Morgan Stanley

The Stuart Group at Morgan Stanley

Second Opinion Service

As life changes, it is likely you are faced with an increasingly complex environment, which makes your wealth planning more challenging. Proper guidance can be a critical component of your long-term success.

In order to help people like you achieve that success, The Stuart Group at Morgan Stanley is committed to providing resources to help investors protect and grow their overall wealth through our Second Opinion Service.

WHAT IS THE SECOND OPINION SERVICE?

Ask ten investors to define wealth management. Actually, ask ten “wealth managers” to do so. You will almost certainly get ten different answers, with most heavily focused on investing. Our team, The Stuart Group, believes that wealth management is a full spectrum of customized strategies. Here is how we redefine wealth management in a three-step approach:

Wealth Management = IC + AP + RM

Investment Consulting (IC)
- Asset allocation
- Portfolio management
- Performance analysis

Advanced Planning (AP)
- Wealth enhancement: working with your tax accountant, minimizing tax and optimizing debt. It’s about what you keep, not what you make.
- Wealth transfer: working with your attorney, exit planning and proper transfer of wealth to those you care about.
- Wealth protection: working with your attorney, strategies to help protect against entities and individuals that unjustly want to get at your money.
- Charitable giving: for those that would like to give back, insights on how to maximize the impact of the money you give.

Relationship Management (RM)

- Regular communication and scheduled reviews
- Team of professionals, including legal, tax, insurance and investment advisors

WHAT TO EXPECT FROM THE SECOND OPINION SERVICE?

We will meet with you for a Discovery Meeting. If we both agree that we have a basis for working together, we will then schedule a Wealth Plan Review. Hopefully, we can confirm that you are on track to fulfill your values and achieve your goals. If needed, we will suggest ways in which we can help, or recommend another provider if we are not a good fit for your needs.

Either way, you will receive:

- A personalized analysis of your current situation
- Clarity on your total financial picture
- Business succession and exit planning insights, tailored to your personal situation, and
- Specific recommendations for you to get closer to your goals, which you can choose to implement with whomever you chose.

If you would like to learn more, please call or email us at our contact info shared below.

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