Morgan Stanley

The Walsh Group
at Morgan Stanley



Client Questionnaire

Innovative strategies to meet the expectations of today's prominent business leaders. Saving families time, building trust, and implementing tax-efficient solutions.

The Walsh Group
at Morgan Stanley

Willis Tower
233 S. Wacker Drive
Suite 8600
Chicago, IL 60606

312-419-3314

Morgan Stanley

The Walsh Group



Our Story & Services

The Walsh Group is a young, highly experienced team focusing on innovative wealth management for high-net-worth executives and their families. While our clients have relentless focus on the growth of their company, we share an equal passion to work beside them for their personal wealth management.

The Walsh Group currently serves executives from more than 50 publicly traded companies focusing on the management of equity compensation. We have a comprehensive wealth management process incorporating strategies such as 10B5-1 executive trading plans, tax management, stock concentration strategies, and customized estate plan designs.

With dedication, consistency, and superior operational execution, our team along with Morgan Stanley's industry leading technology and resources, is positioned to meet the expectations of today's most prominent business leaders.

Morgan Stanley

The Walsh Group

Patrick D. Walsh, CFP®

SENIOR VICE PRESIDENT & FINANCIAL ADVISOR



Patrick D. Walsh is a founding partner of the Walsh Group, a highly experienced team focusing on innovative wealth management for high-net-worth executives and their families. He is also a Morgan Stanley Workplace Advisor for Equity Compensation with extensive training in workplace benefits.

Patrick works with executives using his extensive knowledge in concentrated stock positions and strategies, while managing the necessary target ownership requirements. In addition, Patrick and his team also have experience with estate and retirement planning, lending, insurance, and estate transfer strategies. Through Morgan Stanley, he has some of the world's most experienced and respected investment professionals, along with a premier trading and execution platform that includes an array of investment solutions.

Patrick and his team explore and develop customized and sophisticated investment solutions, as they utilize an objective based approach to wealth management.

Coupled with Morgan Stanley's technology, Patrick analyzes specific client goals to help create a tailored implementation strategy that encompasses wealth preservation, transfer strategies, risk management, charitable giving, and more, with the ultimate goal of achieving true financial freedom in retirement.

Patrick joined Morgan Stanley in 2007 and is a Senior Vice President in the Chicago Tower complex. Forbes Magazine recognized Patrick as a Best In State Wealth Advisor in 2022 and 2023 as well as a Top Next-Generation Best In State Wealth Advisor from 2020–2022. He became a Family Wealth Director in 2021 and received the Alternative Investment Director designation in 2020.

Patrick was also named to the Firm's prestigious Century Club, a group comprised of some of the top Financial Advisors at Morgan Stanley. These appointments recognize Patrick's excellence in providing independent and prudent wealth management services to his clients.

Patrick is a graduate of Carthage College in Kenosha, Wisconsin with a Bachelor of Arts degree in International Political Economy and French & was captain of the men's soccer team. He currently lives in Glen Ellyn, Illinois with his wife, daughter, and twin sons. In his free time, he enjoys playing bagpipes.

2022,2023 Forbes Best-In-State Wealth Advisors
Source: Forbes.com (Awarded 2022,2023) Data compiled by SHOOK Research LLC based on 12-month time period concluding in June of year prior to the issuance of the award.

2020–2022 Forbes America's Top Next-Gen Wealth Advisors & Top Next-Gen Wealth Advisors Best-in-State (formerly referred to as Forbes America's Top Next-Gen Wealth Advisors, Forbes Top 1,000 Next-Gen Wealth Advisors, Forbes Top 500 Next Generation Wealth Advisors)
Source: Forbes.com (Awarded 2020–2022). Data compiled by SHOOK Research LLC based on 12-month period concluding in March of the year the award was issued.

Please see additional information at the end of the document.

