Morgan Stanley

The Palm Oaks Group at Morgan Stanley

Unlock Your Full Financial Potential

Our goal is to help build your wealth, preserve your assets and grow your confidence in the financial well-being of your family today and for years to come.

Our clients may not be family, but they are to us. Some have reached the point in their careers where they recognize the need for professional wealth management advice to reach their goals. Many are rapidly approaching retirement and want to feel confident they can maintain their lifestyle without financial worry.

You've worked hard throughout your career, now it's our job to help you and your family enjoy the fruits of that labor. Our experienced team is laser-focused on helping you grow wealth, preserve assets and take advantage of strategies that can manage your tax burdens.

When you think of the sway of palm trees, you may envision sunshine and the good life. Oak trees, on the other hand, represent strength and deep roots. That's exactly what the Palm Oaks Group aims to deliver to your financial world—strength and flexibility. We all started out in the New York/ New Jersey Metropolitan area but our clients reside throughout the country. It's our goal to meet you where you are and take you to wherever you want to go on your financial journey.

Left to Right: Alexis Wamsley, Bianca Capozzi, Jay Dewan, Claudine Callison-Siero, Frank Senzino, Carla Gomory, Lauren Saxton

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Your Team

The Palm Oaks Group is a team of seasoned financial professionals who advise clients on virtually every aspect of their financial lives.

Claudine Callison-Siero, CDFA®

Executive Director, Financial Advisor
Portfolio Management Director
Family Wealth Advisor

While my first real job was with MTV, I began my financial services career with Morgan Stanley in 1998. My clientele is a diverse group, including successful business owners, Wall Street professionals, mem-bers of the LGBTQ community and a range of High Net Worth and Ultra High Net Worth people that all have individual goals.

The industry has recognized my passion for helping clients consistently over the years. Most recently Forbes has named “America’s Best-in-State Wealth Advisors” (2018-2024) and “Top Women Wealth Advi-sors Best-In State” (2020-2024)[3]

NMLS #1261933

Jay M. Dewan

Executive Director, Financial Advisor
Senior Portfolio Manager
Senior Investment Management Consultant, Family Wealth Advisor

I’ve been a Financial Advisor since 2005 and have spent my entire career with the same firm. As a Morgan Stanley-credentialed Portfolio Manager, I offer discretionary management for clients who would prefer not to make day-to-day investment decisions on their own.

On a personal note, most of my free time is spent volunteering at the Clif-ton Animal Shelter and helping stray, surrendered, or neglected animals find their forever homes. I believe my commitment to the shelter stems from the same instincts that led to me becoming a Financial Advisor. It’s all about putting others first and going the extra mile to make a difference.

NMLS #1255511

Frank C Senzino II, CFP,® CPWA®

Senior Vice President, Financial Advisor
Insurance Planning Director
Portfolio Manager

With over 18 years of industry experience, I’ve built my practice by helping clients with their financial planning and investment needs. To ensure my cli-ents achieve greater holistic advice, I’ve completed the rigorous certification process to achieve the designations of CERTIFIED FINANCIAL PLANNER™ and Certified Private Wealth Advisor®.

My career at Morgan Stanley began in 2009. It’s been my mission to pro-vide objective advice, proper guidance and be the hub to your financial life. I strive to make a difference in clients’ lives, applying principles of integrity, commitment, professionalism, and fairness.

NMLS #1682649
CA Insurance License #4088275

Bianca Capozzi

Financial Advisor
Financial Planning Specialist

My favorite part of being a Financial Advisor is helping individuals achieve their goals. My dedicated approach offers integrated planning, investment recommendations, banking, lending, and holistic advice through a single point of contact. I aim to provide detailed financial plans for all my clients to help guide significant life events, personal and financial decisions. Most importantly, to bring comfort, empowerment, and trust that they won’t outlive their money.

I’m committed and passionate about providing valued advice and excep-tional service. Perhaps that’s why I pursued the designation of Financial Planning Specialist. It’s a certification that puts me in an even better posi-tion to help clients attain peace of mind.

NMLS # 2514215

[1] 2018-2024 Forbes Best-In- State Wealth Advisors. Source: Forbes.com (2018-2024). Data compiled by SHOOK Research LLC based 12-month time period concluding in June of year prior to the issuance of the award.

[2] 2020-2024 Forbes America’s Top Women Wealth Advisors & Forbes Top Women Wealth Advisors Best-In- State (formerly referred to as Forbes Top Women Wealth Advisors, Forbes America’s Top Women Wealth Advisors) Source: Forbes.com (2020-2024). Data compiled by SHOOK Research LLC based on 12-month time period concluding in Sept of year prior to the issuance of the award.

See end of the page for award criteria and methodology.

INVESTMENT/CLIENT SERVICE TEAM

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We Address Life's Key Questions

Life Events

- What happens to my 401(k) when I change jobs?
- What are my options if I am laid off?
- If I get divorced, what happens to my assets?
- How do I help my recent college graduate transition into the workforce?
- What do I do when a loved one dies?
- How should I finance a second home?

