

The Lighthouse Group at Morgan Stanley

Your Full-Service Financial Planning & Wealth Management Team



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We are a goals-based wealth management team, comprised of financial professionals with diverse yet complimentary skills, knowledge and training. Our 80+ collective years of experience allows us to provide our clients with premium service, sound advice and a robust roadmap designed to help them attain what's most meaningful to them.

To discover or explore how we can help you and your family, we invite you to reach out to us at 201-670-3457.

Our Approach

Step one: Discovery

1

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.

Step two: Wealth Management and Investment Plan

2

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

Step three: Ongoing Review & Adjustments

3

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

How We Add Value

Morgan Stanley's Total Tax 365

- Direct Indexing for Tax Alpha
- Intelligent Withdrawals
- Capital Gains Tax Mitigation
- Exchange Fund Portfolio Services
- Tax-Efficient Charitable Giving

Planning Strategies

- Retirement Income Planning
- Annuity and Insurance Policy Review
- Business Planning & Succession Planning
- Trust and Estate Strategies
- Family Office Services
- Education Planning
- Philanthropy Planning

Investment Resources

- Portfolio Risk Platform
- Portfolio Management
- Alternative Investments
- Research and Analytics

Morgan Stanley @ Work

- Retirement Plan Solutions, Including 401(k)/403(b) Advisory
- Equity Compensation Servicing & Education
- Employee Financial Wellness
- Executive Financial Services
- Concentrated Stock/Hedging & Monetization Strategies

Lending

- Commercial and Residential Lending Solutions
- Cash Management Resources
- Securities Based Lending

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Exchange funds are private placement vehicles that enable holders of concentrated single-stock positions to exchange those stocks for a diversified portfolio. Investors may benefit from greater diversification by exchanging a concentrated stock position for fund shares without triggering a taxable event. These funds are available only to qualified investors and may only be offered by Financial Advisors who are qualified to sell alternative investments. Before investing, investors should consider the following: Dividends are pooled. Investors may forfeit their stock voting rights. Investment may be illiquid for several years. Investments may be leveraged or contain derivatives. Significant early redemption fees may apply. Changes to the U.S. tax code, which could be retroactive (potentially disallowing the favorable tax treatment of exchange funds). Investment risk and potential loss of principal.

When Morgan Stanley Smith Barney LLC, its affiliates and Morgan Stanley Financial Advisors and Private Wealth Advisors (collectively, “Morgan Stanley”) provide “investment advice” regarding a retirement or welfare benefit plan account, an individual retirement account or a Coverdell education savings account (“Retirement Account”), Morgan Stanley is a “fiduciary” as those terms are defined under the Employee Retirement Income Security Act of 1974, as amended (“ERISA”), and/or the Internal Revenue Code of 1986 (the “Code”), as applicable. When Morgan Stanley provides investment education, takes orders on an unsolicited basis or otherwise does not provide “investment advice”, Morgan Stanley will not be considered a “fiduciary” under ERISA and/or the Code. For more information regarding Morgan Stanley’s role with respect to a Retirement Account, please visit www.morganstanley.com/disclosures/dol. Tax laws are complex and subject to change. Morgan Stanley does not provide tax or legal advice. Individuals are encouraged to consult their tax and legal advisors (a) before establishing a Retirement Account, and (b) regarding any potential tax, ERISA and related consequences of any investments or other transactions made with respect to a Retirement Account.

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.

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

Since life insurance is medically underwritten, you should not cancel your current policy until your new policy is in force. A change to your current policy may incur charges, fees and costs. A new policy will require a medical exam. Surrender charges may be imposed and the period of time for which the surrender charges apply may increase with a new policy. You should consult with your own tax advisors regarding your potential tax liability on surrenders.

Guarantees and contractual obligations are backed by the claims-paying ability of the issuing insurance company.

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 does not accept appointments, nor will it act as a trustee but it will provide access to trust services through an appropriate third-party corporate trustee.

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.

Important Risk Information for Securities Based Lending: 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.

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

Investments and services offered through Morgan Stanley Smith Barney LLC. Member SIPC.