

Morgan Stanley



The Modern Perspective Group at Morgan Stanley

Our team combines youth with experience, advanced certifications with world-class technologies, and a relentless commitment not just to your future—but to your children and grandchildren's future, too.

Welcome

How do you
imagine your
future?

- *Is your job a lifelong passion, or a career that you want to retire from soon?*
- *When you think about retirement, do you imagine adventure? Family vacations? The snowbird life?*
- *Twenty years from now, what are your kids doing?*
- *Will your grandkids be applying to colleges?*
- *Will the family be living nearby, and if not, will you want to move close to them?*

At the Modern Perspective Group at Morgan Stanley, these are the kind of questions we ask our clients. Because learning what you want out of life—what purpose you want your money to serve—is the only way we can help you make smart financial decisions.

And that is our only goal: to help make your money work harder, so that however you imagine your future, you're able to open the door to what's possible.

Our team at a glance

Put simply, we live and breathe wealth management. Our large, diverse team combines:

• **Experience:** With 270+ years of combined experience, we're able to deliver firsthand knowledge, a refined process, and a steady hand even during times of economic uncertainty.

• **Youth:** With youth on our side, we'll be here to help guide you and your loved ones through all the steps of life's financial journey.

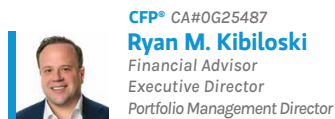
• **Advanced Certifications:** Our team includes 6 CERTIFIED FINANCIAL PLANNER™ professionals, a rigorous designation that speaks to our premier knowledge, skillset, and ethical standards.

• **World-Class Resources:**

From Morgan Stanley's cutting-edge trading platforms (including alternative investments) to intuitive user technology, we provide a wealth management service for the 21st Century.

• **Lifelong commitment to your future:** Life isn't about money, but life's ups and downs often have complex financial challenges. We're here for you for the long-haul, no matter what you're up against.

A team of professionals:



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Our Services Include:

- Comprehensive Financial Planning
- Professional Portfolio Management
- Business Planning & Exit Strategies
- Retirement Planning
- Business Succession Planning
- Asset Management
- Tax Mitigation Strategies
- Education Planning
- Estate Planning Strategies
- Cash Management and Lending Solutions
- Executive Financial Services
- Life Insurance/ Long-term care
- 401(k) Rollovers

The Values That Drives Us

Trust. Honesty. Respect. Integrity. Commitment.

These five values are the foundation of our team. We strive to embody them in everything we do. Our clients know that, and it's the reason so many of them have been working with us for decades.

We Rise To The Challenge

Our clients are successful, busy people with complicated financial situations. They include:

- Executives with complex compensation packages.
- Retirees with large families and even larger legacy goals.
- Business owners considering selling their company.
- Entrepreneurs trying to raise their next round of funding while also raising young children.

We pride ourselves on providing creative solutions for whatever challenges you face. From financial planning to portfolio management, everything we do is centered around YOU. Taking a “round table” approach, our team works hard to help ensure your financial strategy encompasses who you are as person, and where you want to be down the line.

Our Multigenerational Mindset

There's only one thing more important to our team members than our job, and that's our own families. We know it's the same for you. That's why we designed our entire practice around the unique challenges faced by multigenerational clients.

What Families Are Up Against

Over the years, we've noticed a big misperception when it comes to family money. A lot of people think that because they take home a big paycheck, their family has nothing to worry about financially. This kind of thinking is more than incorrect; it's dangerous. It leaves families vulnerable and unprepared to face a hard truth: 70% of families lose their wealth by the second generation.¹

How We Can Help

- We start planning for your family's future from Day One.
- We don't just focus on how much you want to leave to your kids decades from now, but first and foremost, on how you can protect them in the meantime.
- Outside of your financial plan, we place a strong emphasis on education, to help empower your children so they can embark on their own meaningful life pursuits and make smart financial decisions along the way.

What Helps Set Us Apart Multigenerational Dedication?

With youth on our side, we're in this for the long haul.

- **Multigenerational Communication:** We understand the mindset of younger generations, and we're “talking the same language” when we meet.
- **Multigenerational Experience:** Our team has deep experience across the industry, which gives us the broad perspective and knowledge-set needed to craft and execute a comprehensive plan over a very long period.
- **Multigenerational Drive:** We know what a beautiful thing it is to have a family and how important it is to help protect it.

Our Process

We provide a rigorous, four-step wealth management process:

1 ESTABLISH

- Develop a 360-degree financial plan
- Customize the entire relationship around your preferences and requirements
- Define our communication standard – once a month, etc.
- Analyze your cash flow and tax needs

2 OPTIMIZE

- Assist clients with evaluating social security benefits
- Consult tax and legal advisors to create a unified strategy
- Consider 529 strategies for college funding
- Work with attorneys and CPAs to discuss wealth and legacy planning, and gifting
- Review retirement income and the funding of future health needs
- Review income and estate tax scenarios

3 IMPLEMENT

- Create a customized asset allocation
- Coordinate with your other trusted advisors including attorneys and CPAs
- Take into account risk, opportunities, and taxation across multiple entities
- Integrate your investing and estate plans
- Consider a range of current market scenarios
- Balance risk and return based on your specific needs

4 MONITOR

- Assess ongoing wealth management needs
- Conduct ongoing reviews and comprehensive reporting
- Adjust plan as needed based on changing financial and family needs

¹ <https://www.nasdaq.com/articles/generational-wealth%3A-why-do-70-of-families-lose-their-wealth-in-the-2nd-generation-2018-10>



Let's get started

Please contact us for a second opinion about your current investments or talk about your financial goals.



Scan this code to learn more about The Modern Perspective Group.

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