

Morgan Stanley

# The Cedar Ridge Group at Morgan Stanley



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“You deserve a financial advisory team who shares your vision, earns your trust and works diligently to help you attain the life you desire for yourself and your family.”

Many financial professionals talk about wealth management, but we believe few actually practice it. For us, wealth management means more than offering our clients investment advice. It means helping them maintain the financial independence they've worked their whole lives to achieve. It means striving to ensure they have the means to pursue what's most important to them. And it means understanding them as people with unique goals, values and circumstances that determine the strategies we employ on their behalf. For some of our clients, a comfortable retirement or legacy for their loved ones is their primary objective. For others, however, concerns can be as complex as maintaining their lifestyle after a divorce or arranging for the future care of a special child. Whatever the case, you'll find us to be people who share your vision and work diligently to earn your trust and help you fulfill your fondest aspirations.

# Meet the Professionals



Left to right: Lisa Preston, James Likes, Kristina West, Norman Fincher, and Paul Smith


**Norman Fincher**

Financial Advisor  
Executive Director  
Senior Portfolio Management Director

Norman brings 27 years of experience working in the securities trading and wealth management industry to his work as a Financial Advisor and Senior Portfolio Management Director. He focuses on portfolio management, equity holdings and taxable and municipal fixed income investments, insurance reviews, and investment research for the team. Norman graduated from Westminster College in Salt Lake City, Utah with a Bachelor's in Economics. He and his wife, Patty, live outside Medford, and have four children and five grandchildren. They enjoy horseback riding, hiking, fishing, river boating, and other outdoor activities.

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**Paul Smith, CFP®, CPWA®**

Financial Advisor  
Executive Director  
Family Wealth Director

Paul brings 42 years of experience working with high-net-worth families, as well as nonprofit institutions to his work as a Financial Advisor, Family Wealth Director, and Senior Portfolio Management Director. A CERTIFIED FINANCIAL PLANNER™ professional and Certified Private Wealth Advisor®, Paul focuses on financial planning, family legacy and estate planning strategies for clients and business oversight for the team. Paul graduated Phi Beta Kappa from the College of Wooster in Wooster, Ohio, and earned a Master's degree from Indiana University. He is a member of the Medford Rogue Rotary Club. He and his wife, Rebecca, live in Medford, and have four children and six grandchildren. They enjoy sailing, hiking, and outdoor recreation.

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**Kristina West**

Financial Advisor  
Financial Planning Specialist

Kristina joined the team in May 2023 and focuses on client service and assisting the team with financial planning. Previously, she spent five years working with a local investment firm providing client support and working on financial plans. Kristina grew up in Klamath Falls and earned her undergraduate degree from Portland State University. She and her husband, Danny, live in Medford with their three dogs: Wyatt, Doc, and Virgil. She enjoys gardening, working on house projects, and expanding her rock collection.

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**Lisa Preston**

*Assistant Vice President  
Wealth Management Associate*

Lisa brings 23 years of financial services experience to her work as a Wealth Management Associate, servicing client relationships and overseeing the general operations of the team and the managed account processes. Lisa is a native of Prospect, Oregon, having moved to Southern California before returning to the Rogue Valley in 1994 where she raised two children. She and her husband, Cary, live in Medford and enjoy spending time with their three children and four grandchildren, working in their yard, fishing, and camping with their dog, Maxx.

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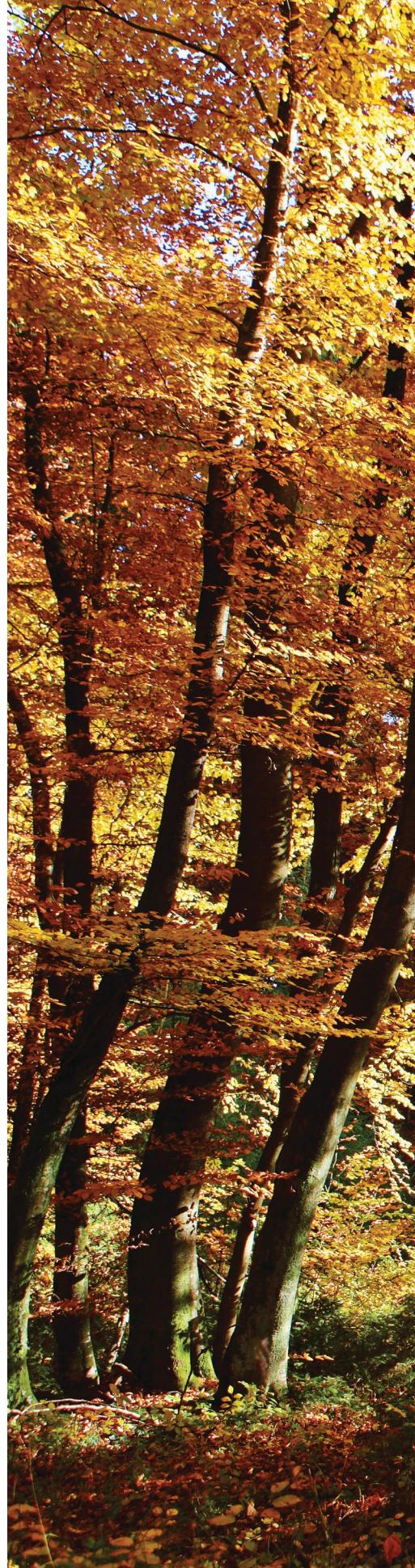


