

The Javaheri Group

Cash & Liquidity Management for Government Entities

Established Business

MANAGING CASH & LIQUIDITY FOR 25+ YEARS

Our team understands the ongoing time constraints and challenges with:

- Liquidity Objectives and Cash Monitoring
- Bond Proceeds ARB/TIC Yield Requirements
- Budgeting Interest Income for Planning Purposes
- GASB Reporting Requirements
- Maximizing Yield
- Preservation of Capital

Uniquely Positioned

BENEFITS OF WORKING WITH OUR TEAM

From initial conversations to reviews, we do the heavy lifting.

- Customized fixed income strategies focused on liquidity, preservation of capital, and yield
- Portfolio duration oversight and custom performance reporting
- Quality trading execution on an agency basis
- Utilization of U.S. Treasury securities
- Assets custodied at US Bank
- Third party IPS monitoring by Clearwater Analytics
- Administrative and operational support by experienced service team
- Efficient execution of funds transfers

ADVICE BEYOND INVESTING

As one of a handful of advisory teams at Morgan Stanley that hold both the *US Government Entity Specialist* and *Corporate Cash Director* titles, Dave has dedicated his career to helping clients navigate the numerous intricacies associated with Government Entities and Institutions, while leveraging his experience in the fixed income markets to consistently deliver thoughtful advice.



David Javaheri, CIMA®

**Managing Director
US Government Entity Specialist
Corporate Cash Director
Financial Advisor**

- 25+ years of industry experience
- Lead investment advisor
- Focused on liquidity, cash flow, fixed income market analytics, and portfolio construction



Marni Friedman

**Group Director
Registered Client Service Associate
Financial Planning Specialist**

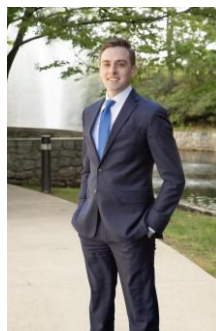
- Operations specialist
- Focused on client services



Kirk McCaw, CFA

**Assistant Vice President
Portfolio Management Associate**

- 20+ years of industry experience
- Lead portfolio manager
- Focused on strategy implementation and portfolio trading



Ian Wright, CFP®

Wealth Management Associate

- Lead financial planner
- Focused on relationship management



Griffin Sarr-Regan

**Registered Client Service Associate
Financial Planning Specialist**

- Focused on client services and operational support

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

Morgan Stanley

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.

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. Morgan Stanley Smith Barney LLC ("Morgan Stanley"), its affiliates and Morgan Stanley Financial Advisors or 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 and other legal matters.

Morgan Stanley Smith Barney LLC is a registered Broker/Dealer, Member SIPC, and not a bank. Where appropriate, Morgan Stanley Smith Barney LLC has entered into arrangements with banks and other third parties to assist in offering certain banking related products and services.

Investment, insurance and annuity products offered through Morgan Stanley Smith Barney LLC are: NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED | NOT A BANK DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY