The Lowe Group at Morgan Stanley

Providing a family office experience

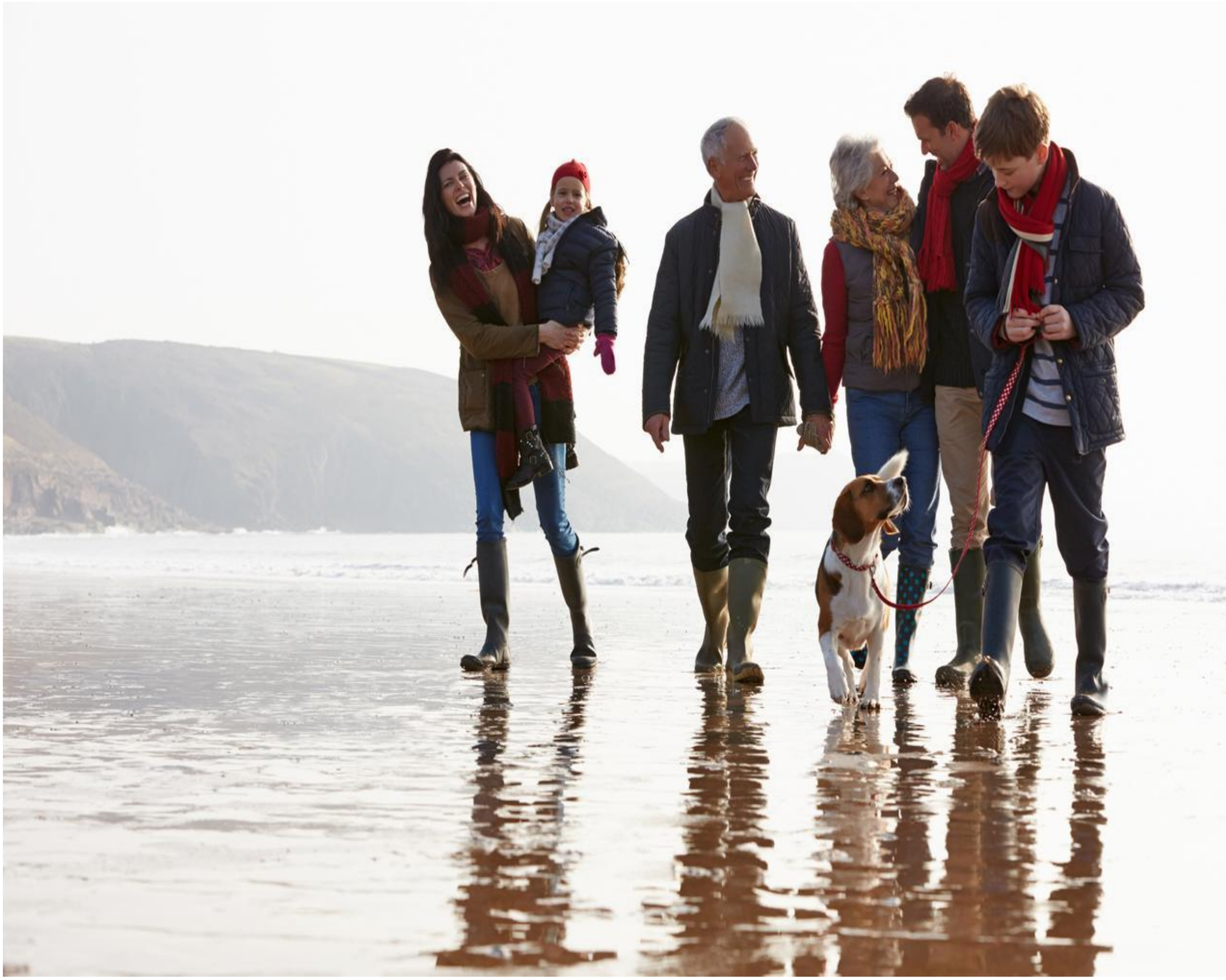
The Lowe Group's goal is to provide you with a family office style experience. We offer boutique level, white glove attention and comprehensive world-class financial services to a select group of affluent clients and their families.

