5 Reasons why we are different than other advisors.

Raj Pathak has been named one of America's top 1,200 advisors by Barron's magazine, 2010-2022, and named one of Forbes Magazine's Top Wealth Advisors in America, 2017-2022.

The Pathak Group at Morgan Stanley has 89 years of combined experience in the financial industry and developed 5 beliefs and best practices to help clients manage their wealth:

1.) Less is more.
We limit the number of clients we take on. This way we can focus on every detail of your finances and provide truly premium guidance. We study everything: Your assets, liabilities, income, and expenses. Your insurance policies, employee benefits plan, social security estimates, and home mortgages. By paying attention to every nuance, we can help you make the best financial decisions possible.

2.) We don't believe in luck.
Wealth is often the result of hard work, and sometimes it's the result of luck. But the art of maintaining and growing wealth is never due to luck. It's the result of sound advice, careful analysis of risk, and defined discipline.

3.) Education is everything.
Transferring wealth to the next generation often worries parents. The concern is – will their kids feel privileged and just blow the money? That's why we offer a workshop called The Next Generation Initiative. Working with heirs of all ages, we help family members prepare for an inheritance by guiding them on how to spend, invest, and manage it responsibly.

4.) Intellectual capital.
We have formalized unique processes for leveraging a wide range of intellectual capital on your behalf. These include an internal Investment Committee and an external Advisory Panel. Our committee meets weekly to discuss the market, identify key sectors and individual stocks, and create forward looking strategies for managing your wealth. Our Advisory Panel meets three times each year to share recommendations and best practices for optimizing practice management, team development and client communications. The associated diversity in thought consistently yields new ideas and experiences, and helps us to better-serve our clients.

5.) We are here when you need us. Always.
We believe that one of the biggest reasons clients leave their financial advisors is because their calls or emails aren't returned promptly. That's why when you call – we answer. If the person you seek isn't available, they get back to you quickly. We believe your finances deserve a real-life person, in real-time. This profession is our life. It's our passion. We have worked extremely hard to get to where we are. And we put that same effort, compassion, and energy towards helping you manage your wealth with intelligence.

Our Services:

- Estate Planning Strategies
- Executive Financial Services
- Financial and Retirement Planning
- Business Succession Planning
- Planning for Special Needs Individuals
- Divorce Financial Analysis
- Planning for Education Funding
- Executive Benefit Services
- Alternative Investments
- Long Term Care
- Municipal Bonds
- Cash Management and Lending Solutions

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For a consultation or second opinion about your investments, please contact Raju Pathak, Financial Advisor, Managing Director – Wealth Management at The Pathak Group. Email: Raju.Pathak@morganstanley.com / Phone: (617) 589-3373

Forbes America's Top Wealth Advisors Source: Forbes.com (Awarded Aug 2022) Data compiled by SHOOK Research LLC based on time period from 3/31/21 - 3/31/22

Years of experience for each member of the Pathak Group as of Feb. 2023: Raj Pathak: 36, Jeffrey Palmer: 23, Brendan Doyle: 15, Justin Wellen 15

The views expressed herein are those of the author and do not necessarily reflect the views of Morgan Stanley Wealth Management or its affiliates. All opinions are subject to change without notice.

2010 – 2022 Barron's Top 1,200 Financial Advisors: State-by-State (formerly referred to as Barron's Top 1,000 Financial Advisors: State-by-State)
Source: Barrons.com (2010 - 2022). Barron's Top 1,200 Financial Advisors: State-by-State ranking awarded in INSERT YEARS AWARD WAS GIVEN. Each ranking was determined based on an evaluation process conducted by Barron's which 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 Barron's 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 Barron's 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 Barron's. Barron's is a registered trademark of Dow Jones & Company, L.P. All rights reserved.

2017 – 2022 Forbes America's Top Wealth Advisors
Source: Forbes.com (2017 - 2022). Forbes America's Top Wealth Advisors ranking awarded in INSERT YEARS AWARD WAS GIVEN. 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 March of the year the award was issued having commenced in March of the previous year. 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 ratings. These rankings are 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 these rankings may not be representative of any one client's experience. These rankings are not indicative of the Financial Advisor's future performance. Morgan Stanley Smith Barney LLC is not affiliated with SHOOK Research or Forbes. For more information, see www.SHOOKresearch.com.

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