Morgan Stanley

Focusing on Unique Needs for Entertainers and Professional Athletes

As an entertainer or professional athlete, your wealth management needs are unique...

As an entertainer, your earnings may ebb and flow throughout your career. As a professional athlete, your earnings may be greater in the earlier part of your career. You may also need to think about your post-playing career; something that many active players find difficult to do.

Perhaps most important of all is that you are a brand. Everything you do impacts the brand. You need a wealth manager who will assist you with protecting your brand, including financial education, lending services, lifestyle management foundations and philanthropy, entrepreneurial opportunities, real estate management, appearances and marketing. I understand your situation because I work with many entertainers and professional athletes. I know how to work with you and collaborate with your other advisors to manage your wealth, both today and for the future. I have a vast network of clients and dedicated associates who can help identify opportuniities for you to pursue.

Matching our capabilities with your needs…

High-Touch Services

As a client, you will receive integrated reports that facilitate "big picture" decision making, as well as quarterly reviews. You will also benefit from relationship pricing across your family group, as well as consistent, integrated, comprehensive services that consider the short- and long term goals of your entire family.

Customized Approach and Confidentiality

We provide customized service and confidentiality at the highest level possible. I can function as your center of influence, as I am focused on asset preservation strategies, cost control, financial education, family philanthropy and a host of other needs. Combined with the global resources of Morgan Stanley, I can offer you and your family the kind of deep, holistic wealth management that can help you achieve your financial goals.

Multi-Generational Planning

I typically work with an entire family- the patriarch/ matriarch, their children and grandchildren. Planning encompasses the family's goals, which usually include passing wealth down to the next generation in a taxefficient manner. Children and grandchildren are clients and are counseled on investments, estate planning strategies and philanthropy from an early age.

Post-Career Advice and Service

As an entertainer or professional athlete, you may face a time when your "dream career" is over. What will you do then? Entertainers and professional athletes have a multitude options, depending on their interests. I can advise you on any option you have and how it may align with your interest and goals. Your entertainment and athletic career may have a shelf life, but your relationship with me will be a part of your life for as long as you wish.

Services We Provide:

- Financial planning • Business Planning
- Estate planning strategies and trust services
- Philanthropic services
- Lending services
- Cash management
- Risk management
- Foundation counseling
- Debt structure and analysis
- Financing
- Comprehensive performance reporting

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The Cotto Wealth Management Group at Morgan Stanley

James Cotto

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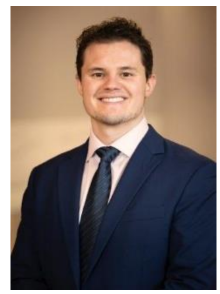

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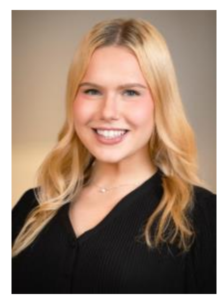

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HAVE QUESTIONS?
Visit **advisor.morganstanley.com/the-cotto-wealth-management-group** to learn more or email us at: **thecottowealthmanagementgroup@morganstanley.com**

Please see the end of this material for important disclaimers.