We develop customized solutions specifically tailored to each individual. Our recommendations are uniquely prepared for you, your family, and your business.
Our advice and guidance are steered by our personal passion for the financial markets, our team's more than 100 combined years of serving as stewards for sizable assets, and the global resources of Morgan Stanley.

We strive to make a positive difference in our clients' lives; to help our clients overcome the challenges that come with financial success so they can focus on the people and causes they value.

Services Include:

·Executive Financial Services
·Estate Planning Strategies
·Financial Planning
·Professional Portfolio Management
·IRAs
·529 Plans
·401(k) Rollovers
·Planning for Education Funding
·Philanthropic Services
·Business Succession Planning
·Equities
·Fixed Income
·Insurance
·Alternative Investments
·Lending Products



We don’t just manage people’s money.
We help manage people’s lives.

White Glove Service

The value we place in the one-on-one relationships we form with each client is second to none. We're fully dedicated to knowing who you are—the story of your success and how you define a fruitful life—and how you view investing. We define our success by your satisfaction over the course of our relationship. We believe we're most successful when backed by the knowledge of what's important to you.

360˚ Approach

Our clients are at the center of our practice, and we work hard to deliver on our word consistently and effectively, from our onboarding client experience to the ongoing client review process, as well as the client recognition and appreciation events.

Communication

We are in constant communication with our clients and have processes built out to make sure our clients are taken care of every step of the way.

Proactive, Not Reactive

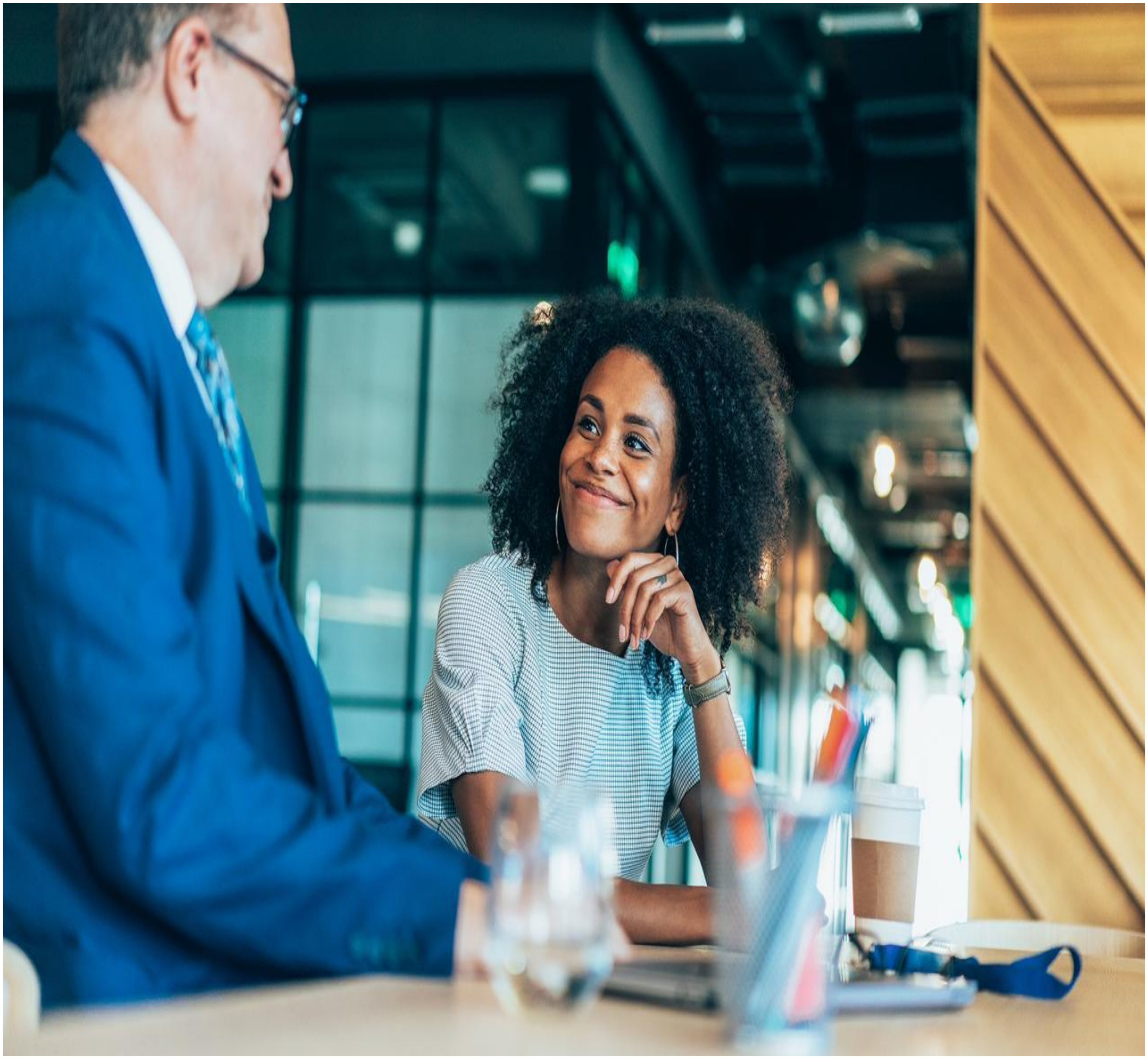
We believe it's important to prevent a fire as opposed to putting one out, which is why we believe in a time-tested approach that you can rely on—adapting and changing the course for effective long-term planning.

