Morgan Stanley

The Elm Street Group at Morgan Stanley

Family Wealth Stewardship

In the ancient world, stewards were entrusted with the responsibility to care for the health, wealth and wellbeing of each member of the family they served. Today, we carry on that tradition by serving client families with our unique wealth management process, Wealth Stewardship by Design, which synchs our stewardship with each client's evolving needs.

Our client families often span multiple generations, each with their own specific lifestyle needs and complex wealth portfolios. They count on us to go above and beyond to grow and preserve their wealth, to anticipate and manage their financial risks, and to present them with solutions that consider all the possible ramifications of their decisions. Above all, they place their trust in us to be effective, responsible stewards of the things that matter most to them.

A Culture of Excellence

We are a highly credentialed and top-tier wealth management team of seasoned professionals, entrusted by generations of families to manage the financial complexities of their lives.

Our Mission

We strive to empower families to envision and achieve their goals through holistic planning, selfless advice and vigilant stewardship of wealth.

Meet Our Team

Michael L. Shearin, CFP®
Executive Director — Wealth Management
Financial Advisor
Portfolio Management Director
Michael.L.Shearin@morganstanley.com
603-629-0273

Betsy Bowen, CFP®
Senior Vice President — Wealth Management
Financial Advisor
Senior Portfolio Manager
Elizabeth.A.Bowen@morganstanley.com
603-629-0271

Seth P. McNally, CRPC®
Vice President — Wealth Management
Financial Advisor
Senior Portfolio Manager
Seth.McNally@morganstanley.com
603-629-0238

Daniel Hartford, CFA
Financial Advisor
Portfolio Manager
Daniel.Hartford@morganstanley.com
603-629-0273

Ileana Ille
Financial Advisor
Financial Planning Specialist
Ileana.Ille@morganstanley.com
603-629-0281

Michael Bronson
Financial Advisor
Financial Planning Specialist
Michael.Bronson@morganstanley.com
603-629-0290

Laura Stewart
Senior Registered Client Service Associate
Laura.Stewart@morganstanley.com
603-629-0214

Melissa A. Harrington
Portfolio Associate
Melissa.A.Harrington@morganstanley.com
603-629-0272

Jill Loveren
Portfolio Associate
Jill.Loveren@morganstanley.com
603-629-0247

Stacy Girard
Registered Client Service Associate
Stacey.Girard@morganstanley.com
603-629-0269

1155 Elm Street
6th Floor
Manchester, NH 03101

603-629-0214 / MAIN
800-726-6141 / TOLL-FREE
TheElmStreetGroup@morganstanley.com

https://advisor.morganstanley.com/the-elm-street-group

Comprehensive Capabilities

Financial Planning and Goals Analysis

- Financial Planning
- Education Planning and Funding
- Executive Compensation and Stock Options
- Retirement Planning
- LGBTQ Planning
- Estate Planning Strategies and Wealth Transfer
- Business Formation and Exit Planning
- Legacy and Philanthropy
- Personalized Portfolio Management
- Risk Mitigation for Life, Health and Income
- Second Opinion Services

Investment Management

- Personalized, Goals-Based Asset Management
- Sustainable, ESG and Values-Based Investing
- Tax-Efficient Strategies
- Liquidity and Risk Oversight
- Alternative Investments
- Hedging Strategies
- Concentrated/Restricted Stock Advice

Trust, Estate and Legacy Planning

- Wealth Transfer and Trust Services
- Intergenerational Needs Facilitation
- Long-Term Care Planning
- Coordination With Outside Legal and Tax Advisors
- Beneficiary Coordination
- Charitable Giving Strategies
- Assistance With Gifts, Grants and Bequests
- Donor-Advised Funds
- Family Foundations
- Charitable Trusts

Online, E-Delivery and Mobile

Integrated suite of tools and apps designed to enhance the client relationship, including:

- Dynamic Mobile App
- Total Wealth View – Add External Accounts
- Fraud Detection and Prevention
- Robust Market Research Tools
- Digital Vault Storage for Documents
- Multifactor Authentication and Face/Touch ID

Personal Finance Management

- Securities-Based Lending
- Residential Mortgage Lending
- Tailored Lending
- Cash Management Services
- Remote Deposit and Bill Pay
- Budgeting and Spending Tools

Education and Market Perspectives

- Steadfast Commitment to Client Education
- Next-Gen Education and Counseling
- Video and Audio Casts
- Insights and Special Reports
- Thought Leadership

Corporate Equity Solutions

- Qualified Retirement and Pension Plans
- Stock Option Analysis
- Equity Compensation Advice
- Institutional Cash Management Services

Wealth Stewardship by Design

The wealth management process we've designed expands beyond the scope of traditional wealth management to encompass meaningful wealth; wealth that connects your quantifiable assets and liabilities with your most important intangibles — your lifestyle, security, values, legacy and general wellbeing. Our ongoing process balances what matters to you with the factors we can control that are most impactful to achieving financial independence.

WHAT MATTERS TO YOU

- Family
- Work
- Security
- Assets
- Liabilities
- Lifestyle
- Values
- Legacy
- Passions

WHAT WE CAN CONTROL

- Understanding market conditions
- Risk management
- Carefully crafted planning
- Clear and disciplined process
- Access to top money managers

Customized Approach

Our commitment to wealth stewardship centers around a disciplined process to create, implement and maintain highly customized and comprehensive wealth management plans based on your needs and objectives.

DISCOVERY PROCESS

We meet with you to learn about your family's goals, challenges, values and financial complexities. We also review documents you've prepared and explore any circumstances that are unique to your financial situation. You'll learn about our capabilities as we gather information to formulate specific strategies and align the entire relationship with your family's preferences and requirements.

ANALYSIS AND STRATEGY DEVELOPMENT

We take time to reflect on our discovery meeting and ensure the collected information is complete and accurate before beginning to develop your personalized strategy. Using our proprietary financial planning and wealth analysis tools, including extensive thought capital within our team and the larger firm, we build detailed recommendations designed to help you grow, preserve and transfer your wealth. These recommendations serve as the foundation for a thoughtfully crafted initial plan, as well as future investment decisions.

FORMULATION OF PLANNING ROAD MAP AND IMPLEMENTATION STEPS

We prepare and present you with a planning road map to illuminate the paths to your goals, highlight specific opportunities and clarify milestones for future monitoring. The plan also encompasses your tolerance for risk, as well as income tax, estate and legacy considerations. We dynamically maintain this road map as the basis for a constructive long-term relationship that keeps pace with your changing life circumstances.

PLAN IMPLENTATION AND COORDINATION WITH TAX AND LEGAL ADVISORS

We take a "measure twice, cut once" approach to precisely implement-agreed upon actions with an understanding that little mistakes can have big consequences. We collaborate with your other professional advisors to ensure unity of purpose and direction, and provide you with educational and effective information.

ONGOING STEWARDSHIP

Committed to a concierge service model, we focus on developing a relationship that provides a fully engaged standard of care. We deliver ongoing reviews and comprehensive reporting in coordination with your advisors to ensure that your strategy adapts to your changing financial and family needs.

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