Morgan Stanley

# The Rast McFadden Wealth Management Group at Morgan Stanley

# Our Mission

We help families navigate the opportunities and challenges of significant wealth with confidence and control.


1320 Main Street
Suite 800, Columbia, SC 29201

803-343-8914 / DIRECT

https://advisor.morganstanley.com/rast-mcfadden

# A Personalized Approach to Family Wealth Management

Our family wealth management practice is built on a foundation of trust, transparency, and integrity.

These three elements are essential to the relationships we have formed among ourselves, as well as with the families, businesses, and nonprofit organizations we have been serving for more than 35 years.

As a multigenerational team serving multigenerational families, we understand the importance of balancing the needs of your family today and your family's future legacy. Working together, we will seamlessly combine our decades of professional wisdom with your individual values.

Above all, we deliver a dynamic approach that not only offers sound financial advice, but also a balance of perspectives that will help you — and your children — make more informed, confident decisions about your wealth.

From the first day you work with us, you will experience outstanding personal service that aims to surprise, delight, and exceed your expectations. We are proud of the services and solutions we provide each client, and we welcome the opportunity to deliver this same level of excellence to you and your family.

Our typical new client is a family with $5 million or more of investable wealth. We hope to hear from you soon.

With warmest regards,

**Ben A. Rast, CFP®, CPWA®**
*Senior Vice President*
*Family Wealth Director*
*Wealth Advisor*

**Matthew T.S. McFadden, CPM®**
*Senior Vice President*
*Senior Portfolio Management Director*
*Financial Advisor*

**Emily R. Tarney**
*Financial Planning Specialist*
*Insurance Planning Director*
*Financial Advisor*

**Kathryn K. Robinson**
*Assistant Vice President*
*Wealth Management Associate*

**Julie Y. Huff**
*Senior Registered*
*Client Service Associate*

**Lauren W. Phelps**
*Senior Registered*
*Client Service Associate*

**Josh D. Lorenzetti**
*Registered Client*
*Service Associate*

# What Sets Us Apart

At The Rast McFadden Wealth Management Group, we view ourselves as your financial stewards, bringing a disciplined process to smart wealth management, while helping make a meaningful difference in your life.

We enjoy working with individuals, families, and business leaders who seek the kind of long-term, fully engaged relationships we offer, and who appreciate the following core principles we believe set us apart from other advisory teams.

**We Treat You Like Family**

We are dedicated to building deep and caring relationships. We do this by working with a select group of clients who value our knowledge and experience in providing comprehensive solutions that go well beyond investments. The bonds we form are fundamental to our mission, and it is our intention that they span generations.

**A Strong Moral Compass**

Every decision we make is focused on doing the right thing for you. We strive to simplify your financial life, offering efficient solutions with objective advice. Above all, we are dedicated to a superior service model that emphasizes trust, transparency, and integrity. We are creative problem solvers who put your interests ahead of our own.

**Total Wealth Management**

Whether you need guidance with growth, asset preservation, or legacy planning strategies, we want to be your first phone call for anything financial. Our goal is to offer appropriate advice and service before you know you need it and to respond to every request or question immediately.

**Ongoing Education**

Financial education is a vital element of our practice and helps ensure continuity as wealth moves from one generation to the next. We believe it is our responsibility to assist you and your family members as you face important financial challenges. We provide access to important resources and are here to answer critical questions that may impact your long-term wealth.

***Back row from left to right:*** *Julie Huff, Josh Lorenzetti, Ben Rast, and Matthew McFadden*
***Front row from left to right:*** *Kathryn Robinson, Emily Tarney, and Lauren Phelps*

### A Team Approach

We believe you are entitled to the best advice possible. As a result, we often coordinate with resources across Morgan Stanley, as well as other professionals within the industry who are considered experts in their fields. We work in collaboration with your accountant, attorney, and other advisors to gain the precise knowledge needed to effectively manage your wealth, while helping ensure all recommendations are fully aligned and implemented.

### Proactive Communication

We know life gets busy. We keep you focused on your finances by proactively scheduling regular calls and meetings. We believe it is our responsibility to always be in sync with the changes in your life, so we can anticipate and respond strategically to new risks and emerging opportunities. The result is an integrated financial strategy intended to meet your particular goals both today and as they evolve over time.