Financial Basics

- How do I keep my records safe and organized?
- How do I do a better job budgeting?
- How do I reduce my debt?
- How do I teach my children about money?
- Do I have the right type and amount of life insurance to protect my family?

Education Planning

- How much do I need to save for my children's college education?
- When should I start planning?
- How do I get started?
- What are my college savings options?
- How do I contribute to my grandchildren's education?

Retirement

- Will I run out of money?
- How do I manage all of my retirement plans?
- What should I consider before claiming Social Security?
- What should I do with my employer retirement plan?
- What do I need to do now, before I retire?

Estate Planning Strategies

- What should I know about estate planning?
- Will my family be secure if something happens to me?
- How do I create a legacy for my children and grandchildren?
- Can I provide for my favorite charity when I'm gone?
- What will my loved ones need to know upon my death?

Elder Care

- How does Medicare work?
- Who will manage my finances if I become incapacitated?
- Do I have enough money if both my spouse and I need nursing care?

BUILD YOUR WEALTH. BUILD YOUR CONFIDENCE

Helping our clients build wealth and preserve their assets are two areas where we always strive toexcel. There are no "one size fits all" solutions when it comes to fulfilling your individual goals. We believe in collaboration and the personal touch—but having the full resources of a global powerhouse like Morgan Stanley can certainly open new doors for you

Build Your Wealth

Building wealth and protecting assets are two areas where we excel. There are no "one size fits all" solutions when it comes to fulfilling your individual goals. We believe in collaboration and the personal touch—but having the full resources of a global powerhouse like Morgan Stanley can certainly open new doors for you

FINANCIAL PLANNING

Together, we'll create a tailor-made financial plan that charts a course for your success. It's my job to keep things simple and clearly explain your investments options, challenges and opportunities.

RETIREMENT PLANNING

While there is a growing trend among Americans to worry about running out of money during retirement, together we'll create a plan that creates dependable income for life.

ENHANCED PLANNING

Taking care of the people and the causes you love is such an important part of your life. We can create a plan together that can help manage your risks and tax burden while seeking to maximize your opportunities. Our areas of focus includes:

- Legacy and Estate Planning
- Charitable Giving
- Trusts Services
- Cash Management and Lending Solutions

SOPHISTICATED INSURANCE

Providing for your loved ones requires tapping into solutions that may not have even existed when you started working. We're well-versed in today's more evolved life insurance and long-term care solutions. Together, we'll ensure that your legacy is as you envisioned it—and your loved ones will inherit what you intend, without the hassles or unnecessary tax consequences.

WOMEN AND WEALTH

When it comes to finances, women face many of the same challenges as men do—and also a world of other challenges that men don't even think about. From wages and career to divorce and loss of a spouse, we're highly experienced in working with women to become more confident about their finances.

Disclaimer

2020-2024 Forbes America's Top Women Wealth Advisors & Forbes Top Women Wealth Advisors Best-In- State. (formerly referred to as Forbes Top Women Wealth Advisors, Forbes America's Top Women Wealth Advisors) Source: Forbes.com (2020-2024). Forbes America's Top Women Wealth Advisors & Forbes Top Women Wealth Advisors Best-In- State ranking awarded in 2020, 2021, 2022, 2023, 2024. Each ranking was based on an evaluation process conducted by SHOOK Research LLC (the research company) in partnership with Forbes (the publisher). This evaluation process concluded in September of the previous year the award was issued having commenced in September of the year before that. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to SHOOK Research LLC to obtain or use the ranking. This ranking is based on in-person and telephone due diligence meetings to evaluate each advisor qualitatively, a major component of a ranking algorithm that includes client retention, industry experience, review of compliance records, firm nominations, and quantitative criteria, including assets under management and revenue generated for their firms. Investment performance is not a criterion. Rankings are based on the opinions of SHOOK Research LLC and this ranking may not be representative of any one client's experience. This ranking is not indicative of the Financial Advisor's future performance. Morgan Stanley Smith Barney LLC is not affiliated with SHOOK Research LLC or Forbes. For more information, see www.SHOOKresearch.com

2018-2024 Forbes Best-In- State Wealth Advisors. Source: Forbes.com (2018-2024). Forbes Best-In- State Wealth Advisors ranking awarded in 2018, 2019, 2020, 2021, 2023, 2024. Each ranking was based on an evaluation process conducted by SHOOK Research LLC (the research company) in partnership with Forbes (the publisher). This evaluation process concluded in June of the previous year the award was issued having commenced in June of the year before that. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to SHOOK Research LLC to obtain or use the ranking. This ranking is based on in-person and telephone due diligence meetings to evaluate each advisor qualitatively, a major component of a ranking algorithm that includes client retention, industry experience, review of compliance records, firm nominations, and quantitative criteria, including assets under management and revenue generated for their firms. Investment performance is not a criterion. Rankings are based on the opinions of SHOOK Research LLC and this ranking may not be representative of any one client's experience. This ranking is not indicative of the Financial Advisor's future performance. Morgan Stanley Smith Barney LLC is not affiliated with SHOOK Research LLC or Forbes. For more information, see www.SHOOKresearch.com.

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