Morgan Stanley

The Walsh Group

Bryan N. Nickow, CFP,® CRPC®

VICE PRESIDENT & FINANCIAL ADVISOR



Bryan Nickow is a Morgan Stanley Vice President and partner of The Walsh Group, a highly experienced team focusing on innovative wealth management for high-net-worth executives and their families. He is also a Morgan Stanley Workplace Advisor for Equity Compensation with extensive training in workplace benefits.

Bryan assists corporate executives through developing solutions for their equity compensation, including restricted stock and stock options. These fully personalized strategies focus on tax efficiency and aligning the equity compensation to the family's unique circumstances.

He joined Morgan Stanley in 2015 and is a Vice President in the Chicago Tower complex. As a partner of The Walsh Group, Bryan devotes his time to helping families connect their most important values to their wealth. This allows for meaning and purpose to be behind every decision that is made. The families that Bryan supports accept and embrace the guidance that is provided in order to help grow, preserve, and pass on each family's wealth as tax efficient as possible. Saving families time, building trust, and implementing tax-efficient solutions are the foundation of the help Bryan and The Walsh Group provide.

Bryan maintains the Certified Financial Planner CFP® and Chartered Retirement Planning Counselor CRPC® designations. Bryan is a graduate from Indiana University in Bloomington, Indiana. He currently lives in Chicago, Illinois with his wife and son. In his free time, Bryan enjoys biking, photography and of course, the Chicago Cubs.

Therese Dolezal, CFP,® CRPC®

FINANCIAL ADVISOR



Therese Dolezal is a Financial Advisor and partner of the Walsh Group, a highly experienced team focusing on innovative wealth management for high-net-worth executives and their families.

Therese works with corporate executives to develop strategies for equity compensation, tax mitigation, estate planning and wealth transfer, and managing concentration risk from large company stock positions. Therese and her team pride themselves on an incessant attention to detail, efficiency, and streamlined processes to deliver the one thing their clients can never get enough of—*time.*

Therese has spent her entire 17+ year career in Wealth Management, starting with Raymond James Financial Services in Orlando, Florida. After coming to Morgan Stanley in 2011, Therese was promoted six times in 12 years allowing her the unique ability to analyze a client's situation from multiple perspectives.

Therese earned a Bachelor of Science from the University of Florida and was a member of the Alpha Chi Omega sorority and women's intramural basketball team. In 2020 she also obtained the prestigious CERTIFIED FINANCIAL PLANNER™ and Chartered Retirement Planning Counselor℠ designations deepening her experience in all areas of a client's financial life.

She currently resides in Riverside, Illinois with her husband and three daughters. She is an active member of St. Paul VI Parish and St. Mary's Catholic school in Riverside and in her free time, she enjoys weightlifting, crafting, and chasing after her three kids. On Saturdays in the fall, you can find Therese watching college football and rooting on her Florida Gators.

Kelly Meeker
REGISTERED ASSOCIATE



Kelly Meeker is a Registered Associate and member of the Walsh Group, a highly experienced team focusing on innovative wealth management for high-net-worth executives and their families.

Kelly joined Morgan Stanley in 2001 and has taken on multiple roles over the years including Financial Advisor, Senior Registered Client Service Associate and Branch Service Manager. Today, as a member of The Walsh Group, Kelly is responsible for providing clients with dedicated and tailored support regarding all operational and account maintenance needs. Kelly is driven to make each client's experience with Morgan Stanley unique and personal.

Kelly graduated from the University of Kansas with a Bachelor's degree in Behavioral Science.

Currently, Kelly lives in the north suburbs of Chicago with her husband and 3 children. She serves on the Elementary School Parent Teacher Committee as President, and in her free time enjoys traveling and spending time with family.

Zach Sandoval
CLIENT SERVICE ASSOCIATE



Zach Sandoval is a Client Service Associate and member of the Walsh Group, a highly experienced team focusing on innovative wealth management for high-net-worth executives and their families.

Zach joined the Walsh Group at Morgan Stanley in 2023. Zach is responsible for assisting with operational initiatives, dedicated account maintenance needs, and facilitating client relationships. Zach is driven to make each client's experience with Morgan Stanley unique and personal.

