher). This evaluation process concluded in March of the previous year the award was issued, having commenced in March of the year before that. 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. These rankings are 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 ww.SHOOKresearch.com.

2006-2022 Barron's Top 100 Women Financial Advisors. Source: Barrons.com (June 2006-2022). Barron's Top 100 Women Financial Advisors ranking awarded in 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022. Each ranking was determined based on an evaluation process conducted by Barron's which concluded in March of the year the award was given having commenced in March of the previous year. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to Barron's to obtain or use the ranking. This ranking is based on in-person and telephone due diligence meetings to evaluate each 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 Barron's and this ranking may not be representative of any one client's experience. This ranking is not indicative of the Financial Advisor's future performance. Morgan Stanley Smith Barney LLC is not affiliated with Barron's. Barron's is a registered trademark of Dow Jones & Company, L.P. All rights reserved. ©2022 Morgan Stanley Smith Barney LLC. Member SIPC

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2019 Barron's Hall Of Fame 2019 List. Source: The Barron's "Hall of Fame" list, published throughout 2020 and based on Barron's rankings received over the prior 10 years. The Barron's Hall of Fame recognizes those advisors who have appeared at least 10 times on one of Barron's annual Top 100 Advisor rankings. Those rankings are: Top 100 Advisors, Top 100 Women Advisors, and Top 100 Independent Advisors. Advisors considered for the Top 100 Advisors rankings have a minimum of seven years financial services experience and have been employed at their current firm for at least one year. Financial Advisors are quantitatively ranked based on varying types of revenues and assets advised by the financial professional, with weightings associated for each. Because individual client portfolio performance varies and is typically unaudited, these rankings focus on customer satisfaction and quality of advice. The rankings may not be representative of any one client's experience because they reflect a sample of all of the experiences of the Financial Advisor's clients. The rankings are not indicative of the Financial Advisor's future performance. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors pays a fee to Barron's in exchange for inclusion on the "Hall of Fame" list or any of its rankings. Barron's is a registered trademark of Dow Jones & Company, L.P. All rights reserved. ©2022 Morgan Stanley Smith Barney LLC. Member SIPC

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2022 Five Star Wealth Advisor Award: This award was issued in 2022 based on the evaluation process below. This evaluation was not based on a specific time period but was conducted by Five Star Professional (FSP) that considered, among other factors, the following: • Favorable regulatory and complaint history review. As defined by FSP, the wealth manager has not: 1.) Been subject to a regulatory action that resulted in a license being suspended or revoked, or payment of a fine; 2.) Had more than a total of three settled or pending complaints filed against them and/or a total of five settled, pending, dismissed, or denied complaints with any regulatory authority or FSP's consumer complaint process. • Personal bankruptcy filing within the past 11 years. • Termination from a financial services firm within the past 11 years. • Conviction of a felony. • One-year client retention rate. • Five-year client retention rate. Five Star Professional, as a third-party research firm, identified pre-qualified award candidates based on industry data and contacted all identified broker dealers, Registered Investment Advisor firms and FINRA-registered representatives to gather wealth manager nominations. Self-nominations are not accepted. Wealth managers and/or their firms do not pay a fee to be considered or placed on the final list of Five Star Wealth Managers. For more information on the Five Star award and the research/selection methodology, go to fivestarprofessional.com.

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