Morgan Stanley

The Cotto Wealth Management Group

With 30+ years of experience and our distinctive focus on entrepreneurism and philanthropy, The Cotto Wealth Management Group at Morgan Stanley focuses on providing entrepreneurs, families, businesses and organizations support to help achieve and maintain financial success through access to extensive resources and experienced professionals in corporative investment solutions, philanthropy, trusts services, alternative investments, and more.

Our Team Values

DO THE RIGHT THING
and pride ourselves on our honesty, intregrity, transparency

PUT CLIENTS FIRST
by delivering meaningful and comprehensive client experience

LEAD WITH EXCEPTIONAL IDEAS
by empracing complexity

COMMIT TO DIVERSITY & INCLUSION
by supporting our Latino/a communities

GIVE BACK
by bringing our entrepreneurial spirit to our clients' philanthropic passions

How We Serve

Creative Equity Compensation Solutions

We are committed to delivering the robust services that meet companies and individuals on their journey of weath creation. The comprehensive offerings of Morgan Stanley at Work include Financial Wellness, Retirement and global equity plan management solution: Shareworks by Morgan Stanley. The platform provides scalable solutions to aid the implementation of creative equity plan solutions, such as Employee Stock Purchase / Option Plans, supporting every stage of your company's growth and drive workplace performance through a culture of ownership. Our end-to-end approach to workplace financial solutions provides a combination of education, advice, and technology.

Asset Management

With the guidance of Morgan Stanley Global Investment Committee, the proprietary portfolio models we've created employ a macro, theme-oriented approach designed to take advantage of current global-economic and geo-political conditions within your appropriate risk tolerance. The Cotto Wealth Management group delivers a planning based approach when working with individual investors to help guide your portfolio through the most challenging market cycles. We also provide institutional investing services to domestic and international corporations and organizations – all with the goal to help preserve and grow your corporate cash, reserves, and endowments.

Family Office Resources for Ultra High Net Worth

We work alongside the wealth and estate planning strategies group, composed of trust, tax and estate planning specialists to help preserve and grow your financial, family and social capital so it may have a positive impact today and for generations to come. The Cotto Wealth Management Group, with assistance from Morgan Stanley's Family Office Resource Team, review your personal situation and leverage both their experience and expertise to advise across a broad range of family wealth management issues, including strategic estate and financial planning, philanthropy management, family governance, wealth education, lifestyle advisory and single family office advisory.

Financial Wellness

The Financial Wellness Program empowers our clients' employees at virtually every stage of their career in an effort to achieve their financial goals. Our comprehensive solution helps your employees maximize your company-sponsored benefits, provides guidance and insights about your workforce, and offers tailored advice in an effort to meet your employees' specific financial goals. By improving your employees' financial wellness, your company can benefit from a more loyal and productive workforce. Companies that invest have an opportunity to reduce employee stress, improve retention and engagement, and set themselves apart by offering comprehensive financial wellness benefits.

Morgan Stanley

Franchise Power

$338B	$308B	$12.9B	~82K	A1, BBB+, A
Total Deposits[1]	Liquidity Reserve[1]	Reported Revenues[1]	Global Employees[1]	Long-term Credit Rating by Moody's, S&P and Fitch respectively[2]

The Cotto Wealth Management Group at Morgan Stanley

James Cotto

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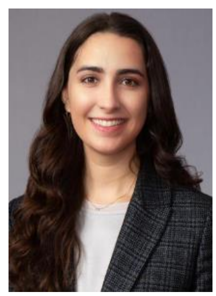
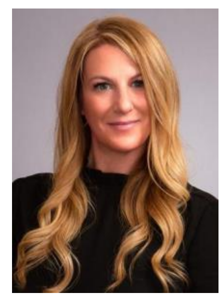
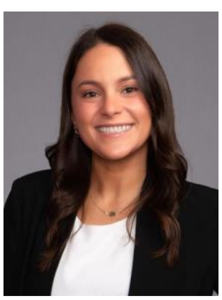


Marisa Acosta
Financial Advisor,
Financial Planning Specialist



Laura Scatigno
Senior Client
Service Associate



Serena Hernandez
Client Service
Associate

Eric Chakonis
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HAVE QUESTIONS?
Visit **advisor.morganstanley.com/the-cotto-wealth-management-group** to learn more or email us at:
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[1] https://www.morganstanley.com/content/dam/msdotcom/en/about-us-ir/finsup3q2022/finsup3q2022.pdf
[2] MorganStanley.com/InvestorRelations. Credit ratings as of November 2022.

Please see the end of the material for important disclosures

This material does not provide individually tailored investment advice. It has been prepared without regard to the individual financial circumstances and objectives of persons who receive it. The strategies and/or investments discussed in this material may not be appropriate for all investors. Morgan Stanley Wealth Management recommends that investors independently evaluate particular investments and strategies, and encourages investors to seek the advice of a Financial Advisor. The appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives.

The **Global Investment Committee** is a group of seasoned investment professionals who meet regularly to discuss the global economy and markets. The committee determines the investment outlook that guides our advice to clients. They continually monitor developing economic and market conditions, review tactical outlooks and recommend model portfolio weightings, as well as produce a suite of strategy, analysis, commentary, portfolio positioning suggestions and other reports and broadcasts.

Morgan Stanley Smith Barney LLC (“Morgan Stanley”), its affilitates and Morgan Stanley Financial Advisors or Private Wealth Advisors do not provide tax or legal advice. Individuals should consult their tax advisor for matters involving taxation and tax planning and their attorney for matters involving taxation and tax planning and their attorney for matters involving trusts, estate planning, charitable giving, philanthropic planning or other legal matters.

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.

The term “Family Office Resources” is being used as a term of art and not to imply that Morgan Stanley and/or its employees are acing as a family office pursuant to Investment Advisors Act of 1940.

Lifestyle Advisory Services: Produtcs and services are provided by third party service porviders, not Morgan Stanley Smith Barney LLC (“Morgan Stanley”). Morgan Stanley may not receive a referral fee or have any input concerning such products or services. There may be additional service providers for comparative purposes. Please perform a thorough due diligence and make your own independent decision.

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