Zach graduated from Indiana University's Kelley School of Business with a Bachelor's degree in Finance.

In his spare time, Zach enjoys NBA basketball, golf, and spending time with friends and family.

Michael Wirtz

BUSINESS DEVELOPMENT ASSOCIATE



Michael Wirtz is a Business Development Associate and member of the Walsh Group, a highly experienced team focusing on innovative wealth management for high-net-worth executives and their families.

Michael joined the Walsh Group at Morgan Stanley in 2017. He oversees the team's operational and client service initiatives and interfaces with select clients to assist with on-boarding, account maintenance, and financial reporting. Michael values the uniqueness of each client relationship, going above and beyond to ensure that day to day operations are seamless and efficiently executed.

Michael attended The Ohio State University earning a B.A. in Economics and Political Science.

Outside of the office, Michael enjoys photography, traveling to new places, and spending time with friends and family. He and his wife just celebrated getting married in September 2022.

Morgan Stanley

The Walsh Group

Client Questionnaire

General Information

CLIENT 1

Client Name

Date of Birth

Home Address | City | State | Zip

Home Phone | Mobile Phone | E-mail Address

CLIENT 2

Spouse Name

Date of Birth

Employment Data

CLIENT 1

Employer

$
Annual Income

$
Additional Income | From

Estimated Retirement Date | Age

$
Social Security Income (Self) | At Age

$
Retirement Income Needed

CLIENT 2

Employer

$
Annual Income

$
Additional Income | From

Estimated Retirement Date | Age

$
Social Security Income (Spouse) | At Age

☐ before or ☐ after tax

Participants

LIST ANY CHILDREN, GRANDCHILDREN, OR DEPENDENTS.

1)
Name | DOB | Relationship

2)
Name | DOB | Relationship

3)
Name | DOB | Relationship

4)
Name | DOB | Relationship

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. Clients should consult their tax advisor for matters involving taxation and tax planning and their attorney for matters involving trust and estate planning and other legal matters.

Assets

Please complete the following information in the designated spaces or simply provide us with copies of statements or your household summary sheet if you prefer.

Retirement Plans

401K INFORMATION

$	$
Value of 401K, 403B, Profit Sharing Plan (Self)	(Spouse)
$ %	$ %
Projected Annual Contribution (Self)	(Spouse)
$ %	$ %
Company Match (Self)	(Spouse)
$	$ %
Value of Deferred Compensation (Self)	Contribution Match
$	$ %
Value of Deferred Compensation (Spouse)	Contribution Match

BALANCES OF RETIREMENT ACCOUNTS

$	$
Total Value of Existing Traditional IRAs (Self)	(Spouse)
$	$
Total Value of Roth IRAs (Self)	(Spouse)
$ ☐ Roth ☐ Traditional	$ ☐ Roth ☐ Traditional
Annual IRA Contribution (Self)	(Spouse)
$ ☐ Roth ☐ Traditional	$ ☐ Roth ☐ Traditional
Total Annuity Balance (Self)	(Spouse)
$	$
Pension Lump Sum Amount (Self) At Age	(Spouse) At Age
$	$
Pension Monthly Payment Amount (Self) At Age	(Spouse) At Age

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. Clients should consult their tax advisor for matters involving taxation and tax planning and their attorney for matters involving trust and estate planning and other legal matters.

Non-Retirement Assets

ACCOUNT (E.G., "STOCK ACCOUNT AT PNC")

Account Name

$

Value

% Stocks % Bonds % Alternatives % Cash

ACCOUNT (E.G., "STOCK ACCOUNT AT PNC")

Account Name

$

Value

% Stocks % Bonds % Alternatives % Cash

ACCOUNT (E.G., "STOCK ACCOUNT AT PNC")

Account Name

$

Value

% Stocks % Bonds % Alternatives % Cash

ACCOUNT (E.G., "STOCK ACCOUNT AT PNC")

Account Name

$

Value

% Stocks % Bonds % Alternatives % Cash

Life Insurance

Do you have insurance through your employer?