**James Likes**

*Senior Registered Client Service Associate*

James brings 26 years of experience in the financial services industry, beginning his professional career with Morgan Stanley in 1999. As a Senior Registered Client Service Associate, he provides service to clients and supports the operations of the team. An Oregon native, James earned a Bachelor of Arts Degree with Honors with a major in Business Administration and a minor in Economics from the University of Oregon, and an MBA from Case Western Reserve University. He and his wife, Maggie, have three sons and two cats: Dexter and Luna, and enjoy home projects, boating, and cheering on the Oregon Ducks.

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# For Life's Most Important Goals

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As Morgan Stanley Financial Advisors, we are supported by the considerable resources of one of the world's most respected financial services firms. You can look to us for assistance in helping you develop strategies for:

## Professional Investment Management

We provide investment management for our individual and institutional clients on a fully discretionary basis as part of the Portfolio Management Program at Morgan Stanley to help meet your specific needs. The program was established in 1979 to provide individual investors with a level of personalized portfolio management typically reserved for major institutional investors. As Portfolio Management Directors we have been qualified by the firm to independently manage client assets based on advanced training, experience, and commitment to service. In addition to a variety of custom portfolios, we offer a Socially Aware Investing initiative that is appropriate for investors who desire to have a diversified stock and bond portfolio that is Socially Aware.

## Estate Planning Strategies and Trusts

Leaving a legacy to loved ones is as important an objective for many of our clients as creating that legacy through prudent investments. We can help you develop a plan that helps ensure your assets will be used as you intend them to be. And through the judicious use of trusts, beneficiary designation and other estate planning techniques, we can strive to reduce potential tax erosion of the assets you've worked a lifetime to accumulate.

## Family Office Services

With Morgan Stanley's extensive expertise in this area, the strategy we develop together can address such concerns as:

- Maintaining family unity across generations by focusing on family mission, governance, conflict management and family endowments

- Determining how to support favorite charities in the most beneficial way possible

- Developing cost-effective liquidity solutions

- Establishing and managing trusts without assuming responsibility for managing financial and non-financial assets

## Financial Planning for Individuals

We offer comprehensive financial planning services for client needs which include recommendations for assets, liabilities, cash flow, wealth transfer and asset protection. Separate analyses are available to address such specific needs as education funding, retirement income, insurance, and charitable giving.



Why we do what we do:

"We are stronger as a community than as individuals and share a desire to connect with people and care for their family's legacy"

In both our lives and work, we are guided by the following principles:

- Listen carefully and actively
- Communicate clearly and concisely
- Give highly individualized attention
- Seek to provide strategies to your unique goals and objectives
- Work toward achieving tangible results
- Focus on the best interests of the people in our lives



Tax laws are complex and subject to change. Morgan Stanley Smith Barney LLC ("Morgan Stanley"), its affiliates and Morgan Stanley Financial Advisors and Private Wealth Advisors do not provide tax or legal advice and are not "fiduciaries" (under ERISA, the Internal Revenue Code or otherwise) with respect to the services or activities described herein except as otherwise agreed to in writing by Morgan Stanley. Individuals are encouraged to consult their tax and legal advisors (a) before establishing a retirement plan or account, and (b) regarding any potential tax, ERISA and related consequences of any investments made under such plan or account.

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 offers insurance products in conjunction with its licensed insurance agency affiliates.

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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.

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This material is intended only for clients and prospective clients of the Portfolio Management program. It has been prepared solely for informational purposes only and is not an offer to buy or sell or a solicitation of any offer to buy or sell any security or other financial instrument, or to participate in any trading strategy.

The individuals mentioned as the Portfolio Management Team are Financial Advisors with Morgan Stanley participating in the Morgan Stanley Portfolio Management program. The Portfolio Management program is an investment advisory program in which the client's Financial Advisor invests the client's assets on a discretionary basis in a range of securities. The Portfolio Management program is described in the applicable Morgan Stanley ADV Part 2, available at [www.morganstanley.com/ADV](http://www.morganstanley.com/ADV) or from your Financial Advisor.

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Asset Allocation and diversification do not assure a profit or protect against loss in declining financial markets.

**Impact Investing** -The returns on a portfolio consisting primarily of Environmental, Social and Governance ("ESG") aware investments may be lower or higher than a portfolio that is more diversified or where decisions are based solely on investment considerations. Because ESG criteria exclude some investments, investors may not be able to take advantage of the same opportunities or market trends as investors that do not use such criteria.

Alternative Investments are speculative and include a high degree of risk. An investor could lose all or a substantial amount of his/her investment.

Alternative investments are appropriate only for qualified, long-term investors who are willing to forgo liquidity and put capital at risk for an indefinite period of time.

The appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives.

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