Execution

We practice what we preach and work with every client individually to execute a plan to help them reach their goals.

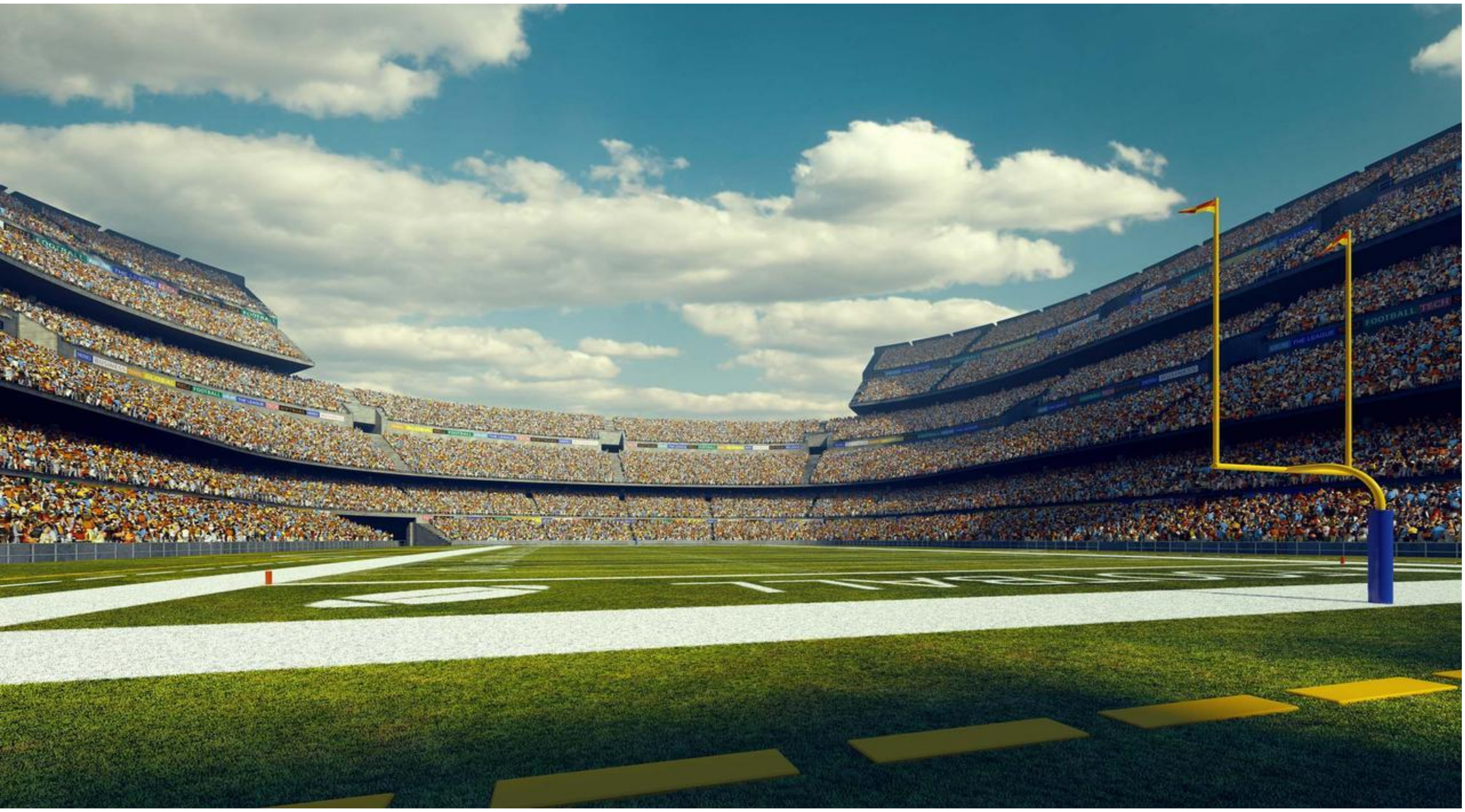
Blind Spot Identification

We want to know what keeps you up at night and what the intentions of your money are. But we also want to make sure you've identified any potential financial blind spots. By establishing a team around you, the path forward can become a lot clearer.



“Ultra-high-net-worth individuals from the worlds of sports and entertainment need advisors experienced in crafting bespoke plans that help meet their unique needs and career arcs.”

—Patrick Lowe



Providing Athletes and Artists with Bespoke Plans

Success in the worlds of sports and entertainment comes with challenges unlike those confronting entrepreneurs and executives.

- Extraordinary earnings early in life may become erratic or peak after a much shorter than typical career span.
- Entertainers can benefit from portfolios that offer multiple diverse revenue streams that mitigate a primary stream of income that can fluctuate dramatically.
- Athletes whose careers may last less than a decade need to develop plans for second careers or businesses for when they’re no longer playing.
- High profile individuals may need to explore options like captive insurance to address unique exposures.

"High achieving executives and entrepreneurs need advisors who can help them maximize their wealth when they're growing their career or business and also protect and preserve that wealth when it's time for their second act."

—Charlie Lowe

Guidance for Executives and Entrepreneurs

We understand the challenges executives and key insiders face in accessing assets in corporate compensation plans. We have worked with entrepreneurs to devise and implement retirement and success planning.

Corporate and Executive Management Services

Stock Option Strategies and Executive Compensation
Diversification Strategies for Concentrated Stock Positions
Executive Financial Services
Directed Shares, Stock Plans, 10b5-1 Programs

Services for Business Owners

Cash Management Services
Retirement and Benefit Assessment
Risk Management
Succession Planning
Strategic Consulting