☐ Yes ☐ No

Amount as a multiple of salary: ☐ 1x ☐ 2x ☐ 3x ☐ 5x ☐ 6x

Does your spouse have insurance through his/her employer?

☐ Yes ☐ No

Amount as a multiple of salary: ☐ 1x ☐ 2x ☐ 3x ☐ 5x ☐ 6x

Do you currently have life insurance outside your employer? If so, indicate below:

TYPE (CHECK ONE)	OWNER	CASH VALUE (IF ANY)	DEATH BENEFIT	PREMIUM
☐ Whole Life ☐ Variable Life ☐ Term		$	$	$
☐ Whole Life ☐ Variable Life ☐ Term		$	$	$
☐ Whole Life ☐ Variable Life ☐ Term		$	$	$
☐ Whole Life ☐ Variable Life ☐ Term		$	$	$

Do you have Umbrella Liability Insurance? ☐ Yes ☐ No

If yes, amount:

Do you have Long Term Care Insurance? ☐ Yes ☐ No

If yes, premium:

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. Clients should consult their tax advisor for matters involving taxation and tax planning and their attorney for matters involving trust and estate planning and other legal matters.

College Savings Accounts

1) 2) 3) 4)

Equity Compensation

Please attach statement if Equity Compensation Plan is not held at Morgan Stanley.

Personal Real Estate Assets

PRIMARY RESIDENCE

Residence Name

Owner

$ Purchase Amount

$ Current Market Value

Do you anticipate selling this home? ☐ Yes ☐ No

Date of Anticipated Sale

$ Property tax amount

SECONDARY RESIDENCE

Residence Name

Owner

$ Purchase Amount

$ Current Market Value

Do you anticipate selling this home? ☐ Yes ☐ No

Date of Anticipated Sale

$ Property tax amount

PRIMARY RESIDENCE MORTGAGE

Product Type (check one):

- Adjustable: ☐ 1yr ☐ 2yr ☐ 3yr
- Fixed: ☐ 10yr ☐ 15yr ☐ 30yr

Annual Interest Rate

$ Remaining Balance

Purchase Date (mm/yy)

$ Monthly Mortgage Payment

SECONDARY RESIDENCE MORTGAGE

Product Type (check one):

- Adjustable: ☐ 1yr ☐ 2yr ☐ 3yr
- Fixed: ☐ 10yr ☐ 15yr ☐ 30yr

Annual Interest Rate

$ Remaining Balance

Purchase Date (mm/yy)

$ Monthly Mortgage Payment

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. Clients should consult their tax advisor for matters involving taxation and tax planning and their attorney for matters involving trust and estate planning and other legal matters.

Investment Real Estate Assets

PROPERTY 1

Property Name

Owner

$ Purchase Amount

$ Current Market Value

$ Net Rental Income

Do you anticipate selling this asset? ☐ Yes ☐ No

Date of Anticipated Sale

$ Property Tax Amount

PROPERTY 2

Property Name

Owner

$ Purchase Amount

$ Current Market Value

$ Net Rental Income

Do you anticipate selling this asset? ☐ Yes ☐ No

Date of Anticipated Sale

$ Property Tax Amount

PROPERTY 1 MORTGAGE

Product Type (check one):

- Adjustable: ☐ 1yr ☐ 2yr ☐ 3yr
- Fixed: ☐ 10yr ☐ 15yr ☐ 30yr

Annual Interest Rate

$ Remaining Balance

Purchase Date (mm/yy)

$ Monthly Mortgage Payment

PROPERTY 2 MORTGAGE

Product Type (check one):

- Adjustable: ☐ 1yr ☐ 2yr ☐ 3yr
- Fixed: ☐ 10yr ☐ 15yr ☐ 30yr

Annual Interest Rate

$ Remaining Balance

Purchase Date (mm/yy)

$ Monthly Mortgage Payment

HOME EQUITY LOC

Do you have a line of credit on your property? ☐ Yes ☐ No

If yes, which property?

