

The Pathak Group at  
Morgan Stanley

Virtual  
Family  
Office  
Services

- Cash Flow / Expense Analysis
- Travel & Concierge Services
- Private Health Advisory Pinnacle Care
- Life and Long Term Care Insurance Policy Review
- Online Bill Pay Services
- Health, Wellness & Longevity Planning

Wealth  
Manager

- Financial Planning
- Strategic Estate Planning
- Trust Services
- Insurance Solutions
- Cash Management & Lending
- Philanthropy Management

Financial  
Advisor

- Strategic Asset Allocation
- Tactical Asset Allocation
- Manager Selection
- Portfolio Construction

Broker /  
Investment  
Advisor

- Technical Insights
- Trading & Execution
- Results in a Single Area

Unqualified Advice

Raju Pathak Insurance # 1013573, Brendan Doyle Insurance # 11109407

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Asset Allocation does not guarantee a profit or protect against a loss in a declining financial market.

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Since life insurance and long term care insurance are medically underwritten, you should not cancel your current policy until your new policy is in force. A change to your current policy may incur charges, fees and costs. A new policy will require a medical exam. Surrender charges may be imposed and the period of time for which the surrender charges apply may increase with a new policy. You should consult with your own tax advisors regarding your potential tax liability on surrenders.

Guarantees and contractual obligations are backed by the claims-paying ability of the issuing insurance company.