### A Pledge to Privacy

We understand confidentiality is core to any financial relationship. We recognize your personal data is your private information, and we are committed to keeping it secure and confidential. We employ a full suite of strategies to protect your assets, guard your online interactions, and keep your personal information as confidential as you intend it to be.

### Concierge Service

While there are many Financial Advisors who can provide a good plan and strategy, few excel at delivering a superior service model. We deliberately keep the size of our practice small, so we can deliver a “Ritz Carlton” like experience. This enables us to spend quality time with our clients, so we always know what’s happening in their lives, and they always know what’s happening with their wealth.

# You Define Success, We Help You Achieve It

Our experience has taught us that no two clients are alike. We listen carefully to understand your top priorities, while providing insightful answers to life's critical questions. These are just some of the questions we help our clients answer every day.

**Wealth Management**

Life is constantly changing. How do I plan for my future, knowing certain events can alter my path?

**Financial Planning**

I have so many things I want to do with my life. How can one strategy balance them all?

**Executive Financial Services**

I've been fortunate to receive significant equity compensation from my company in the form of stock options and restricted stock. How do I incorporate these valuable awards into a long-term strategy? Should I exercise them now or hold them until a later date?

**Philanthropic Services**
Are all my charitable donations having the impact I want them to have?

**Estate Planning Strategies**
Ensuring my estate goes to the people and organizations I care about is very important to me. How do I make sure this happens?

**Trust Services**
I have a will, but do I also need a trust?

**Planning for a Family Member with Special Needs**
How do I ensure my child has the comprehensive care they need, especially if something happens to me or I become incapacitated?

**Business Succession Planning**
I've spent a lifetime building my business, and now I'm beginning to think about retirement. I'm not sure how each of my grown children wants to participate in the family business moving forward. What's the best way to approach them?

# Navigating a Course to Financial Success

We begin our journey together by taking a 360-degree view of your wealth. This leads to a tailored wealth management plan that not only seeks to reach specific financial targets, but also reflects who you are and where you want to go.

Over time, we will review and refine your plan to reflect new priorities in your life and any significant changes in the marketplace — all while helping you avoid costly missteps along the way.

## 1 Introduction

Our priority is to help make your situation better, while never getting in the way of relationships you have cultivated with professionals you trust.

In our initial conversation, we listen carefully to understand your current financial concerns.

To determine how we can add value, we schedule a face-to-face meeting and request important financial information.

## 2 Discovery

In this step, we continue our initial dialogue, learning about the values that shape your decisions and identifying any circumstances unique to your situation.

We review the documents you prepared for the meeting and prioritize the goals you want to achieve.

We collect all this information so we can analyze your situation and determine if we are the best fit to help you.

## 6 Ongoing, First-Class Service

We are committed to a concierge experience for every one of our clients.

As we welcome you into our practice, you'll see that we focus on developing longstanding relationships that can provide value to you and your family.

We deliver first-class service that emphasizes ongoing communication through monthly conversations and regular scheduled reviews.

## 5 Presentation and Implementation

We present your personalized plan with the goal of answering three critical questions:

- What should you do?
- Why should you do it?
- What will it cost to do business with us?

Based on our discussion, we will refine your plan and begin to implement the strategies presented.

We believe in full transparency and will keep you involved each step of the way.

We will also discuss your current cash management needs and plans for growth.

## 4 Plan Development

Should we all agree to move forward, we build upon our initial analysis, utilizing sophisticated planning and risk analysis tools to identify appropriate strategies and solutions.

We also run various "what if" scenarios, stress-testing each recommendation.

Our ultimate goal is to create and formalize a comprehensive wealth management plan that aligns your goals and priorities with your timeframes and risk parameters.

## 3 Analysis

Here, we study your situation in detail to recommend the best possible long-term strategy for you and your family.

We may determine we have the skills, knowledge, and experience to serve your unique needs.

Or, we may determine another advisor or team is better aligned with your particular goals.

Either way, we are confident we can assist you and will communicate with you promptly on the most appropriate path forward.

# Our History

Since 1986, our team has helped families navigate markets — often volatile — to achieve their financial goals. Through historic highs and lows, we have served as a trusted sounding board and guide.