Legacy Planning

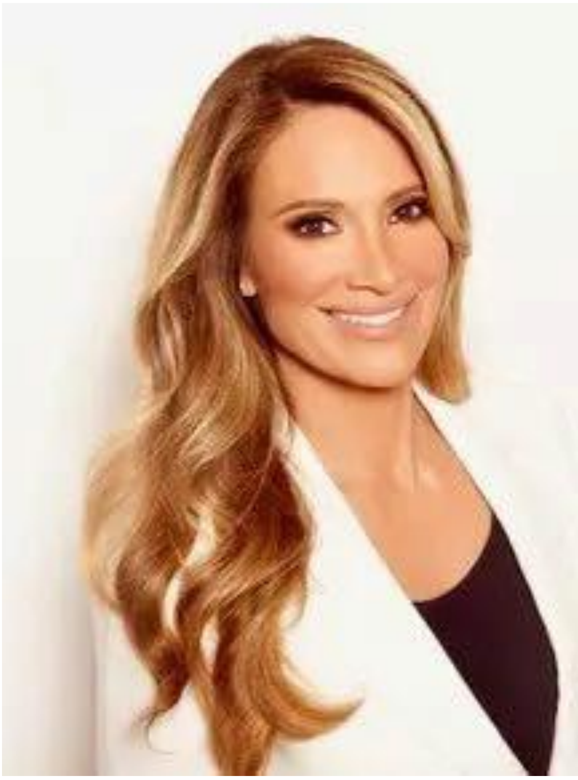
We understand the importance of family—and, more specifically, a family's values—and the desire for every of one of our clients to leave a legacy. But we often have to ask, "What kind of legacy is it that you want to leave?" To help you answer this question, we've built a team that focuses on legacy planning. Our goal is to help ensure your hard-earned wealth isn't just retained for future generations but is put in a position to grow while doing well.

Giving Back Locally and Globally

The Lowe Group believes in giving back both locally and globally.

Charlie and Patrick Lowe dedicate one day every weekend volunteering with Food Share, Habitat for Humanity, and Life Animal Rescue. They encouraged the spirit of giving in their two, now grown, sons through Boys Team Charity.

Charlie is a passionate advocate for empowering women. She’s a member of The W Source®, which fosters local networks of women professionals to share ideas, knowledge, and opportunities. She’s also active in WIN WIN Women, an effort to care, connect, and collaborate with billions of women and girls worldwide so everyone can enjoy a level of excellence in every area of their lives and be more joyful, fulfilled, and financially secure.



Charlie Lowe, MBA

Executive Director
Financial Advisor
Senior Portfolio Manager
Global Sports and Entertainment Director

Charlie Lowe grew up in the financial services industry…literally. She bought her first stock at the age of 12 with the encouragement of her father, a financial advisor, and her mother, who worked in financial operations. By the time she entered high school, Charlie had a solid portfolio and a definite career path.

That's the kind of forethought and planning Charlie brings to the management of the portfolios of ultra-high net worth individuals—many from sports and entertainment—multigenerational families, corporate executives, entrepreneurs, hospitals, and non-profit foundations she works with at The Lowe Group. As a Senior Portfolio Manager, Charlie focuses on conducting in-depth interviews with clients regarding the complications they face, their objectives, and their willingness to deal with market fluctuations, and then crafting and managing bespoke discretionary portfolios based on those interviews. While Charlie's areas of focus are multifaceted—customized wealth preservation and distribution solutions, insurance analysis, cash flow optimization, retirement, charitable giving, and investment allocation—her philosophy is simple: markets are efficient and if you invest in a prudent, dispassionate manner you'll have the best chance of achieving your financial goals. She is driven to determine where money is going so she can make a positive difference in her clients' lives.

After earning her MBA, with a concentration in finance, from Pepperdine, Charlie launched her financial advisory career at Salomon Smith Barney. More than 20 years later, after time with UBS, Merrill Lynch, and Wells Fargo, she "came home" when The Lowe Group joined Morgan Stanley Wealth Management, which had purchased Smith Barney in 2009.

Charlie's drive extends beyond her clients' success. She competes regularly in marathons and Spartan Races and recently climbed Mount Whitney, the highest mountain in the contiguous U.S. Having succeeded in the male-dominated financial services industry, Charlie is dedicated to empowering young girls and women through The W Source® and WIN WIN Women. She's active in her faith community and volunteers with Food Share, Habitat for Humanity, and Life Animal Rescue. She's married to her best friend and business partner, Patrick, and has two sons, Brandon and Matt.

