

Morgan Stanley



The Rauch Schoellkopf Group At Morgan Stanley

J. BRADLEY RAUCH

FINANCIAL ADVISOR, SENIOR VICE PRESIDENT

Brad has spent over 29 years developing a practice around the understanding that every client has their own set of financial goals that are specific to their unique life circumstances.

Brad works with his clients and their families to create customized and sophisticated investment strategies that take an objective approach to wealth management.

Brad is a highly respected professional with a bachelor's degree in Economics and Canadian Studies from St. Lawrence University. He is a Family Wealth Advisor and Senior Portfolio Manager at Morgan Stanley.

J. FRED SCHOELLKOPF, VI

FINANCIAL ADVISOR, VICE PRESIDENT

Fred, a sixth-generation Buffalo native, focuses on financial planning and investment strategies that address the unique concerns of successful professionals, business owners, retirees and their families.

Fred couples over 30 years of industry experience with Morgan Stanley's risk analysis software to design investment recommendations that help his clients achieve their objectives, while avoiding unnecessary risk.

Fred is deeply rooted in his community, serving as Treasurer and Board Member of Friends of Night People for over twenty years, and was the past President of Symphony Circle.

JULIE FRITZ
PORTFOLIO ASSOCIATE

Since joining Morgan Stanley in 2000, Julie spent fifteen years with a wealth management team until she began working with Brad Rauch in October of 2015.

A senior member of The Rauch Schoellkopf Group, Julie's experience lies in her attention to detail and her proficient handling of all client's administrative needs, which include portfolio reviews, trade implementation, account maintenance, and operational matters.

Julie is passionate about her work and is dedicated to providing a high level of service to every client.

Julie graduated from Canisius College with a bachelor's degree in Finance and holds the Series 3, 7, 63, 66 securities licenses as well as the IMCA Correspondence designation.

The Rauch Schoellkopf Group

~ Preface ~

The Rauch Schoellkopf Group, based out of Buffalo, New York, consists of four investment professionals who utilize Morgan Stanley's wealth management capabilities to deliver customized strategies to clients, their families, businesses, and foundations.

It is an honor and a privilege to work with truly extraordinary families across the country and through their generations. Now having the opportunity to manage roughly \$840 million in client assets as of February 2025, our appreciation grows alongside our experience. Our group accounts for over 85 years* of combined experience in advising clients and families on their financial well-being.

Our clients look to us to manage their investments and provide structure, education, organization and added due diligence to their financial lives. Every client builds a financial plan and spending strategy to help ensure investments are aligned to meet specific goals, life objectives, and risk tolerances. We provide access to some of the world's most sophisticated resources and investment managers, and we know whom to call when additional knowledge is required.

Our mission is to get to know you and your family well. We want to know where you are, what you need and where you're heading. We then provide the education, perspective and access it takes to help get you there.

* J. Fred Schoellkopf, VI: 33 years, J. Bradley Rauch, 29 years, Julie Fritz, 23 years, for more information about individual years of experience please visit our website at: <https://advisor.morganstanley.com/the-rauch-schoellkopf-group>

Investment Philosophy

Investment Philosophy: The most resilient portfolios are governed by a clearly defined set of investment principles. Our “Core Principles” help ensure each client receives a prudent, transparent, and customized investment strategy tailored to help achieve their current and future objectives.

Our Core Principles

Principle One

Responsibility. We take time to understand who we are working with before clients become clients. Specific goals, family dynamics, risk tolerance, investment time horizon, liquidity needs, and other investments are all discussed when building your complimentary financial plan.

Principle Two

Customization. Our goal is to understand where our client’s need is so that we can focus on better helping you achieve your unique goals. Built to support your financial plan, your investment strategy is tailored to compliment your specific life situation.

Principle Three

Strength in Quality. Morgan Stanley’s stringent approved list allows our group to build a core position of quality securities, mutual funds, and managers. From our approved list, our group assigns a mix of the appropriate investments for each client.

Principle Four

Continuous Monitoring. Together, we will consistently help ensure your investment strategy and spending goals align with your changing risk tolerance, current life situation, and family dynamics.

The Rauch Schoellkopf Group: Setting Expectations

Understand Each Other

We begin by having an honest conversation about your unique financial situation and goals, then explain where we may be able to help

Becoming a Client

You will gain access to the full suite of Morgan Stanley, including advanced cyber security, tailored lending, and market research platforms

Continuous Monitoring

Actively monitor progress, helping to ensure you are on track to meet your financial goals and objectives

Building Your Plan

We then create and present your customized goals-based financial plan, portfolio risk analysis, and investment strategy*

Pathway Sessions

A recurring and forward-looking strategic planning session to assess and adjust your financial expectations for the coming years**

* As a part of our Second Opinion Service (SOS), our group offers a complimentary financial plan discussion and report for clients and non-clients.

** When clients are unable to attend The Pathway Session, our group still meets on their behalf and provides the client with a brief summary and updated financial plan.

Our Core Values & What Sets Us Apart

Culture

First and foremost, trust and honesty is the epitome of what our group stands for. Trust between clients, family members, and coworkers have been, and continue to be, the professional standard all clients can and should expect to be upheld.

Family

Having earned Morgan Stanley's Family Wealth Advisor (FWA) accreditation, our group focuses on delivering comprehensive, family-centered wealth management. In addition to traditional family estate planning strategies, we discuss with the next generation the importance in taking ownership of their own finances, and we help to define and achieve philanthropic goals that align with family values.

Perspective

We provide guidance by utilizing our established manager selection and risk management process. In addition to Morgan Stanley's professional layer of due diligence, we further leverage our group's experience and relationships to decide which investment manager's strategies are appropriate for a client's particular investment goals.