$ Balance

$ Annual Interest Rate

$ Monthly Payment

Available credit line?

Do you plan to buy a vacation home or another property in the future? ☐ Yes ☐ No

When?

Where?

$ Estimated Cost

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. Clients should consult their tax advisor for matters involving taxation and tax planning and their attorney for matters involving trust and estate planning and other legal matters.

Other Liabilities

Debt

CREDIT CARDS

$	%	$	$
	APR	Minimum Payment	Monthly Payment
$	%	$	$
	APR	Minimum Payment	Monthly Payment
$	%	$	$
	APR	Minimum Payment	Monthly Payment
$	%	$	$
	APR	Minimum Payment	Monthly Payment

CARS

$	%	$	
	APR	Payment	Finish Date (mm/yy)
$	%	$	
	APR	Payment	Finish Date (mm/yy)
$	%	$	
	APR	Payment	Finish Date (mm/yy)
$	%	$	
	APR	Payment	Finish Date (mm/yy)

STUDENT LOANS, PERSONAL LOANS

$	%	$	
	APR	Payment	Finish Date (mm/yy)
$	%	$	
	APR	Payment	Finish Date (mm/yy)
$	%	$	
	APR	Payment	Finish Date (mm/yy)
$	%	$	
	APR	Payment	Finish Date (mm/yy)

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. Clients should consult their tax advisor for matters involving taxation and tax planning and their attorney for matters involving trust and estate planning and other legal matters.

Objectives

Investment Objectives

WHAT IS YOUR TIMELINE TO ACCOMPLISH YOUR INVESTMENT OBJECTIVES OR GOALS?

Short-term objectives (1–5 years)

Medium-term objectives (6–10 years)

Long-term objectives (11–20 years)

WHAT ARE YOUR GOALS FOR RETIREMENT? (LIFESTYLE, VALUES, CHARITY, INTERESTS, TRAVEL, ETC.)

1)

2)

3)

RISK TOLERANCE (CHECK ONE):

☐ Conservative (0 to 25% in stocks) ☐ Conservative/Moderate (25 to 40% in stocks) ☐ Moderate (40 to 55% in stocks)

☐ Moderate/Aggressive (55 to 65% in stocks) ☐ Aggressive (over 65% in stocks)

ADVISOR INFORMATION

Insurance agent

CPA

Attorney

Other financial advisor

Do you have a current will? ☐ Yes ☐ No

Do you have a current Trust? ☐ Yes ☐ No

TELL US ABOUT YOURSELF.

What are your financial goals or concerns? What are your expectations of your financial advisor?

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. Clients should consult their tax advisor for matters involving taxation and tax planning and their attorney for matters involving trust and estate planning and other legal matters.

Morgan Stanley

The Walsh Group

Please complete and return to:

The Walsh Group
at Morgan Stanley

Attn: The Walsh Group

Willis Tower,
233 S. Wacker Drive
Suite 8600
Chicago, IL 60606

312-419-3314

Website
advisor.morganstanley.com/the-walsh-group

We appreciate you providing the necessary information in order for our team to fully understand your financial picture. Thank you for the trust that you have placed in us, and also for the opportunity to work with you and your family.

The strategies and/or investments discussed in this material may not be appropriate for all investors. The appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives.

When Morgan Stanley Smith Barney LLC, its affiliates and Morgan Stanley Financial Advisors and Private Wealth Advisors (collectively, "Morgan Stanley") provide "investment advice" regarding a retirement or welfare benefit plan account, an individual retirement account or a Coverdell education savings account ("Retirement Account"), Morgan Stanley is a "fiduciary" as those terms are defined under the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), and/or the Internal Revenue Code of 1986 (the "Code"), as applicable.