Patrick Lowe

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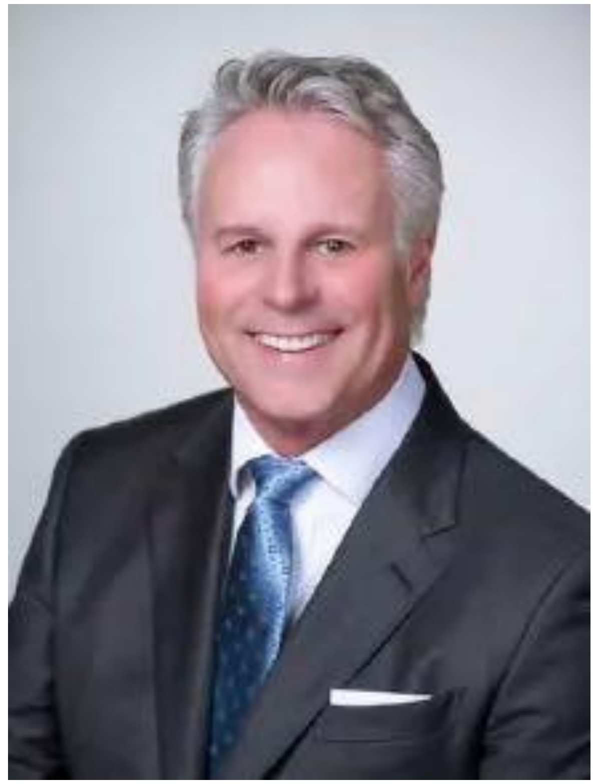


Patrick Lowe is focused on excellence. He brings that dedication to top achievement to his cycling, scuba diving and photography. But his commitment to superior performance is most evident in the attention and results he delivers to his clients. That's confirmed by his being named to the Forbes list of Best In State Wealth Advisors in 2021 and 2022. [1]

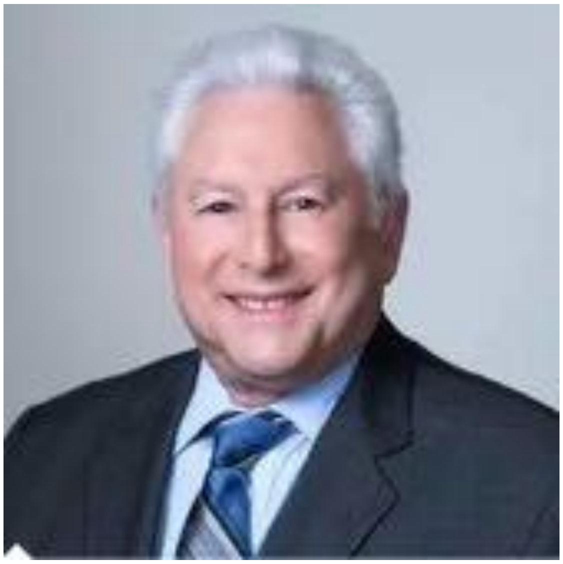
For more than 20 years Patrick has been managing the portfolios of ultra-high net worth individuals from the worlds of sports, entertainment and business, as well as hospitals, non-profit foundations, and multigenerational families. He has a particular insight into managing the portfolios of individuals with ultra-high net worth, but whose streams of income may be unpredictable. This is just one of the reasons why Forbes just named Patrick one of the best wealth advisors in Los Angeles for high-net-worth clients.

Patrick focuses on managing portfolios with discretionary authority, after having conducted deep dive conversations to understand each client's unique challenges, aspirations, risk tolerance, and short-, intermediate-, and long-term needs. He combines that active portfolio management focus with offering customized wealth preservation and distribution solutions, insurance analysis, cash flow optimization, retirement planning, and strategies for charitable giving.

