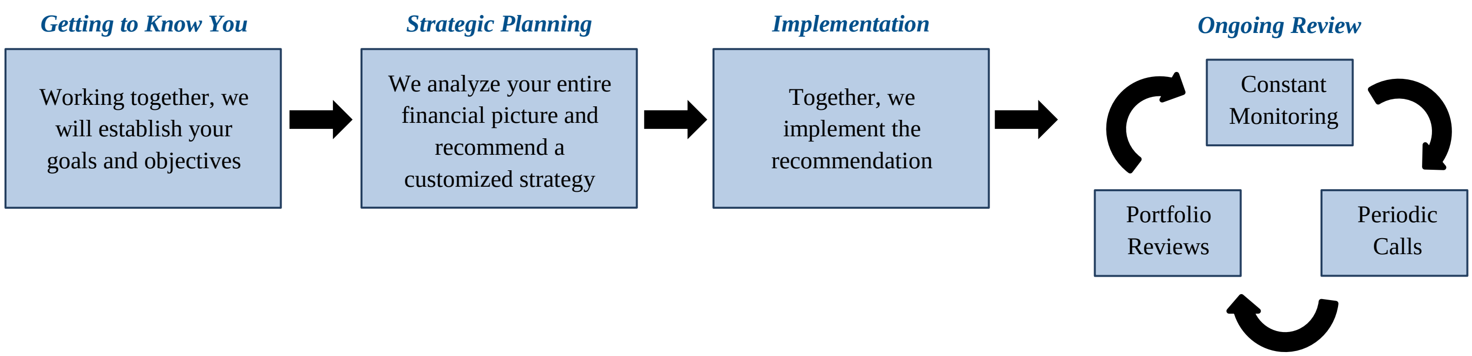
The Bach Group
At Morgan Stanley

Morgan Stanley

2 Theatre Square, Suite 322 Orinda, CA 94563
Phone: (925) 253-5322 • Fax: (925) 254-2550

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 three Client Service Associates and manages $1.1 billion for their clients as of July 31, 2019.

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 Advisor
Senior Portfolio Mgmt 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. Emily was named as one of the "Top 100 Women Financial Advisors" by *Barron's Magazine*, fourteen consecutive years, from 2006-2019. She was also listed on *Forbes Magazine's* 2017-2019 Lists for "Best-in-State Advisors "and "Top Women Wealth Advisors."

PAM BURK

First Vice President
Wealth Advisor
Portfolio Management Director
CA Insurance Lic. #0C91248
NMLS #1265069
(925) 253-5310

Pam Burk has been providing clients with personalized investment advice and strategies since 2000. With a relationship built on mutual respect, client feels comfortable knowing that their investments meet their personal risk tolerance levels, yet are moving them closer to their financial goals.

SEAN PARKS, CFP®, ChFC®

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

Sean Parks works with The Bach Group at Morgan Stanley to address specific needs and service issues of high net worth clients. Since entering the financial industry in 2004, Sean proactively helps develop and implement portfolio enhancements in order to provide the appropriate investment strategy for clients.

MATT CUMMINGS

Wealth Management Associate
(925) 253-5371

Matt Cummings was recruited by The Bach Group at Morgan Stanley to assist with portfolio construction and perform investment product research in order to best fit the specific needs of clients. Since accepting a position at Morgan Stanley in 2018, Matt has spent his time working alongside The Bach Group and other financial teams at Morgan Stanley.

Meet The Bach Group
At Morgan Stanley

Shelby Buccellato

Portfolio Management Associate Director
(925) 253-5311

Shelby Buccellato started in the financial industry in 1995. Shelby's role is to process all client trades, daily operational request, and uphold 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 started 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 primary function is the coordination of operational and administrative aspects of client accounts and portfolio management.

Caroline Langner

Registered Associate
(925) 253-5386

Caroline Langner joined The Bach Group at Morgan Stanley in 2018. Caroline's main responsibilities within The Bach Group are to process operational requests and administrative aspects of client accounts. She is dedicated to upholding first class customer service for which The Bach Group is so well-known.

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