

Morgan Stanley

# The George Group at Morgan Stanley





*Top Left to Right: Michael Jonas, Vivian Gioia, Amy Curley and Gregory Slator  
Bottom Left to Right: Cody George, Ray George, and Taylor George*

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# The George Group at Morgan Stanley

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Excellence in Family Wealth Planning for Your Family's Unique Goals.

**The George Group at Morgan Stanley is a family team with the ability to bring a distinct perspective to the complicated, multigenerational challenges of managing significant wealth. They understand the complex nature of working alongside your children, siblings, and parents, and how these roles may evolve over time. When they speak to their clients about wealth transfer, family business succession and other issues that are essential in the legacy planning process, they understand how important it is to you.**

**The founder of The George Group, Ray George has over 30 years of experience in the financial services industry. He has been named to the Forbes Best In State Wealth Advisors Ranking from 2019-2023. The George Group has been named to the Forbes Best-In-State Wealth Management Teams in 2022 and 2023.**

**2019, 2020, 2021, 2022, 2023 Forbes Best-In- State Wealth Advisors**

**Source: Forbes.com (Awarded 2019,2020,2021,2023). Data compiled by SHOOK Research LLC based 12-month time period concluding in June of year prior to the issuance of the award.**

# Meet the Professionals

You are entitled to the best advice possible. As a result, we have assembled a team of highly skilled professionals whose number one priority is you and your family. As your wealth managers, we will review your complete financial picture and help identify any gaps. We will then work together to develop a custom-tailored wealth management strategy focused on helping you achieve your specific financial goals efficiently and effectively



### **Raymond L. George III, CRPC®**

*Managing Director - Wealth Management  
Senior Portfolio Management Director  
Financial Advisor*

Ray George is the founder of The George Group at Morgan Stanley. With more than 30 years of financial services experience, Ray has dedicated his entire career to helping his clients achieve their financial goals. His approach focuses on a comprehensive wealth management plan and a commitment to providing outstanding service and advice. Prior to becoming a member of the Morgan Stanley family in 2014, Ray worked as a Financial Advisor at Merrill Lynch for 24 years. Ray graduated from St. Thomas University in St. Paul, Minnesota in 1990 with a B.S. degree in Business. He earned the prestigious designation of Chartered Retirement Planning Counselor™ (CRPC®) from the College for Financial Planning in 2013.

He resides in Garden City with his wife, Cynthia. They have four adult children, Cody, Taylor, Lauren, and Madison. Two of his children, Cody and Taylor, are also his business partners. When he's not helping clients you can find him spending time with friends and family on the North Fork of Long Island. His favorite activities include boating and golf.

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### **Cody George, CDFA®**

*Portfolio Manager  
Financial Planning Specialist  
Financial Advisor*

Cody can help you define and strive to meet your goals by delivering a vast array of resources to you in the way that is most appropriate for how you invest and what you want to achieve.

Cody graduated from Dartmouth College, where he studied Political Science and Government. While playing Division 1 Lacrosse at Dartmouth, Cody developed a strong work ethic, sense of determination, and value of team work. He joined the George Group in 2018 and obtained the Series 7, 63, and 65 licenses as well as The New York State Life, Accident and Health Insurance license. Cody George is also a Certified Divorce Financial Analyst® professional.

Born in Minnesota and raised on Long Island, Cody currently lives in Long Beach. He is an active alumnus of Dartmouth College as well as a member of The Cherry Valley Club in Garden City. When Cody is not assisting clients he enjoys water sports, boating, golfing, and snowboarding.

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### **Taylor George**

*Financial Planning Specialist  
Financial Advisor*

Raised on Long Island, Taylor graduated from Fairfield University's Dolan School of Business with a Bachelor's in Marketing and a minor in Management. She joined Morgan Stanley as a Client Service Associate before transitioning to Financial Advising with The George Group. Her experience as a Client Service Associate has helped her to understand the unique needs of each client and in the process of helping clients, she has built strong and meaningful relationships.

Taylor's main goal is to assist clients with creating plans to help them meet their individual needs. Since joining the firm, she has obtained the Series 7, 66, 63 licenses as well as The New York State Accident, Life and Health Insurance license.

