

## Corporate Cash Management

The management of your company's reserves requires your full attention. You may not desire to become an expert in investing in the various markets. Identifying professionals with the experience to assist you can be challenging. Those services require a team whose capabilities match your companies cash management requirements.

In working with **The Cotto Wealth Management Group**, you gain access to the intellectual capital and vast resources of our firm to aid in managing your personal finances. Both our Institutional Securities Group and Morgan Stanley Investment Management extend that range into your professional life, delivering the investment banking, capital markets and institutional investing solutions needed to pursue the strategic ambitions of your enterprise.

### Our Differentiated Platform



#### Investment Solutions

We offer high-quality, tailored investment solutions to help meet your organization's specific goals:

**Portfolio Performance Improvement**– Process-driven opportunities to help yield by reviewing your Investment Policy Statement to expand the range of investment instruments and extend maturities, given your particular risk parameters.

**Domestic and Offshore Money Market Funds** – Multiple families of institutional money market funds.

**Brokerage Solutions** – Portfolio analytics, and institutional fixed income offerings and execution.

**Separately Managed Accounts** – Customized solutions that allow for maximum flexibility and compliance



#### Tailored Advice

Our professional advisory services provide many of the key inputs needed to manage liquidity:

**Investment Policy** – Extensive review and guidance on how to strengthen your Investment Policy Statement.

**Liquidity Management** – Customized approach to investing within strict liquidity parameters.

**Credit and Risk Management** – Balance sheet management focused on preservation strategies of principal.

**Portfolio Implementation and Management** – Dedicated liquidity and short-duration fixed income portfolio management is constructed to design with your company's Investment Policy Statement.



#### World-Class Resources

Our broad array of resources enable you to focus on your "core" treasury functions:

**Thought Leadership** – Access to the latest insights from around Morgan Stanley to understand industry trends in corporate investment management.

**Client Service** – Dedicated and responsive teams of experienced professionals whose priorities are your priorities.

**Technology and Tools** – Utilization of Clearwater Analytics' industry leading reporting capabilities, increasing automation and improving analytical capabilities to help make better investment decisions.

**Performance Measurement Systems** – State-of-the-art benchmarking and analytical tools to help enhance performance management and

## The Cotto Wealth Management Group at Morgan Stanley



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#### HAVE QUESTIONS?

Visit [advisor.morganstanley.com/the-cotto-wealth-management-group](https://advisor.morganstanley.com/the-cotto-wealth-management-group) to learn more or email us at:  
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Please see the end of the material for important disclosures

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Overlay Managers or Executing Sub-Managers ("managers") in some of Morgan Stanley's Separately Managed Account ("SMA") programs may affect transactions through broker-dealers other than Morgan Stanley or our affiliates. If your manager trades with another firm, you may be assessed costs by the other firm in addition to Morgan Stanley's fees. Those costs will be included in the net price of the security, not separately reported on trade confirmations or account statements. Certain managers have historically directed most, if not all, of their trades to outside firms. Information provided by managers concerning trade execution away from Morgan Stanley is summarized at: [www.morganstanley.com/wealth/investmentsolutions/pdfs/adv/sotresponse.pdf](http://www.morganstanley.com/wealth/investmentsolutions/pdfs/adv/sotresponse.pdf). For more information on trading and costs, please refer to the ADV Brochure for your program(s), available at [www.morganstanley.com/ADV](http://www.morganstanley.com/ADV), or contact your Financial Advisor/Private Wealth Advisor.

An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.

You could lose money in Money Market Funds. Although MMFs classified as government funds (i.e., MMFs that invest 99.5% of total assets in cash and/or securities backed by the U.S. government) and retail funds (i.e., MMFs open to natural person investors only) seek to preserve value at \$1.00 per share, they cannot guarantee they will do so. The price of other MMFs will fluctuate and when you sell shares they may be worth more or less than originally paid. MMFs may impose a fee upon sale or temporarily suspend sales if liquidity falls below required minimums. During suspensions, shares would not be available for purchases, withdrawals, check writing or ATM debits. A MMF investment is not insured or guaranteed by the Federal Deposit Insurance Corporation or other government agency.

The appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives. Principal value and return of an investment will fluctuate with changes in market conditions.

**Investors should carefully consider the investment objectives and risks as well as charges and expenses of mutual funds and exchange traded funds (ETFs) before investing. To obtain a prospectus, contact your Financial Advisor or visit the fund company's website. The prospectus contains this and other important information about the mutual funds and ETFs. Read the prospectus carefully before investing.**

Bonds are subject to interest rate risk. When interest rates rise, bond prices fall; generally the longer a bond's maturity, the more sensitive it is to this risk. Bonds may also be subject to call risk, which is the risk that the issuer will redeem the debt at its option, fully or partially, before the scheduled maturity date. The market value of debt instruments may fluctuate, and proceeds from sales prior to maturity may be more or less than the amount originally invested or the maturity value due to changes in market conditions or changes in the credit quality of the issuer. Bonds are subject to the credit risk of the issuer. This is the risk that the issuer might be unable to make interest and/or principal payments on a timely basis. Bonds are also subject to reinvestment risk, which is the risk that principal and/or interest payments from a given investment may be reinvested at a lower interest rate.

Duration, the most commonly used measure of bond risk, quantifies the effect of changes in interest rates on the price of a bond or bond portfolio. The longer the duration, the more sensitive the bond or portfolio would be to changes in interest rates. Generally, if interest rates rise, bond prices fall and vice versa. Longer-term bonds carry a longer or higher duration than shorter-term bonds; as such, they would be affected by changing interest rates for a greater period of time if interest rates were to increase. Consequently, the price of a long-term bond would drop significantly as compared to the price of a short-term bond.

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