

# Why a Financial Advisory Team Makes Sense for You

By Robert D. Finan  
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As the financial world becomes more complex, careful planning and tailored, objective advice become even more important to achieving your life goals. Having a seasoned advisory team on your side can help simplify your financial life, so you may be able to spend more time enjoying the wealth you've worked so hard to achieve.

## Why Go with a Team?

Imagine you are about to undergo surgery. You have the best surgeon available. Then, imagine this surgeon has no other doctors, nurses, medical assistants, or an anesthesiologist available for your surgery. Would you feel comfortable on the operating table?

A Goals-Based Financial Planning Practice for high-net-worth families works similarly. I believe a team approach is required for the best results.

When you hire an experienced financial advisory team, as opposed to a sole practitioner, you gain the experience and skills of each member of the team, collaborating to provide a coherent delivery of services for all your financial needs, including those that go beyond investments, such as charitable giving and legacy planning.

Teams are often formed by individual advisors who have acquired specialized knowledge over the years; skills they have acquired working with certain types of clients and markets. Over time, as their clients' needs evolve, they realize that by combining their strengths with other advisors, they may be able to serve clients more effectively and enhance the client experience.

With multiple members, a team has the capacity to develop a strong network of professionals outside of their immediate team. As a result, we have assembled a team of highly skilled professionals at the Finan Group whose number one priority is you and your family. To gain the precise knowledge needed to effectively manage all aspects of your wealth, we will work in tandem with your accountant and estate planning attorney, as well as our own network of carefully selected professional advisors, who provide a high level of knowledge and skill in key aspects of your finances.



Left to right: **Robert Finan**, Senior Vice President, Financial Advisor; **Carolyn Holliday**, Client Service Associate; **Anthony LaFonte**, Associate Vice President, Financial Advisor; **Beth Punzi**, Wealth Management Associate

## Working Together Towards a Common Goal

If you're like most of our clients, you have concerns about running out of money or not being able to meet your long-term goals. Rising healthcare costs, longer life expectancies, changes to social security, Medicare and market risks are just a sampling of factors that can impact your ability to enjoy your retirement years as planned. With all these dynamics to consider and coordinate, I believe that it is essential to have a team working on your behalf.

**The Finan Group at Morgan Stanley has been serving clients since 1984. As a team, we bring together the knowledge and experience of each member to uncover and address the best strategies for our clients' long-term financial security.**

Our goals-based approach to financial planning means that before we make specific recommendations, we take the time to develop a deep understanding of you and your family – from your needs and personal values to what keeps you up at night and your long-term aspirations. Each member of our team plays a role in this process so that together we can help educate and provide good communication and excellent service to formulate the most appropriate strategies.

Like a doctor preparing for surgery, we ensure that we have the skills, tools, relationships and knowledge on hand to help you. You become the center of every decision, as we focus on doing the best thing for you and your family. When you place your finances into our hands, we take that responsibility very seriously and do all that we can to deliver a tailored plan with action steps designed to help you accomplish the goals you've set out to achieve.

## A Second Opinion Can Offer Peace of Mind

In today's challenging economy, you may know friends, family members or colleagues who could benefit from a team-advisory approach. They may be in a financial rough patch or unhappy with the current financial advice they are receiving. A "second opinion" can offer additional guidance or confirmation that the advice they are receiving is appropriate for their situation.

### How It Works

We believe many successful families would value a second opinion on their finances, just as they would appreciate a second opinion for a prominent medical specialist for an upcoming operation.

For more than 35 years, I have helped hundreds of families implement customized solutions for their particular goals and circumstances. We take a thoughtful, disciplined approach to helping them preserve and grow their financial assets, with the goal of living comfortably today while preserving their legacy for the future.

To help those you care about make more informed financial decisions, we would take them through the same process. We'll examine any gaps that need to be filled and customize a comprehensive plan to help them achieve their specific goals.

### Upon completion of the analysis, one of three things will happen:

We'll confirm the advice they were given is a good strategy and advise them to continue on their current path.

We'll identify ways that may improve their situation. If we're not a good fit for their particular situation, we'll direct them to a financial advisor who can work with them more effectively.

We'll identify potential gaps in their current plan that we believe we can help them address. We would then explore the idea of working together.

There is no cost for this service, nor is there any obligation to work with us in the future. This is a complementary service we provide to our valued clients and members of our local community as a way to thank them for the years they've supported our practice.



### About the Author

**Robert D. Finan is a Senior Vice President, Financial Advisor and founding member of the Finan Group at Morgan Stanley.** Employing his 35+ years of industry experience, and strong work ethic, Bob has developed a comprehensive Wealth Management practice. Most recently, Bob was named to Forbes' 2018 list of America's Best-in-State Wealth Advisors.

Bob enjoys spending time with his family; he is an avid reader, enjoys exercising, boating, fishing and volunteering his time with numerous charitable organizations.

Source: Forbes.com (Feb. 2018). America's Top Wealth Advisors: State-By-State ranking was developed by SHOOK Research and is based on in-person and telephone due diligence meetings and a ranking algorithm that includes: client retention, industry experience, review of compliance records, firm nominations; and quantitative criteria, including: assets under management and revenue generated for their firms. Investment performance is not a criterion because client objectives and risk tolerances vary, and advisors rarely have audited performance reports. Rankings are based on the opinions of SHOOK Research, LLC and are not indicative of future performance or representative of any one client's experience. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors pay a fee to Forbes or SHOOK Research in exchange for the ranking.

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