The Lake Avenue Group at Morgan Stanley

Second Opinion Service

In this uncertain economy, many investors are seeking validation that they are receiving the kind of financial guidance they desire, or are searching for a new and more comprehensive approach to their wealth management needs. You probably know a client, friend, family member or colleague who may be in a complex situation and is unsure of what to do or is actively considering switching financial advisors. Others may be obtaining advice from multiple advisors without collaboration or access to a knowledgeable, professional network.

We are passionate about helping people in these situations. In fact, we offer a complimentary second opinion service to help them make informed decisions. All referrals receive the caliber of guidance that you've come to expect as a valued client of The Lake Avenue Group.

Working With a Team That Redefines Wealth Management

At The Lake Avenue Group, we know how important it is to help our clients with insight and advice to help them build, preserve and transfer their assets. That's why we have carefully developed a disciplined philosophy to managing wealth based on our three core values: Character, Communication and Commitment.

The Lake Avenue Group Core Values

Character

- Dedication to your needs
- How we conduct ourselves and treat the clients we serve
- Personal and professional accountability

Communication

- Intellectual capital
- Educational client events
- Regular schedule of contact via client service matrix
  - Email
  - Mail
  - Phone calls
  - In-person meetings

Commitment

- Personal attention
- Relationships built with longevity in mind
- Dedicated team members
- Ongoing client review meetings

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Our Consultative Process

We approach each new engagement with a collaborative process. This allows us to have an open dialogue in which we learn about your values and goals while working with you to tailor a specific wealth management plan. Below are the steps involved with the introduction of a potential new client. We are pleased to introduce our process and initiate a dialogue with clients, friends, family and associates who are seeking a second opinion and may benefit from our integrated approach.

Client Service Strategy Proces

1. Introductory phone call
2. Initial in-office meeting
3. Second meeting-presentation of the investment plan/observations
4. Follow-up call/feedback
5. Paperwork meeting and account opening

What to Expect From the Second Opinion Service

We will have a discussion with your clients, friends, family and colleagues on an initial introductory phone call and, if appropriate, invite them back for a comprehensive office meeting. The current plan will be assessed and compared with our comprehensive approach to wealth management that spans much more than just investments. Our process will address vital areas of investment planning including estate planning strategies, insurance, retirement and risk management—core areas of any well-developed plan. During the second in-office meeting, we will share the investment plan and observations, and if gaps are identified in the existing plan, we will offer suggestions and strategies.

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