

The Milestone Financial Group at Morgan Stanley

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Morgan Stanley

LOYALTY INTEGRITY INNOVATION GENEROSITY

We are a team of seasoned financial advisors providing sophisticated counsel to a select group of individuals, families and businesses.

Our “Milestone” name reflects our passion in supporting what is most important to you through major life events and times of transition. Whether it is making a significant career move, entering or exiting a relationship, planning for your retirement, simplifying your tax liabilities or finding the best way to leave a legacy for your loved ones, we can help you meet each of the milestones of life with confidence.

Our practices are grounded in decades of experience* as well as some of the most advanced credentials in the financial services industry. Together, we translate your goals into specific investment strategies to guide you every step of the way — through times of prosperity and times of uncertainty — toward your ultimate definition of investment success.

OUR CREDENTIALS

We are fortunate to have a strong team of financial advisors with numerous professional designations, including a Chartered Retirement Planning Counselors,SM (*John Vita*) CERTIFIED FINANCIAL PLANNERS,TM (*Ryan Denton, Rich Morris*), a Certified Investment Management Analyst (*Bobby Latessa*), and a Chartered Financial Consultant.SM (*Ryan Denton*). Our professional investment credentials demonstrate a deep level of knowledge, a commitment to best practices, and the ability to coordinate efforts among other professionals, such as your attorneys and CPAs.

OUR PROMISE

We are committed to creating an alliance of trust with you by delivering sophisticated counsel, outstanding communication, excellent service and extraordinary care that aims to exceed your highest expectations. While we bring complementary skills and perspectives, we also share a commitment to pursuing your goals and dreams with the same vigor as we do our own.



Ryan Denton, CFP®, ChFC Financial Advisor | Jamie Shapiro, Wealth Management Associate | Reese Vita, Financial Advisor | Cari Eanes, Portfolio Associate | EmmaLee Holmes, Client Service Associate | Zachary Brown, Business Development Associate | John Vita, CRPC® Financial Advisor | Chris Vining, Financial Advisor | Kristina Pino, Portfolio Associate | Gary Plum, Financial Advisor | Sharon McGlynn, Client Service Associate | Bob Latessa, CIMA® Financial Advisor | Rich Morris, CFP® Financial Advisor |

*Years of Experience: Bob Latessa (12), Chris Vining (31), John Vita (36), Rich Morris (14), Gary Plum (27), Ryan Denton (20), Reese Vita (5)

OUR CLIENTS

Your investment needs during times of change are different. Whether you are navigating a change in your career, relationship or health status, those are important times for us to go beyond the traditional approaches to wealth management. Many financial advisors view these circumstances solely from a financial point of view. We take a more holistic approach to help you stay empowered to take your next steps with confidence.

FAMILIES

Total wealth management considers the financial needs of everyone in the family. What sort of planning is needed to pay for a good education for your children or grandchildren? Will your parents or other relatives need assistance with health or living expenses? We help you access appropriate investment vehicles to manage your responsibilities.

ENTREPRENEURS & BUSINESS OWNERS

We know that the links between business ownership and personal wealth are many and complex. Whether your objective is to grow your business, realize its value through a succession strategy or sale, or maintain family ownership by the next generation, we can examine your alternatives in light of both business and personal objectives.

MILLENNIALS

Our multigenerational team understands that you take a different approach to investing. You are interested in the social and environmental impact of the companies you invest in. You are willing to take a risk on an idea you believe in. And you stay well-informed and expect us to provide smart, sophisticated answers that match your financial needs.

RETIREEES

Retirement planning is never finished. Whether you are in the building phase of accumulating retirement wealth or making the transition to generating income from their assets, we can help develop and implement a strategy based on your personal vision of retirement.

ATTORNEYS & ACCOUNTANTS

We provide perspective and collaboratively solve problems with your accountants and attorneys to try to minimize tax obligations, ensure portfolios are aligned with estate plans and offer key investment advice during times of change and transition.

INSTITUTIONS

Our institutional clients include for-profit corporations, not-for-profit organizations, endowments and foundations. We help set up investment policy statements to manage and monitor your asset allocations and provide assistance with your 401(k) plans.

OUR PROCESS

We use our advanced knowledge of investments, estate, retirement and tax issues, and risk management — all with the goal of helping you maximize value and minimize risk for your assets. We apply a comprehensive wealth strategy that helps you properly align your investments with your long-term goals and objectives. These are the steps we usually follow:

- 1 First, we meet with you to take a 360° look at the entirety of your life as it affects your wealth and your objectives.** We make sure to cover everything, from current investments to your risk tolerance to questions about the future. Where do you want to be in 5 to 10 years? Will you want to help with the education of your children or grandchildren? Where do you want to live?
- 2 Next, we analyze your answers using a combination of Morgan Stanley proprietary software and the know-how of our own team.** It is our job to unravel the complexities of your financial circumstances, to help you understand your choices, to establish a comprehensive plan and to recommend solutions to help you achieve a better financial future. Keeping your goals in mind, we leverage the best thinking at Morgan Stanley to advise on appropriate asset allocations. Then we select best-in-class investment strategies to comprise your portfolio.
- 3 Then, we meet with you again and review the preliminary financial plan that we have developed.** Together, we fine-tune the plan and agree on a financial road map that is designed to help you achieve your goals with the least amount of risk possible. We also suggest solutions to help protect the wealth you have already accumulated.
- 4 Finally, the investment committee of our team meets weekly to help ensure your overall portfolio is on course with your investment strategy.** We monitor and, when necessary, rebalance your asset allocations. Our staff makes sure that you hear from us directly each month and we sit down with you regularly to review your portfolio and ensure that your plan remains aligned with your evolving life and objectives.

The appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives. 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.

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. Asset allocation and rebalancing do not assure a profit or protect against loss. There may be a potential tax implication with a rebalancing strategy. Please consult your tax advisor before implementing such a strategy.

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