When Taylor is not assisting clients she enjoys skiing, going to the beach, and cooking.

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**Michael Jonas**

*Financial Planning Specialist  
Financial Advisor*

Michael Jonas is dedicated to helping high net worth individuals, families and business owners solve their financial challenges by providing highly customized advice. Focusing on comprehensive wealth management and tailored investment solutions, Michael’s approach includes a thorough planning process and a commitment to providing outstanding service. After graduating from Chaminade High School, Michael attended Yale University. There, among other pursuits, he studied financial markets and economics under some of the nation’s leading financial minds. As a Division I athlete on Yale’s Crew Team, Michael developed a strong sense of balance and dedication, which he now carries into each client relationship. Upon graduation in 2010, he joined Merrill Lynch, where he began working with Raymond George. Michael became a member of the Morgan Stanley family in 2014. Growing up on Long Island, Michael lives in Rockville Centre with his wife, Megan, and three children. He is an active alumnus of Chaminade High School and Yale University.

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**Amy Curley**

*Portfolio Management Associate  
Assistant Vice President*

Amy R. Curley has more than 20 years of investment experience. She is qualified to facilitate complex trading orders and to handle all portfolio management requests. Amy works directly with Ray to conduct financial planning analyses, portfolio reviews and assist clients with banking and lending strategies.

Amy began her career in 1994 on the floor of the New York Stock Exchange. Over the course of her career, she has had the opportunity to work at several financial institutions, including Tucker Anthony, Deutsche Bank and Merrill Lynch, where she first met and began working with Ray in 2006. She joined Ray in his move to Morgan Stanley in 2014. Amy attended The Masters School in Dobbs Ferry N.Y. and holds her B.A. degree in Psychology from Pine Manor College. Amy maintains her FINRA series 7, 63 and 66 registrations.

Born and raised on Long Island, Amy currently resides in Garden City with her husband, Dennis, and their two children, Caroline and Will.

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**Vivian Gioia**

*Registered Client Service Associate*

Vivian is the lead Client Service Associate with tenured industry experience of 22 years. Throughout her career she has worked as a Sales Associate, Operations Manager, and Portfolio Associate. Vivian has worked at Morgan Stanley since 2009 and she holds her Series 7, 63, 24, 9 and 10 securities Licenses.

Vivian is a mother to two adult daughters Julia and Josette and lives in Northport with her husband Salvatore.

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**Gregory Slator**

*Registered Client Service Associate*

Gregory joined The George Group at Morgan Stanley in 2021 as a Client Service Associate. He graduated from the University at Buffalo with a degree in Business Administration. His primary role with The George Group is to provide clients with personalized, exceptional service that helps to foster strong relationships.

Gregory currently resides in Massapequa, NY. In his spare time, he enjoys golfing and spending time with his friends and family.

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# Our Goals-Based Wealth Management Process

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As your team of Financial Advisors, our role is to help you develop a strategy that lays out a path to your goals that you can follow, knowing you are making informed, confident decisions in the face of today's complex financial markets.

We utilize a goals-based process that enables us to design and implement appropriate solutions to empower you to achieve and maintain financial success.







# Investing with Impact

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How can you reconcile your desire for acceptable returns with your passion for positive social impact? These two objectives need not be mutually exclusive. Morgan Stanley has developed a framework for thinking about portfolio structure that can accommodate both objectives. As you can see from the diagram below, Investing with Impact encompasses four distinct approaches:

**Values Alignment** is similar to what you probably already know as socially responsible investing. With this approach, you eliminate companies, industries and geographic locations that you find objectionable.

**Sector Exposure** refines the process further, focusing on themes and sectors that pursue social and/or environmental change.

**Environment, Social and Governance (ESG) Integration** is a more active approach. Instead of screening out purchase candidates, you seek to identify those that create value through their ability to address social issues and/or improve the environment.

**Impact Investing**, as its name implies, is the most proactive strategy of all. With this approach, you provide capital to help companies realize their environmental and/or social missions. Impact investing generally involves participation in private equity funds.