Our team has also grown in both number and in depth to better serve the families we help. In the biographies that follow, you will notice our commitment to professional development and continuing education, which we believe to be crucial in providing our clients with the best possible advice at every stage of their financial lives.

# Team Timeline

**1986**
Ben Rast started his career as a Financial Advisor

**1995**
Kathryn Robinson joined the team

**2002**
Matthew McFadden joined the team as an intern

**2006**
Matthew McFadden promoted to Financial Advisor and Partner

**2012**
Matthew McFadden named Senior Partner

**2020**
Emily Tarney joined as a Financial Advisor

**2020**
Josh Lorenzetti joined as a Registered Client Service Associate

**2021**
Practice renamed **The Rast McFadden Wealth Management Group at Morgan Stanley**

**2021**
Julie Huff joined as a Senior Registered Client Service Associate

**2021**
Lauren Phelps joined as a Senior Registered Client Service Associate

**Ben A. Rast, CFP®, CPWA®**
*Senior Vice President*
*Family Wealth Director*
*Wealth Advisor*

Ben brings a lifetime of experience to his role as a wealth advisor. As founding partner of The Rast McFadden Wealth Management Group, he is responsible for shaping the team's strategic vision.

For more than 35 years, Ben has been helping families navigate the financial world with personalized and objective advice. He measures his success in terms of client well-being and goal achievement.

Ben is committed to professional development. He holds several professional designations, including Certified Financial Planner™ (CFP®) and Certified Private Wealth Advisor® (CPWA®). He has completed executive programs in wealth management at Stanford, NYU, Wharton, the University of Chicago, and MIT. Most recently, Ben earned Morgan Stanley's Family Wealth Director designation. The credential provides our team with access to an extensive range of resources needed to help families manage the complex, multigenerational challenges of significant wealth.

Ben is a graduate of the University of South Carolina, where he also earned his MBA in International Business and Finance. For over a decade, he hosted a radio show and television segments on investments, financial planning, and the economy.

Ben has served on the board of several nonprofit organizations that support a wide range of regional, national, and international concerns. He is a voracious and adventurous reader, and is learning to speak French and Spanish. Ben and his wife, Peggy, have five adult children and a growing number of grandchildren, and attend Our Lady of the Hills.

**Matthew T.S. McFadden, CPM®**
*Senior Vice President*
*Senior Portfolio Management Director*
*Financial Advisor*

Matthew is a Senior Vice President, Financial Advisor, and senior partner of The Rast McFadden Wealth Management Group. Since 2002, he has enjoyed working with individuals and families, providing personalized advice through a disciplined process. Matthew's areas of focus include portfolio construction, analysis, and trading. He is one of two professionals in South Carolina to hold the Certified Portfolio Manager® (CPM®) designation, which he earned after passing his final exam at Columbia University in New York. Matthew is also recognized by Morgan Stanley as a Senior Portfolio Management Director.

Growing up in Columbia, Matthew was always drawn to the world of finance. He also valued working with people; becoming a financial advisor was the perfect blend. Matthew began working with Ben while attending the University of South Carolina's Honors College, and upon graduation, he joined the firm full-time. He has also completed executive education programs in wealth management at MIT and Columbia University. Today, he is a senior partner, working side-by-side with Ben, Emily, and the entire team. The practice was renamed The Rast McFadden Wealth Management Group in early 2021.

Matthew enjoys helping like-minded clients who value and appreciate the level of skill and service he and his colleagues deliver. He uses a goals-based process that begins with asking the right questions and actively listening. This information serves as the foundation for the development of a comprehensive plan and investment portfolio that reflects each client's goals for the future. Matthew receives great satisfaction knowing he is helping make a significant impact on the quality of his clients' lives and often becomes one of the most important relationships to their families.

Matthew believes balance is vital to a happy life. Outside of the office, he is a member of the Columbia Sailing Club and the Columbia Economics Club. Matthew, his wife, Grace, and their sons live in Northeast Columbia and attend First Presbyterian Church. In his leisure time, Matthew is a car enthusiast, and some of his favorite activities include travel and sporting clays.