It was when launching his financial services career at Salomon Smith Barney that Patrick first discovered his love for connecting with clients. That was also where he discovered his love for his best friend, wife and eventual business partner, Charlie. Together they developed a unique approach, offering boutique-level attention coupled with the expertise of a large practice. After together spending time with UBS, Merrill Lynch, and Wells Fargo, Patrick and Charlie have come full circle, joining Morgan Stanley Wealth Management, which had purchased Smith Barney in 2009.

Patrick's drive extends beyond his business and hobbies to family and being of service. He and Charlie have two sons, Brandon and Matt, and volunteer their spare time to numerous charitable organizations in southern California. The Lowes are active in their faith community, Calvary Community Church. On many weekends you can find Patrick playing a mean bass guitar at services; just one more area where he's focused on excellent performance.

1 The Forbes ranking of Best-In-State Wealth Advisors, developed by SHOOK Research, is based on an algorithm of qualitative criteria, gained through telephone, virtual and in-person due diligence interviews, and quantitative data. Those advisors that are considered have a minimum of seven years experience, and the algorithm weighs factors like revenue trends, assets under management, compliance records, industry experience and those that encompass best practices in their approach to working with clients.



Mark Gale, Financial Advisor

Mark Gale brings the special kind of insight that comes from a remarkable depth of experience to the clients of the Lowe Group. His almost 40 years of experience in the financial services industry, with Smith Barney, UBS, Wells Fargo, and now Morgan Stanley, has given him the kind of seasoned understanding of the capital markets that empowers the creation of custom asset allocations designed for ultra-high-income individuals' goals and tolerances for risk. Mark has a focus on the taxable and tax-free fixed income markets. He's able to draw on the further acumen of The Lowe Group and the resources of Morgan Stanley to complement those bond portfolios with equity-based allocations, to provide the kind of bespoke guidance very successful individuals require. Mark's noteworthy history in financial services is equaled by a remarkable marriage of more than 40 years to his wife Theresa.

Cynthia Lemus, Client Service Associate

Cynthia Lemus is committed to building long lasting relationships with the clients of The Lowe Group and providing them with superior white glove service. She has 25 years of experience in the financial services industry, mostly with Morgan Stanley. Cynthia is a key point of contact for clients, working to deliver an exceptionally high level of customer service with a friendly demeanor. She takes pride in spending as much time as necessary to help clients with their account needs, whether it's opening accounts, responding to inquiries, preparing reports, assisting with research, or other special projects. Cynthia is an extraordinary listener who's able to anticipate client needs, and then work to meet those needs quickly and accurately. Those skills come not just from her extensive customer service experience, but from being the mother of two and the stepmother of six more.

Stephanie Krueger, Registered Client Service Associate

Stephanie Krueger began her career with Morgan Stanley in 2017. She cultivates and enhances new and existing client relationships through active communication with clients. Stephanie prides herself in partnering with her Financial Advisors in developing a business plan and delivering against a client service model. She actively engages in training and education programs – including firm strategic priorities and professional development. Stephanie earned her BA in Sociology from UCSB and is Series 7 & 66 licensed. Outside of work, she enjoys traveling to beautiful outdoor locations, reading a good book, and has most recently discovered (and loves) wine tasting.

Comprehensive and Responsive Wealth Management

The Lowe Group offers you access to the research and resources of Morgan Stanley to help you pursue your goals with confidence. We know that families evolve, and markets change. That's why we work diligently to help you stay on track by planning for what can be anticipated and responding to the unexpected. At the heart of our wealth management approach are five core components:

Family

- Trusts and estate services
- Education funding strategies
- Insurance

Work

- Exchange funds
- Concentrated stock management
- Succession planning

Giving

- Donor-advised funds
- Private foundations
- Charitable trusts

Health

- Long-term care insurance
- Disability insurance

Finance

- Investment advisory accounts
- Alternative investments
- Exchange-traded funds
- Mutual funds
- Closed-end funds
- Fixed income products
- Options
- Annuities
- Online account access

The Lowe Group At Morgan Stanley

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Visit Our Website:
https://advisor.morganstanley.com/the-lowe-group

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