Structure

We bring organization to your financial life through a customized and comprehensive financial plan. Understanding your unique situation on all financial levels (cash, investments, insurance, estates, trusts, taxes, monthly household cash flow, etc.) allows us to be in the best position possible to make a proper recommendation on strategy and investments.

Education

Together, we explore the specific knowledge required to succeed in your situation, while providing the necessary resources to inform your decisions by outlining your options and associated risks.

Our Client Spectrum

Periods of Transition

Our practice focuses on families and individuals who are currently, or will in the future, go through a major life transition. Whether you are contemplating retirement, changing jobs, recently widowed, or divorced, or are looking for guidance on the sale of your business, we will be there to help guide you through life's greatest transitions and challenges.

Business Owners & Executives

Through countless conversations with our many business owner clients, we have gained the ability to get to the core of *why* it is they do what they do, understand how much further they wish to go, and work together to help establish a work-optional life-style and a dependable level of retirement income.

Retirees

A reliable stream of income through retirement is often a product of continuous strategic planning. We provide guidance on when to begin receiving social security income, pensions, and any other types of income, as well as monitor your spending against what we planned for.

Young Professionals

Younger growth-oriented professionals who understand the value of an advisory relationship, that share a drive to succeed in their respective professions, are the types of clientele our practice was founded on and are the clients that we have had the pleasure to grow with throughout their careers and ours.

Legacy

We intend to become your family's advisor for generations. By being beside you and your loved ones through life's challenges, we hope that in your time of inter-generational financial planning you will feel comfortable coming to us first.

Morgan Stanley

J. Bradley Rauch, CPM®

Senior Vice President, Wealth Management
Financial Advisor
Senior Portfolio Manager
Family Wealth Advisor
NMLS #1279618

Morgan Stanley Wealth Management, LLC

50 Fountain Plaza, Suite 400
Buffalo, NY 14202
Phone: + 1 716 849 2309
Fax: + 1 716 849 2310

Julie Fritz

Portfolio Associate

Morgan Stanley Wealth Management, LLC

50 Fountain Plaza, Suite 400
Buffalo, NY 14202
Phone: + 1 716 849 4845
Fax: + 1 716 849 2310

J. Frederick Schoellkopf, VI

Vice President, Wealth Management
Financial Advisor
NMLS #2158256

Morgan Stanley Wealth Management, LLC

50 Fountain Plaza, Suite 400
Buffalo, NY 14202
Phone: + 1 716 849 4803
Fax: + 1 716 849 2310

Life Insurance, disability income insurance, and long-term care insurance are offered through Morgan Stanley Smith Barney LLC's licensed insurance agency affiliates.

2024 Forbes Best-In-State Wealth Management Teams

Source: Forbes.com (Awarded Jan 2024) Data compiled by SHOOK Research LLC based for the period from 3/31/22–3/31/23.

Morgan Stanley

2023 Forbes Best-In-State Wealth Management Teams

Forbes America's Top Wealth Management Teams

Source: Forbes.com (Awarded Nov 2023) Data compiled by SHOOK Research LLC based on time period from 3/31/22-3/31/23. [Awards Disclosures](#)

2022 Forbes Best-In-State Wealth Advisors

Source: Forbes.com (Awarded Apr 2022) Data compiled by SHOOK Research LLC based on time period from 6/30/20 - 6/30/21

Morgan Stanley Smith Barney LLC offers a wide array of brokerage and advisory services to its clients, each of which may create a different type of relationship with different obligations to you. Please visit us at <http://www.morganstanleyindividual.com> or consult with your Financial Advisor to understand these differences.

This material does not provide individually tailored investment advice. It has been prepared without regard to the individual financial circumstances and objectives of persons who receive it. The strategies and/or investments discussed in this material may not be appropriate for all investors. Morgan Stanley Wealth Management recommends that investors independently evaluate particular investments and strategies, and encourages investors to seek the advice of a Financial Advisor. The appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives.

Overlay Managers or Executing Sub-Managers ("managers") in some of Morgan Stanley's Separately Managed Account ("SMA") programs may affect transactions through broker-dealers other than Morgan Stanley or our affiliates. If your manager trades with another firm, you may be assessed costs by the other firm in addition to Morgan Stanley's fees. Those costs will be included in the net price of the security, not separately reported on trade confirmations or account statements. Certain managers have historically directed most, if not all, of their trades to outside firms. Information provided by managers concerning trade execution away from Morgan Stanley is summarized at: www.morganstanley.com/wealth/investmentsolutions/pdfs/adv/sotresponse.pdf. For more information on trading and costs, please refer to the ADV Brochure for your program(s), available at www.morganstanley.com/ADV, or contact your Financial Advisor/Private Wealth Advisor.

Morgan Stanley Smith Barney LLC offers insurance products in conjunction with its licensed insurance agency affiliates.

Morgan Stanley Smith Barney LLC ("Morgan Stanley"), its affiliates and Morgan Stanley Financial Advisors or Private Wealth Advisors do not provide tax or legal advice. Individuals should consult their tax advisor for matters involving taxation and tax planning and their attorney for matters involving trusts, estate planning, charitable giving, philanthropic planning or other legal matters.

Morgan Stanley Smith Barney LLC does not accept appointments nor will it act as a trustee but it will provide access to trust services through an appropriate third-party corporate trustee.

Morgan Stanley Smith Barney LLC is a registered Broker/Dealer, Member SIPC, and not a bank. Where appropriate, Morgan Stanley Smith Barney LLC has entered into arrangements with banks and other third parties to assist in offering certain banking related products and services.

Investment, insurance and annuity products offered through Morgan Stanley Smith Barney LLC are: NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED | NOT A BANK DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

Morgan Stanley Smith Barney LLC. Member SIPC.

(CRC 4274770 02/2025)