**Emily R. Tarney**
*Financial Planning Specialist*
*Insurance Planning Director*
*Financial Advisor*

As a financial advisor and partner at The Rast McFadden Wealth Management Group, Emily is committed to serving the complex financial planning needs of successful professionals, business owners, and multiple generations of wealthy families. She enjoys helping clients implement effective financial plans and educating to help them make more confident decisions about their wealth.

Emily is a second-generation financial advisor working alongside her father, Ben Rast. In 2020, she joined The Rast McFadden Wealth Management Group. She holds a Certified Financial Planner™ designation and is recognized by Morgan Stanley as an Insurance Planning Director and a Financial Planning Specialist. Emily has over a decade of financial services experience from firms including Vanguard, Bank of America, and Wells Fargo.

She attended The College of the Holy Cross in Worcester, Massachusetts and graduated magna cum laude with degrees in Economics and Theatre. She was also a recipient of the College's prestigious Fenwick Scholar award. In 2015, she earned her MBA from Duke's Fuqua School of Business, completing international residencies in Shanghai, Santiago, New Delhi, and Istanbul. Emily is committed to professional development, and recently completed a certificate in Client Psychology at The Wharton School of Business.

A Columbia native, Emily, her husband, Matt, and their two children are proud to call the city home. They are members of Saint Joseph's Catholic Church. She holds a lifelong love for the arts and serves on the Board of Directors for Trustus Theatre. She also loves travel, yoga, and running, and is always looking for her next half-marathon opportunity.

**Kathryn K. Robinson**
*Assistant Vice President*
*Wealth Management Associate*

Drawing on more than 25 years of financial services experience, Kathryn is often the first line of contact on a broad array of client services. A consummate professional, she is committed to providing each client with the highest level of personal service. Kathryn has been a critical member of The Rast McFadden Wealth Management Group since 1995.

From the largest task to the smallest request, Kathryn works tirelessly striving to exceed client expectations. She is responsible for several critical service-related activities, including managing the client experience, proactive client outreach, and team administration. Kathryn's outstanding work has earned her a position on Morgan Stanley's National CSA Council, where she served as Chair for two years.

A Columbia native, Kathryn attended Erskine College and completed her studies at the University of South Carolina, where she earned a degree in Economics. She currently serves on the Board of Directors for AllSouth Federal Credit Union, one of the largest credit unions in the state. Kathryn and her husband, Randall, live in Lexington. They have four children and five grandchildren, and are members of Mount Horeb United Methodist Church. In their leisure time, they enjoy running, swimming and cycling.

**Julie Y. Huff**
*Senior Registered Client Service Associate*

With over a decade of experience in investment services and banking, Julie joined The Rast McFadden Wealth Management Group as a Senior Registered Client Service Associate in 2021. Her goals include providing top notch service to our clients while earning their trust and building lasting relationships. She focuses on relationship management for the team, along with annuity administration and execution.

Julie began her financial services career as a teller as a student at the University of South Carolina, where she majored in Advertising and minored in Business. She then spent several years working in advertising for Clear Channel Radio (now iHeart Media), before she was drawn back to the financial industry at BB&T Investments (now Truist Investments). There, Julie spent nearly a decade honing the skills necessary to help guide clients towards achieving their financial goals.

Julie grew up in Lexington and Gilbert, and lives in Lexington today with her husband Larry and their 2 children. She and her family attend Shiloh United Methodist Church in Gilbert, SC. Outside of work, Julie enjoys travel, decorating and fishing, as long as someone else baits the hook.

**Lauren W. Phelps**
*Senior Registered Client Service Associate*

As a Senior Registered Client Service Associate, Lauren has over 15 years of experience in investments, banking, and insurance. She believes a focus on the client is paramount to service excellence, and strives to create that experience for our clients. Lauren has been a member of The Rast McFadden Wealth Management Group since 2021.

Lauren holds an MBA and a BS in Business Administration with a concentration in Management and a minor in Psychology from East Carolina University. It was there that her interest was sparked in the financial world, and she began her career in the industry shortly after earning her MBA in 2006. She has worked in various roles over the years, developing a diverse set of skills that help our clients today. Lauren finds great joy in working with all types of people, from clients beginning their financial journeys, to those in their retirement years and everyone in between.

