The Barlow Group at Morgan Stanley

Morgan Stanley

What We Do – We Help Our Clients Manage Every Aspect of Their Lives

The guiding principle for The Barlow Group at Morgan Stanley is to help high net worth families and entrepreneurs that own family businesses develop a well-built holistic wealth plan, which incorporates today's most appropriate and effective modern wealth management strategies.

We believe it is our role to help our clients manage every aspect of their lives. Which means, The Barlow Group at Morgan Stanley offers a client experience that:

1. takes a comprehensive goals based modern wealth management approach to helping our clients achieve their goals and dreams.
2. Focuses on being good stewards in helping our clients successfully manage all aspects of their wealth, and their lives.

To offer you an image, and analogy of how this client experience might take shape under the guidance of The Barlow Group at Morgan Stanley, please think about your family, your business, and your financial future as if you were planning to play a round of golf. When you think about playing golf you need a Plan. Your Plan includes:

1. Gathering a foursome.
2. Calling the pro shop.
3. Scheduling a tee time.
4. Arriving at the golf course.
5. Checking-in at the pro shop.
6. Buying ties and golf balls.
7. Getting your cart.
8. Heading to the first tee.
9. Then you play each hole on the course.

- **Hole Number 1** – As you begin your golf round, we believe creating a goals-based wealth management financial plan is the first step you should take when working with The Barlow Group at Morgan Stanley. We will ask you a lot of questions aimed at understanding what is important to you, your family, and your business. Then, together, we will map out and track your plan to help you achieve your financial goals.

- **Hole Number 2 –** What happens to your family , and/or your Company in the event of your untimely death? - We would recommend a comprehensive review of your Asset Protection needs. This would include a review of the plans you have in place to protect your family, your Company, and maybe some of your key employees. We work with the three largest Life Insurance Agencies in the Country, and we can provide you with a comprehensive review of your life insurance, disability insurance, and long-term care coverage to make sure it is adequate, appropriate, and cost effective.

- **Hole Number 3** – Do you own a family business? If so, Have you ever had a Business Insurance Efficiency Review completed for your overall risk management strategy? Meaning, have your current advisors offered to review your current insurance programs; including your commercial and personal property and casualty insurance coverage to make sure it is adequate, appropriate, and cost effective. It should be noted. Morgan Stanley teams with the three largest Property and Casualty Agencies in the world.. These agency partners also offer comprehensive risk reviews which also focus on cybersecurity threats, and kidnap and ransom coverage for the families we serve and advise.

Steward (noun): someone who protects or is responsible for money, property, etc.

Merriam-Webster Dictionary

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Working With You to Help You Achieve Your Goals and Dreams

- **Hole Number 4** – How are you currently investing your personal wealth? We offer our clients a personalized goals-based wealth management strategy designed to meet their individual needs; including designing portfolios to minimize tax costs and optimize cash flows.

- **Hole Number 5** – Estate Planning Strategies - We are committed to helping you, your family, your attorney(s), CPA(s), and/or accountant(s) align your finances with your family values, needs and dynamics.
- **Hole Number 6** – Philanthropy Management
- **Hole Number 7** – Family Governance and Wealth Education
- **Hole Number 8 – 18** – Please remember, you will design your own personal golf course, and it may not be laid out in this order. But based on this example, you, your family, and your business still have several holes to play before you finish your round of golf.

Our personalized, "high touch" investment practice asks questions and, more importantly, listens to you and your responses. Then together, in association with your attorney(s) and tax professionals, we strive to design a holistic goals-based wealth management plan for you, your family, and your business.

The Barlow Group at Morgan Stanley would like to hear your story. No matter how complex, our team of professionals are ready to help you work toward achieving your goals and dreams.

To learn more, please visit our website http://fa.morganstanley.com/barlowgroup/, or contact us directly

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