When Morgan Stanley provides investment education, takes orders on an unsolicited basis or otherwise does not provide "investment advice", Morgan Stanley will not be considered a "fiduciary" under ERISA and/or the Code. For more information regarding Morgan Stanley's role with respect to a Retirement Account, please visit www.morganstanley.com/disclosures/dol. Tax laws are complex and subject to change. Morgan Stanley does not provide tax or legal advice. Individuals are encouraged to consult their tax and legal advisors (a) before establishing a Retirement Account, and (b) regarding any potential tax, ERISA and related consequences of any investments or other transactions made with respect to a Retirement Account.

Individuals executing a 10b5-1 trading plan should keep the following important considerations in mind: (1) 10b5-1 trading plans should be approved by the compliance officer or general counsel of the individual's company. (2) A 10b5-1 trading plan may require a cessation of trading activities at times when lockups may be necessary to the company (i.e., secondary offerings, pooling transactions, etc.). (3) A 10b5-1 trading plan does not generally alter the restricted stock or other regulatory requirements (e.g., Rule 144, Section 16, Section 13) that may otherwise be applicable. (4) 10b5-1 trading plans that are modified or terminated early may weaken or cause the individual to lose the benefit of the affirmative defense. (5) Public disclosure of 10b5-1 trading plans (e.g., via press release) may be appropriate for some individuals. (6) Most companies will permit 10b5-1 trading plans to be entered into only during open window periods. (7) Morgan Stanley, as well as some issuers, imposes a mandatory waiting period between the execution of a 10b5-1 trading plan and the first sale pursuant to the plan.

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

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.

2022,2023 Forbes Best-In-State Wealth Advisors
Source: Forbes.com (2022,2023). Forbes Best-In- State Wealth Advisors ranking awarded in 2022,2023. Each ranking was based on an evaluation process conducted by SHOOK Research LLC (the research company) in partnership with Forbes (the publisher). This evaluation process concluded in June of the previous year the award was issued having commenced in June of the year before that. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to SHOOK Research LLC to obtain or use the ranking. This ranking is based on in-person and telephone due diligence meetings to evaluate each advisor qualitatively, a major component of a ranking algorithm that includes client retention, industry experience, review of compliance records, firm nominations, and quantitative criteria, including assets under management and revenue generated for their firms. Investment performance is not a criterion. Rankings are based on the opinions of SHOOK Research LLC and this ranking may not be representative of any one client's experience. This ranking is not indicative of the Financial Advisor's future performance. Morgan Stanley Smith Barney LLC is not affiliated with SHOOK Research LLC or Forbes. For more information, see www.SHOOKresearch.com.

2020–2022 Forbes America's Top Next-Gen Wealth Advisors & Top Next-Gen Wealth Advisors Best-in-State (formerly referred to as Forbes America's Top Next-Gen Wealth Advisors, Forbes Top 1,000 Next-Gen Wealth Advisors, Forbes Top 500 Next Generation Wealth Advisors)
Source: Forbes.com (2020–2022). Forbes America's Top Next-Gen Wealth Advisors & Top Next-Gen Wealth Advisors Best-In-State ranking awarded in 2020–2022. Each ranking was based on an evaluation process conducted by SHOOK Research LLC (the research company) in partnership with Forbes (the publisher). This evaluation process concluded in March of the year the award was issued having commenced in March of the previous year. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to SHOOK Research LLC to obtain or use the ratings. These rankings are based on in-person and telephone due diligence meetings to evaluate each advisor qualitatively, a major component of a ranking algorithm that includes client retention, industry experience, review of compliance records, firm nominations, and quantitative criteria, including assets under management and revenue generated for their firms. Investment performance is not a criterion. Rankings are based on the opinions of SHOOK Research LLC and these rankings may not be representative of any one client's experience. These rankings are not indicative of the Financial Advisor's future performance. Morgan Stanley Smith Barney LLC is not affiliated with SHOOK Research or Forbes. For more information, see www.SHOOKresearch.com.

©2022 Morgan Stanley Smith Barney LLC. Member SIPC.