Lauren and her husband, Kenny, are both from eastern North Carolina where they met as college freshmen at East Carolina University. As Kenny was finishing his PhD, they briefly lived in New Hampshire, but have lived in Columbia since 2010. Lauren and Kenny have three children who keep them very busy with soccer, dance and many other activities. In their spare time, they enjoy spending time with family and friends, and going to the beach. They are active members of Shandon Presbyterian Church.

**Josh D. Lorenzetti**
*Registered Client Service Associate*

As a Registered Client Service Associate at The Rast McFadden Wealth Management Group, Josh focuses on building strong client relationships and providing excellent client service. He is highly adept at handling a broad array of operational and service-related activities that include performance reporting, domestic and international monetary transfers, and retirement distributions. Josh has been a member of the team since 2020.

Josh holds a BS degree in Supply Chain Management from the College of Charleston and a BS degree in Finance from the University of South Carolina. During his time at the College of Charleston, Josh played Division 1 golf on scholarship, winning one individual and three team conference titles. He also competed in the 2015 U.S. Amateur at Olympia Fields.

A Columbia native, Josh and his wife Mary Louise live in Forest Acres and attend First Presbyterian Church. Outside of the office, he remains an avid golfer. Other favorite activities include fitness and reading about behavioral finance and economics.

# Our Commitment to You

We come to work every day focused on helping make a real difference in the lives of our clients and the communities in which we live.

As you work with us, you will experience a client-first approach. We are dedicated to helping you simplify your financial life, offering curated strategies for your consideration with personalized, objective advice.

Every decision is focused on helping you:

**MAINTAIN** family unity across generations, with a focus on family mission, governance, conflict management and family wealth education

**DEVELOP** strategies that pass down family values as well as family assets

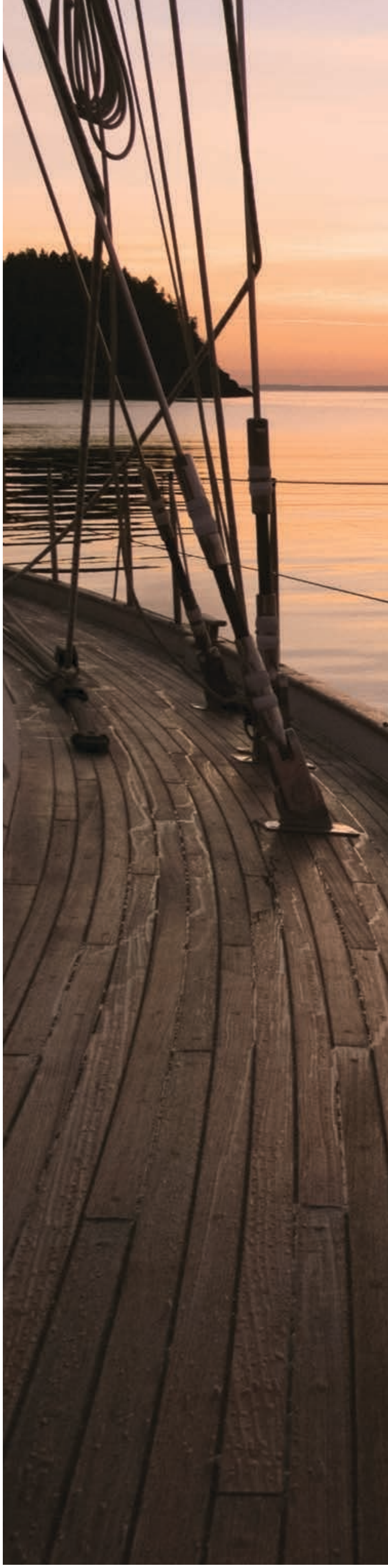
**PRESERVE** and transfer your assets efficiently to the next generation and the causes and organizations you support

