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 like family 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 focused on helping you grow and preserve your wealth while pursuing strategies designed to manage your tax burden.

When you think of swaying 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 bring 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. Wherever you are, we're committed to helping you move forward with confidence at every stage of your financial journey.

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

THE PALM OAKS GROUP AT MORGAN STANLEY

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Your Team

The Palm Oaks Group is a team of seasoned financial professionals dedicated to advising clients on virtually every aspect of their financial lives.

Claudine Callison-Siero, CDFA®

Managing Director
Financial Advisor
Senior 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 of successful business owners, Wall Street professionals, members of the LGBTQ+ community, and High Net Worth and Ultra High Net Worth individuals—all with unique goals.

My goal is to simplify your financial world. That starts by getting to know you not only as an investor but also as a person. By developing a deep understanding of your goals for yourself and your family, we can create a path designed to help you achieve what matters most.

NMLS #1261933

Jay M. Dewan, QPFC®

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

I've been a Financial Advisor since 2005 and have spent my entire career with the same firm. As a Morgan Stanley credentialed Senior Portfolio Management Director, 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 Clifton 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,® CIMA®

Senior Vice President, Financial Advisor
Portfolio Management Director
Insurance Planning Director, Lending Specialist

I've built my practice by helping clients with their financial planning and investment needs. To help ensure my clients receive holistic advice, I completed a rigorous certification process to earn the CERTIFIED FINANCIAL PLANNER™, Certified Private Wealth Advisor® and Certified Investment Management Analyst® designations.

I began my financial services career in 2006 and joined Morgan Stanley in 2009. Since then, it has been my mission to provide objective advice and thoughtful guidance while serving as a central resource for every aspect of my clients' financial lives. I strive to make a meaningful difference by applying the principles of integrity, commitment, professionalism and fairness.

NMLS #1682649
CA Insurance License #4088275

Bianca Capozzi

Financial Advisor
Portfolio Manager
Financial Planning Specialist

I take a comprehensive, planning-first approach to helping clients achieve their goals and manage the complexities of their wealth. As a Portfolio Manager and Financial Planning Specialist, I develop personalized plans and investment strategies while helping clients navigate important life events and decisions. What I value most is building lasting relationships and being someone my clients can trust and turn to as their lives and needs evolve. My goal is to simplify the financial side of life and provide clients with confidence and peace of mind.

Outside of work, I enjoy playing in a local women's golf league, collecting vintage vinyl records, and volunteering at the Clifton Animal Shelter.

NMLS # 2514215

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 to 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 our job to keep things simple and clearly explain your investment 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 include:

- Legacy and Estate Planning
- Charitable Giving
- Trust 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.

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The CDFA designation is not intended to imply that either Morgan Stanley or its Financial Advisors are acting as experts in this field.

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