Client Experience

The Relationship Group at Morgan Stanley

Our Commitment

The Relationship Group at Morgan Stanley strives to deliver your personal definition of financial success.
We commit to you that we will act with the highest level of integrity, putting your best interest above all else.

Our Process

- Meet with you face-to-face and/or virtually to understand you and what your wealth means to you: your goals, your timeframes, your concerns
- Comprehensive profiling of your risk tolerance
- Create and update your written financial roadmap; planning is a process not an event
- Utilize Total Wealth View to analyze your complete financial picture to make sure it aligns with your life goals; review all outside assets and outstanding liabilities (mortgages, business and personal loans)
- With your trust attorney review your estate plan, including insurance policies, medical directives and trust documents; create your Continuity of Management Plan should you become incapacitated or die
- Create your Retirement Income Plan
- Assist with budgeting and cash management
- Engage Morgan Stanley's global resources to help solve even the most complex financial situations for you, your loved ones, your business, your foundation

What You Can Expect From Us

- We care about you; we listen to you; we keep you on track
- We give you the EDGE: Education; Direction; Guidance and Experience
- Regular updates about your financial progress, performance, fees, investments and the global markets
- Telephone, in-person, virtual and email updates on the schedule that you choose
- We solve problems and build relationships

Transparency and Communication

- Our relationship with you is built on transparency, communication and trust
- We work collaboratively with you and your other consultants (attorneys, tax professionals, P&C insurance, health insurance, planned giving officers, health care coordinators)
- We will always be direct and clear about our investment process and all fees
- We introduce and setup the entire suite of digital tools offered by Morgan Stanley:
  MS Online; MS Mobile App; CashPlus; mobile check deposit; Digital Vault; eSign authorization; Zelle©
- Total Wealth View – link your outside checking accounts, investment accounts, loan accounts, credit card accounts, real estate values and more to give us a truly global financial picture of you and to help us create an effective financial plan for you

A good relationship will enrich your life not complicate it

- 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.
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Morgan Stanley Smith Barney LLC. Member SIPC.

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