

Morgan Stanley



The Javaheri Group

Morgan Stanley Wealth Management

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The Javaheri Group

Founded by David Javaheri, The Javaheri Group at Morgan Stanley is a team of 5 wealth management professionals located in Wellesley, MA. For 30+ years, The Javaheri Group has provided wealth management and investment advisory services to individuals, families, institutions, and government entities.

Our mission is to provide clients with a dedicated, consistent and focused approach to wealth and cash management.

Experience, attention to detail, and use of modern resources are the cornerstone of our practice.

The Javaheri Group delivers a Modern Wealth Management experience that encompasses everything from financial planning to thoughtful asset and liability recommendations to mobile and digital engagement to world-class cybersecurity, protecting your personal information and assets.



Meet Our Team



David Javaheri, CIMA®

Managing Director
Government Entity Specialist
Corporate Cash Director
Family Wealth Director
Financial Advisor

- 30+ years of industry experience
- Lead investment advisor
- Focused on liquidity, cash flow, fixed income market analytics, portfolio construction
- Focused on multi-generational planning, trust and estate, tax minimization, philanthropic gifting strategies



Marni Friedman

Group Director
Financial Planning Specialist
Registered Client Service Associate

- Operational specialist
- Focused on client services and relationship management



Kirk McCaw, CFA

Assistant Vice President
Portfolio Management Associate

- 20+ years industry experience
- Lead portfolio manager
- Focused on research, investment strategy implementation, portfolio trading



Ian Wright, CFP®

Wealth Management Associate

- 8+ years of industry experience
- Lead financial planner
- Responsible for drafting comprehensive financial plans and conducting regular client reviews
- Focused on relationship management, retirement and estate planning strategies, insurance products, banking and lending services



Griffin Sarr-Regan

Financial Planning Specialist
Registered Client Service Associate

- Focused on client services and operational support

With success comes complexity, often having to do with family and legacy.

Through careful team construction, combining the skills, experience, and credentials, we focus on providing thoughtful advice and highly personalized service.

For more information about individual years of experience, please visit our website at:
<https://advisor.morganstanley.com/the-javaheri-group>

Morgan Stanley Family Wealth Director

David Javaheri earned Morgan Stanley's Family Wealth Director (FWD) designation in July 2019. The FWD designation is earned by a select group of financial advisors who have extensive experience working with ultra high net worth families, and who have undergone specialized training. As an FWD, David has direct access to a robust suite of modern resources to help highly affluent families manage the complex, multigenerational challenges of managing significant wealth.

Family Wealth Director Focus:

A fully integrated, holistic analysis of your balance sheet, estate plan and investment strategy through a collaborative process, including your Morgan Stanley Family Wealth Director, Wealth and Estate Planning Strategist and, at your request, your legal and tax advisors.

- Protecting your assets and transferring them efficiently to the next generation and the causes and institutions you support
- Developing strategies that pass down family values as well as family assets
- Accessing specialized ultra high net worth resources and strategies tailored specifically to your needs and goals
- Maintaining family unity across generations, focusing on family mission, governance, conflict management and family endowments
- Easing administration burdens by managing some of the most complex aspects of your life
- Managing wealth with a long-term view and an unwavering focus on your family's interests



The Javaheri Group Investment Philosophy

The nucleus of our investment strategy is our clients. We seek to build and manage portfolios that maximize the risk/return trade off and help our clients reach their financial objectives. We believe one must play offense and defense simultaneously when managing money. We need not only to preserve capital but grow it over the long term.

Asset allocation is the most important decision we make when crafting our strategies. When it comes to your money, asset allocation is the single most important determination of risk/return. Specifically, how much are we putting in equities, fixed income / cash, and (depending on liquidity needs) Alternatives, as well as how much are we allocating to specific industry sectors and geographical regions.



Research

- CFA, Kirk McCaw, leads investment research and strategy implementation
- Team investment meetings to review security selection, economic trends, new ideas, and performance
- Evaluation of market environment, economic indicators, business fundamentals, risk, liquidity, volatility, and valuation
- Collaboration with Morgan Stanley analysts to discuss economic outlook and thematic investment opportunities across a variety of asset classes and sectors
- Alternative investments research and due diligence



Portfolio Construction

- Custom portfolios prioritizing preservation of capital, liquidity, and return
- Disciplined investment philosophy and thorough security selection process
- Asset class, geographic, and sector allocation
- Risk attribution analysis and duration oversight
- Efficient trade execution through Morgan Stanley trading desk
- Custom benchmarks and performance reporting
- Transparent fee structure



Banking & Lending Solutions

- Cash Plus – Modern alternative to banking
- Morgan Stanley Online portal and mobile application
- Send money with Zelle, ACH transfers, wire transfers, and check writing capabilities
- Bill pay, direct deposit, and mobile check deposit options
- Debit cards and ATM withdrawal fee credit
- Client Spending and budgeting tool
- Securities based lending solutions
- Home loans and residential mortgages

The Javaheri Group – Awards, Recognitions, and Designations

[David Javaheri – Certified Investment Management Analyst®](#)

In January 2001, David achieved the advanced designation of Certified Investment Analyst® (CIMA®) from the Wharton School at the University of Pennsylvania. The CIMA® designation is awarded to professionals that demonstrate a deep knowledge of fundamentals (statistics and economics), investments, behavioral finance, portfolio theory, portfolio analysis, and portfolio implantation. In addition, the program requires that candidates meet all eligibility requirements, including experience, education, examination, and ethics.

