The Fisher Group at Morgan Stanley

Our Family Helping Yours

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As a family-run wealth management business for more than 30 years, our mission has always been to help efficiently manage the wealth of the families we serve, for both present and future generations. In the complex world that we live in today, our clients want an advisor who can help filter out the noise and provide sound financial advice. Our team offers just that. In an industry where call centers and artificial intelligence are the new normal, our team prides itself on the human touch and being there when our clients need us the most: to help address their most urgent needs and concerns. Honesty, integrity and doing the right thing are often lacking in our modern society, but those attributes are the guiding principles of our team, and they have been for more than 30 years. They are the values that we believe in and they are at the core of who we are. You have our commitment that our principles will not change.

Our Approach

We know the time and energy our clients put into building their families, and their wealth. Many of our clients are affluent families and business owners who have been with us for three generations. They remain with us because our approach to wealth management focuses on integrity, strategic planning and excellent service.

DEPTH OF CLIENT SERVICE

Our clients know a team member will be in the office to answer any question they may have — large or small — or return their call ASAP. Some of our client service associates have been with us for more than 12 years. They leverage their considerable experience in providing tailored solutions and high-level administrative support.

HONESTY AND TRUST EARNED BY CLEAR AND DIRECT COMMUNICATION

Over the decades, we've developed warm, long-standing client relationships because of the honesty we deliver and the trust that develops as a result of our commitment to being open and forthright. We take great pride in doing the right thing. It's at the heart of what we do.

WORLD-CLASS CAPABILITIES

Entrepreneurs and adult children of our clients now turn to us because we combine this time-tested approach with Morgan Stanley's award-winning technology and world-class resources. In today's uncertain times, our newest clients are learning what our oldest clients have long known: Experience, planning and resources can be a powerful combination.

Working in Concert With Your Team of Specialists

As your personal CFO, we help you to achieve the life and legacy you envision by building an expert team around you. We work in concert with your attorney, CPA, insurance professional and other specialists, and serve as the conductor who helps all parties to understand your priorities. Building this team can be particularly important when developing and executing an exit strategy.

Our Capabilties Include

- Wealth Management
- Financial Planning
- Estate and Retirement Planning
- Insurance
- Long-Term Care Solutions
- Planning for Education Funding
- Access to Banking and Lending Services
- Cash and Liability Management
- Philanthropic Services
- Investment Planning

The Seven Pillars of Your Wealth Management Strategy

Over the last 30 years, we have defined certain pillars for building prudent wealth management strategies. After getting to know you — your family, interests, lifestyle, concerns, risk tolerance and financial aspirations — we will determine how to customize the capabilities below to suit your present and future objectives:

SERVICE: First and foremost, we take great pride in the service we provide in creating and monitoring your plan. During our initial discussions with you, we will determine the communication method you most prefer, such as email, in-person meetings or telephone calls. If you call with a question, you will be able to speak with a team member. If we are tied up in meetings, we will call you back promptly. We are in the office before the market opens and after it closes. If your question is related to administration or operations, one of our highly knowledgeable service professionals will address your query ASAP. The Morgan Stanley Mobile App is another way to stay connected. Designed exclusively for the needs of Morgan Stanley's Wealth Management clients, it connects you to a full suite of cash management functions, including the ability to pay bills and transfer funds. This gives you the freedom to do things on your own terms.

ACCESSING: Morgan Stanley's comprehensive banking services feature industry-leading resources that allow you to efficiently manage your assets.
- Cash management
- Active assets account
- Morgan Stanley cards from American Express

SAVING: The diverse plans and accounts available facilitate funding your loved ones' education and your retirement aspirations.
- Roth IRA
- Traditional IRA
- SEP & SAR-SEP IRA
- SIMPLE IRA

BORROWING: With numerous options to select from, we work with you to choose the credit or financing vehicle appropriate for your specific requirements.
- Residential mortgage loans
- Securities based loans
- Personalized loans

INVESTING: By providing you with professional guidance informed by decades of experience, we walk you through the sometimes confusing global investment universe, and work with you to ultimately choose the investment products appropriate for your goals and risk tolerance — solutions designed to protect and grow your capital.
- Investing strategies
- Estate and multigenerational planning
- Protecting your financial goals
- Educating employees on achieving financial security
- Next-generation education
- Family conversations about money

PROTECTING: From insurance that fits your plan to proactive estate planning designed for your unique life and legacy — and everything in between — the overarching goal of your plan is to preserve what's important to you by mitigating risk.
- Wealth transfer strategies
- Intergenerational needs
- Trust and estate professionals
- Philanthropy
- Permanent life insurance
- Term life
- Single premium/hybrid
- Long-term care solutions
- Disability

GIVING WISELY: A wide range of trust and philanthropic services enables you to give prudently so that your impact can be felt for generations to come.
- Charitable lead trusts
- Family foundations
- Donor-advised funds

Developing Your Wealth Management Plan

Our collaborative process begins with conversations focused on thorough due diligence and gaining a comprehensive understanding of your financial life and aspirations. We utilize a time-tested process for helping to protect and grow wealth:

1 **STEP ONE:** Discovery Meeting

This in-depth conversation is designed to identify what is truly important to you, so we can create a customized plan fully aligned with your goals.

2 **STEP TWO:** Wealth Management and Investment Plan

From this ongoing dialogue, we will analyze your current situation and develop specific strategies as part of your detailed wealth management and investment plan.

3 **STEP THREE:** 45-Day Review

At this session, we will answer specific questions regarding the implementation of your plan and set up any desired services, such as online access, electronic delivery and automatic bill pay.

4 **STEP FOUR:** Regular Progress Meetings

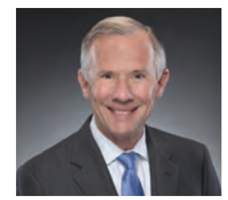
Ongoing meetings focus on reviewing your progress and determining any adjustments that may be necessary, based on changes in the market and your personal situation.

Protecting Your Lifestyle and Legacy

Our team works with a range of clients, from young professionals and entrepreneurs (who will likely have families of their own someday) to retirees and affluent families transitioning their life savings to future generations. As a result of more than 60 years of collective experience, we understand the complex needs and family dynamics involved every step of the way. We're passionate about creating long-term, comprehensive wealth management plans for the individuals and families we work with because we know how critical such plans are to protecting your lifestyle and legacy.

Our Team

We are a family-run wealth management business, comprising seasoned professionals with diverse yet complementary skills, knowledge and training. We have worked together for years, methodically providing our clients with premium service, sound advice and the benefit of more than 60 years of collective experience. **If you would like to discover how we can help you plan for your family's future, we invite you to reach out to us at 770-698-2125.**



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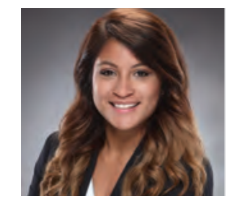

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