# Morgan Stanley's Investing with Impact Framework

Values Alignment	Environment, Social and Governance (ESG) Integration	Sector Exposure	Impact Investing
◀ MINIMIZE NEGATIVE IMPACT		TARGET SPECIFIC POSITIVE IMPACTS ▶	
<b>IMPACT PRIORITIES</b>			
<ul style="list-style-type: none"> <li>Screen by interests and values. Avoid investments in potentially "objectionable" companies and industries</li> <li>Does not actively seek environmental and social impact</li> </ul>	<ul style="list-style-type: none"> <li>Identify managers who target companies whose approach to environmental, social or governance issues creates value differentiation</li> </ul>	<ul style="list-style-type: none"> <li>Focus on themes and sectors targeting specific environmental or social changes</li> </ul>	<ul style="list-style-type: none"> <li>Participate in investment funds that focus on providing capital directly to private enterprises structured to effect positive social or environmental change</li> </ul>
<b>CHARACTERISTICS</b>			
<ul style="list-style-type: none"> <li>Public equity and debt</li> <li>Differentiated by screening criteria and degree of shareholder advocacy</li> </ul>	<ul style="list-style-type: none"> <li>Public equity and debt</li> <li>Differentiated by manner of ESG integration and degree of shareholder advocacy</li> </ul>	<ul style="list-style-type: none"> <li>Public equity and debt</li> <li>Differentiated by industry or sector focus</li> </ul>	<ul style="list-style-type: none"> <li>Private equity and private debt</li> <li>May have investor restrictions</li> <li>Differentiated by integration of financial thesis and mission</li> <li>Might offer social and/or environmental reporting</li> </ul>
<b>INVESTMENT EXAMPLES</b>			
<ul style="list-style-type: none"> <li>A mutual fund that excludes tobacco or firearms companies</li> </ul>	<ul style="list-style-type: none"> <li>A mutual fund that includes ESG analysis as a part of its investment process</li> </ul>	<ul style="list-style-type: none"> <li>An exchange-traded fund (ETF) composed of clean energy stocks</li> </ul>	<ul style="list-style-type: none"> <li>A private equity fund focused on emerging consumers or project-level renewable energy investment</li> </ul>

# Creating Your Wealth Plan

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As the financial world becomes more complex and investment choices multiply, careful planning becomes even more important to helping you achieve your financial goals. As your team of Financial Advisors, our role is to help you develop a strategy that lays out a clear path to a successful financial future and empowers you to make more informed, confident decisions in the face of the market's ups and downs.

The following four steps were developed to achieve that goal:

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## 4 Reviewing Objectives and Performance

After we put your wealth management plan into action, we'll set up a variety of tools to help ensure you have immediate access to your account information. And because markets and personal needs evolve over time, we'll set up regular, ongoing meetings to help ensure your plan remains on schedule to achieve your specific financial goals.

## 1 Setting Your Financial Objectives

Through a process of discovery and discussion, we will ask a series of detailed questions to understand and articulate your specific financial goals. Together, we'll examine your current and future liabilities, income sources and cash flow needs, while considering critical factors that may influence your overall strategy. These will include your tolerance for risk, tax concerns, liquidity needs and time horizon.



Discover



Plan



Review



Implement

## 2 Creating Your Strategy

From this ongoing dialogue, we'll analyze your current situation and begin to develop a detailed action plan with recommendations to help you effectively build, protect and transfer your wealth. This analysis will serve as the foundation for building your initial plan, as well as future wealth management decisions.

## 3 Implementing Your Strategy

Once we've discussed and refined your strategy, we will begin to execute your investment plan. In this step, we may also recommend several wealth management strategies to help preserve your assets, while positioning them to pass to loved ones and personal charitable interests. These strategies may encompass cash flow management strategies, risk management strategies, as well as estate, trust and philanthropic services.



## Awards

### Forbes Best-In-State Wealth Advisor

Each year, Forbes Magazine releases a list of hand-selected and ranked advisors. In order to make this list, advisors must be nominated by their firm, researched, interviewed, and assigned a rank by SHOOK Research. Ray George had made the list of Best-In-State Wealth Advisors for the State of New York for 2019, 2020, 2022, 2023

### Forbes Best-In-State Wealth Management Teams

Each year, Forbes Magazine releases a list of hand-selected and ranked Wealth Management Teams. In order to make this list, teams must be nominated, researched, interviewed, and assigned a rank by SHOOK Research. The George Group has made the list of Best-In-State Wealth Management Teams for the State of New York for 2022 and 2023.