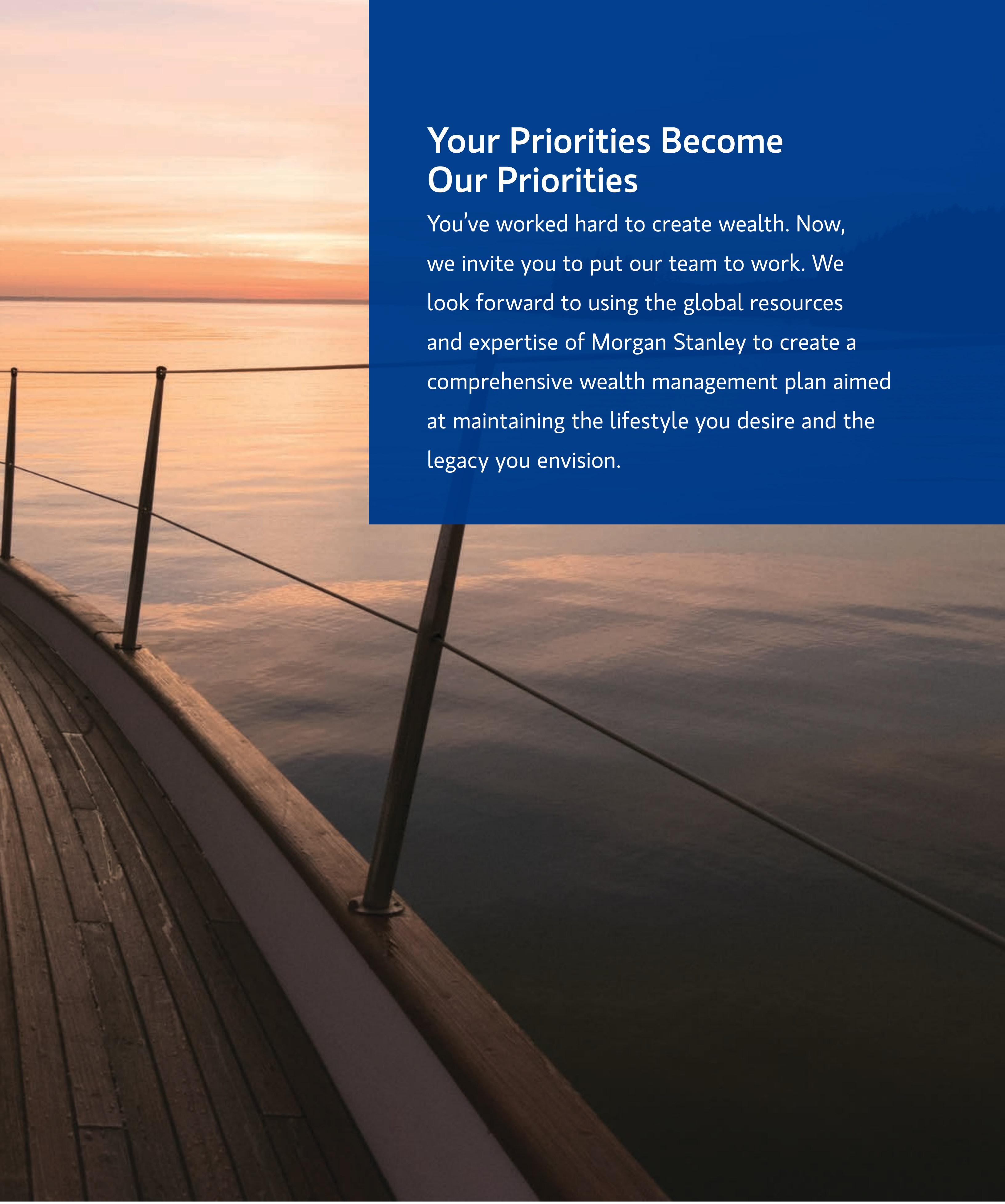
**MANAGE** wealth with a long-term view and an unwavering focus on your family's interests

**ACCESS** dedicated resources and strategies that are tailored specifically for families with significant wealth

**EASE** administrative burdens by managing some of the most complex aspects of your life

Our personalized approach emphasizes education, ongoing communication and concierge service, so you know what's happening with your wealth and we know what's happening in your life. If your priorities change — whether by chance, circumstance or choice — we will be with you every step of the way.





# Your Priorities Become Our Priorities

You've worked hard to create wealth. Now, we invite you to put our team to work. We look forward to using the global resources and expertise of Morgan Stanley to create a comprehensive wealth management plan aimed at maintaining the lifestyle you desire and the legacy you envision.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