Morgan Stanley

The Breakwater Group at Morgan Stanley

Guiding Multigenerational Family Wealth Through Generations

Like many successful individuals and families, you are balancing the needs and desires of your family today, while working hard to plan for the important years and events ahead.

At The Breakwater Group, we guide you through all aspects of your financial life — from managing cash flow, budget needs and the risks of today to helping you achieve long-term dreams, financial freedom and a lasting family legacy.

We believe managing wealth involves far more than managing an investment portfolio. It begins with a comprehensive understanding of who you are and the financial forces at work in your life. It means helping you understand and respond effectively to these forces. And, of course, it means helping you invest your assets in a way that reflects the realities of your life and your long-term goals.

As you begin to work with us, we are confident you will come to regard us as trusted stewards of your wealth, a seasoned team of professionals who will help you make informed decisions about the life issues you face now and for the generations to come.

For over 80 years, Morgan Stanley has served as a global leader in financial services, advising our clients on creating, trading, managing and distributing capital — and we do so with a standard of excellence. Since our founding in 1935, Morgan Stanley has consistently delivered first-class business in a first-class way.

At Morgan Stanley Wealth Management, exclusive access to vast resources, combined with our unique capabilities, gives us the means to support your goals at every life stage. Our commitment to building, preserving and managing your wealth forms the foundation of everything we do.

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Visit our website:
advisor.morganstanley.com/the-breakwater-group

A Goals-Based Approach

Our vision of modern wealth management focuses on client goals, not arbitrary benchmark performance. Goals-based planning means a holistic view of a client's assets, liabilities, cash and insurance needs across generations. With this complete financial footprint, our team is better equipped to deliver differentiated solutions because the value of advice has never been more valuable.

The Six Pillars of a Comprehensive Plan

FINANCIAL PLANNING AND MANAGEMENT

- Life Goals
- Asset Allocation
- Investment Management
- Tax Planning

MULTIGENERATIONAL PLANNING

- College Planning
- Parents
- Child Living Expenses
- Advisor Coordination

ESTATE PLANNING STRATEGIES

- Wills and Power of Attorney
- Trusts
- Heirs
- Charitable Giving

RISK MANAGEMENT

- Goal Protection
- Income Protection
- Liability Insurance

RETIREMENT PLANNING

- Retirement Plans
- Social Security
- Health Care

CASH MANAGEMENT AND LENDING SOLUTIONS

- Commercial Lending Access
- Private Banking Access