### CRPC®-Chartered Retirement Planning Counselor™

The Chartered Retirement Planning Counselor™ designation is awarded to candidates who have demonstrated expertise in retirement planning. CRPC® professionals must accrue several years of experience related to retirement planning and pass a comprehensive exam before earning this designation.

### C DFA® - Certified Divorce Financial Analyst™

C DFAs® are required to have several years of relevant experience and pass an exam designed by the Institute for Divorce Financial Analysts (IDFA) in order to receive this designation.

### Financial Planning Specialist

The Financial Planning Specialist designation identifies those who have met the experience and ethical requirements, have successfully completed financial planning coursework and have passed the Financial Planning Specialist examination designed to provide Financial Advisors with the expertise necessary to address the wide range of financial issues.

### Workplace Advisor- Equity Compensation

A Workplace Advisor for Equity Compensation has experience in equity award optimization and can help you define a strategy that aligns with both your current needs and future financial goals

### President's Club

Ray George has been a member of the firm's prestigious President's Club for the past seven years. The President's Club is made-up of some of the firm's most successful financial advisors.

### 2019, 2020, 2021, 2022, 2023 Forbes Best-In- State Wealth Advisors

Source: Forbes.com Awarded 2019, 2020, 2021, 2022, 2023. Forbes Best-In- State Wealth Advisors ranking awarded in 2019, 2020, 2021, 2022, 2023 . Each ranking was based on an evaluation process conducted by SHOOK Research LLC in partnership with Forbes . This evaluation process concluded in June of the previous year the award was issued having commenced in June of the year before that. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to SHOOK Research LLC to obtain or use the ranking. This ranking is based on in-person and telephone due diligence meetings to evaluate each advisor qualitatively, a major component of 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. Rankings are based on the opinions of SHOOK Research LLC and this ranking may not be representative of any one client's experience. This ranking is not indicative of the Financial Advisor's future performance. Morgan Stanley Smith Barney LLC is not affiliated with SHOOK Research LLC or Forbes. For more information, see [www.SHOOKresearch.com](http://www.SHOOKresearch.com).

### Forbes Best-In-State Wealth Management Teams

Source: Forbes.com (Awarded Jan 2022, 2023) Data compiled by SHOOK Research LLC based on time period from 3/31/21-3/31/22.

When you choose Morgan Stanley, you gain access to comprehensive and expansive investment strategies from a world-class leader in financial services. "Pronoun 1" Failed to Resolve deep understanding of the financial markets offers opportunities available to you.

And our Goals-Based Wealth Management means that we aim to understand what is important to you and work together to map out a plan that can help you achieve your financial goals. Whatever it is you want to achieve, Morgan Stanley is here to help you uncover your needs, manage risk, provide advice, and build a customized plan to help you reach your financial goals. Your goals are personal, so managing your wealth should be too.

The Standard & Poor's (S&P) 500 Index tracks the performance of 500 widely held, large-capitalization US stocks. An investment cannot be made directly in a market index.

The use of the CDFA designation does not permit the rendering of legal advice by Morgan Stanley or its Financial Advisors which may only be done by a licensed attorney. The CDFA designation is not intended to imply that either Morgan Stanley or its Financial Advisors are acting as

experts in this field.

Information contained herein has been obtained from sources considered to be reliable, but we do not guarantee their accuracy or completeness.

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Asset Allocation and diversification do not assure a profit or protect against loss in declining financial markets.

Impact Investing -The returns on a portfolio consisting primarily of Environmental, Social and Governance ("ESG") aware investments may be lower or higher than a portfolio that is more diversified or where decisions are based solely on investment considerations. Because ESG criteria exclude some investments, investors may not be able to take advantage of the same opportunities or market trends as investors that do not use such criteria.

Alternative Investments are speculative and include a high degree of risk. An investor could lose all or a substantial amount of his/her investment.

Alternative investments are appropriate only for qualified, long-term investors who are willing to forgo liquidity and put capital at risk for an indefinite period of time.

The appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives.

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