[Kirk McCaw – Chartered Financial Analyst®](#)

In September 2021, Kirk achieved the advanced designation of Chartered Financial Analyst® (CFA®) from the CFA Institute. The CFA® charter is a globally recognized credential for investment analysis competence and integrity and portfolio management. Charter holders are required to successfully complete a graduate-level, self-study curriculum and pass examinations covering ethical and professional standards, securities analysis and valuation, financial reporting and analysis, quantitative methods, economics, corporate finance, portfolio management, and wealth planning.

[Ian Wright – CERTIFIED FINANCIAL PLANNER™](#)

In July 2023, Ian achieved the advanced designation of CERTIFIED FINANCIAL PLANNER™ (CFP®) from The Certified Financial Planner Board of Standard. The CFP® designation is awarded to professionals who have met the experience and ethical requirements and have successfully passed the CFP® Certification Examination covering topics such as financial planning principles, investment management, insurance, estate planning, risk management, and education planning.



[Barron's Top 1,200 Financial Advisors](#)

Each year Barron's ranks top advisors across the country by assets under management and the quality of their practices, regulatory record and philanthropic work among other factors. David has been named to the annual list since 2017.



[Forbes Best-In-State Wealth Advisors](#)

David has been named by Forbes Magazine's inaugural list of America's Best-in-State Wealth Advisors from 2018 through 2025.



[Financial Times 400 Top Financial Advisors](#)

The Financial Times has named David to their annual list of America's 400 Top Financial Advisors from 2013 through 2019.

Disclosures

2017-2025 Barron's Top 1,200 Financial Advisors: State-by-State (formerly referred to as Barron's Top 1,000 Financial Advisors: State-by-State)
Source: Barrons.com (Awarded 2017-2025). Data compiled by Barron's based on 12-month period concluding in Sept of the year prior to the issuance of the award.

2018-2025 Forbes Best-In- State Wealth Advisors

Source: Forbes.com (Awarded 2018-2025). Data compiled by SHOOK Research LLC based 12-month time period concluding in June of year prior to the issuance of the award.

2013-2019 Financial Times 400 Top Financial Advisors

Source: ft.com. Data compiled by Financial Times based on the following time periods:

Awarded 2019; data 6/30/15 - 6/30/18

Awarded 2018; data 6/30/15 - 6/30/17

Awarded 2017; data 9/30/14 - 9/30/16

Awarded 2016; data 9/30/13 - 9/30/15

Awarded 2015; data 9/30/13 - 9/30/14

Awarded 2014; data 9/30/12 - 9/30/13

Awarded 2013; data as of 12/31/12

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Morgan Stanley Smith Barney LLC offers a wide array of brokerage and advisory services to its clients, each of which may create a different type of relationship with different obligations to you. Please visit us at <http://www.morganstanleyindividual.com> or consult with your Financial Advisor to understand these differences.

Asset Allocation does not assure a profit or protect against loss in declining financial markets.

Diversification does not guarantee a profit or protect against loss in a declining financial market.

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Disclosures

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Morgan Stanley Smith Barney LLC offers insurance products in conjunction with its licensed insurance agency affiliates.

The investments listed may not be appropriate for all investors. Morgan Stanley Smith Barney LLC recommends that investors independently evaluate particular investments, and encourages investors to seek the advice of a financial advisor. The appropriateness of a particular investment will depend upon an investor's individual circumstances and objectives.

Important Risk Information for Securities Based Lending: Borrowing against securities may not be appropriate for everyone. You should be aware that there are risks associated with a securities based loan, including possible margin calls on short notice, and that market conditions can magnify any potential for loss. You need to understand that: (1) Sufficient collateral must be maintained to support your loan(s) and to take future advances; (2) You may have to deposit additional cash or eligible securities on short notice; (3) Some or all of your securities may be sold without prior notice in order to maintain account equity at required maintenance levels. You will not be entitled to choose the securities that will be sold. These actions may interrupt your long-term investment strategy and may result in adverse tax consequences or in additional fees being assessed; (4) Morgan Stanley Bank, N.A., Morgan Stanley Private Bank, National Association or Morgan Stanley Smith Barney LLC (collectively referred to as "Morgan Stanley") reserves the right not to fund any advance request due to insufficient collateral or for any other reason except for any portion of a securities based loan that is identified as a committed facility; (5) Morgan Stanley reserves the right to increase your collateral maintenance requirements at any time without notice; and (6) Morgan Stanley reserves the right to call securities based loans at any time and for any reason.

Disclosures

Residential mortgage loans/home equity lines of credit are offered by Morgan Stanley Private Bank, National Association, an affiliate of Morgan Stanley Smith Barney LLC. With the exception of the pledged-asset feature, an investment relationship with Morgan Stanley Smith Barney LLC does not have to be established or maintained to obtain the residential mortgage products offered by Morgan Stanley Private Bank, National Association. All residential mortgage loans/home equity lines of credit are subject to the underwriting standards and independent approval of Morgan Stanley Private Bank, National Association. Rates, terms, and programs are subject to change without notice. Residential mortgage loans/home equity lines of credit may not be available in all states; not available in Guam, Puerto Rico and the U.S. Virgin Islands. Other restrictions may apply. The information contained herein should not be construed as a commitment to lend. Morgan Stanley Private Bank, National Association is an Equal Housing Lender and Member FDIC that is primarily regulated by the Office of the Comptroller of the Currency. Nationwide Mortgage Licensing System Unique Identifier #663185. **The proceeds from a residential mortgage loan (including draws and advances from a home equity line of credit) are not permitted to be used to purchase, trade, or carry eligible margin stock; repay margin debt that was used to purchase, trade, or carry margin stock; or to make payments on any amounts owed under the note, loan agreement, or loan security agreement; and cannot be deposited into a Morgan Stanley Smith Barney LLC or other brokerage account.**



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