

Morgan Stanley

# The Wolfslau Group at Morgan Stanley







**Back Row, Left to Right:** Paul Salas, Becky Tapper, Curtis Wolfslau, Kathryn Simmons, Jonathan Thomas  
**Front Row, Left to Right:** Steven Long, Catherine Wolfslau, Robert Schwartz, Karl Wolfslau, Oscar Ramos

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# The Wolfslau Group at Morgan Stanley

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Each individual has a unique vision of what retirement should look like. It is our responsibility to help you define that goal and provide you with the plan and tools necessary to achieve it.

We focus on retirement planning, from asset accumulation to income generation, and we have helped clients assess where they are in relation to their retirement goals and what strategies can be implemented to help achieve the retirement they envision. The Wolfslau Group employs a systematic approach designed to uncover issues too often overlooked by clients — for example, what to do with 401(k) assets when leaving an employer or how to initiate pension benefits.

Once we identify the obstacles in your path, we will work to help eliminate them through strategies designed to take full advantage of all income sources available to you, locate new potential sources that may generate income for the rest of your life, and help accumulate assets for unforeseen expenses.

# Meet the Professionals



## Karl Wolfslau

*Managing Director—Wealth Management  
Senior Portfolio Management Director  
Financial Planning Specialist, Financial Advisor  
Workplace Advisor—Equity Compensation*

Karl Wolfslau, Managing Director, Senior Portfolio Management Director and Financial Advisor with The Wolfslau Group at Morgan Stanley, is the cornerstone behind the success of our team. With over 30 years of industry experience, he has guided our team into the privileged position of overseeing in excess of \$3 billion in client assets as of May 2025. His leadership experience has led the team to be recognized around the country, ranked number 50 nationally and number 5 in California by Forbes. Karl develops custom portfolios for each client using individual equities, fixed income investments and other efficient instruments. His goals: to reduce risk, employ appropriate diversification, and provide proper cash flow based on each client's specific needs.

Karl graduated from Chapman University with an MBA (Honors) and earned a Bachelor of Arts (Honors) from California State University at Fullerton.

He continued to strive for an even greater understanding of the financial markets by earning his designation as a Financial Planning Specialist. Karl uses his knowledge to help individuals retire in accordance with their own personalized goals while avoiding the common pitfalls faced by investors today.

Karl has always stayed true to a constant theme throughout his career, combining his love of numbers with his desire to see others within the community develop successful retirement plans. He has assembled a team of financial professionals around a central core of essential fundamental standards: integrity, high levels of service and a comprehensive knowledge of investments.

Karl has been recognized by Barron's magazine as one of the top 1,200 Financial Advisors in the United States every year from 2014-2025. Karl has also been ranked on the Forbes Best-In-State Wealth Advisors list for 2020-2025. Karl and his wife, Cathy, have been married for over 30 years, and they understand a balanced life is the essence of happiness. Outside of the office, Karl and Cathy enjoy a wide range of hobbies including boating and scuba diving with their two children, Curtis and Jennifer.

<sup>1</sup>2024 Forbes America's Top Wealth Management Teams High Net Worth  
Source: Forbes.com (Awarded Nov 2024). Data compiled by SHOOK Research LLC based on 12-month time period concluding in March of the year the award was issued.

<sup>2</sup>2025 Forbes Best-In-State Wealth Management Teams  
Source: Forbes.com (Awarded Jan 2025). Data compiled by SHOOK Research LLC based on a 12-month time period concluding in March prior to the issuance of the award.

<sup>3</sup>2014-2025 Barron's Top 1,200 Financial Advisors: State-by-State (formerly referred to as Barron's Top 1,000 Financial Advisors: State-by-State)  
Source: Barrons.com (Awarded 2014-2025). Data compiled by Barron's based on 12-month period concluding in Sept of the year prior to the issuance of the award.

<sup>4</sup>2020-2025 Forbes Best-In-State Wealth Advisors  
Source: Forbes.com (Awarded 2020-2024). Data compiled by SHOOK Research LLC based 12-month time period concluding in June of the year prior to the issuance of the award.

Please see back page for full disclosure





### Steven Long

*Managing Director—Wealth Management  
Senior Portfolio Management Director  
Financial Planning Specialist, Financial Advisor  
Workplace Advisor—Equity Compensation*

Steven Long is a Managing Director, Senior Portfolio Management Director and Financial Advisor with The Wolfslau Group at Morgan Stanley. Steve offers clients comprehensive and personalized guidance in many areas of wealth management—including retirement planning, 401(k) rollovers, pension distributions, college planning, estate planning strategies and access to lending services. Steve initially began working with Karl Wolfslau at Smith Barney, a predecessor company of Morgan Stanley, in 2006. He holds FINRA Series 6, 7, 63 and 65 certifications, as well as Morgan Stanley's Financial Planning Specialist designation, and he has assisted hundreds of client families through their transition into retirement. He is driven to help clients realize their financial goals in alignment with their risk tolerance. He is passionate about providing clients with the highest level of service and holding himself to the utmost ethical and professional standards.

Steve was a founding partner of The Wolfslau Group. He holds a master's degree from Loyola Marymount University and a bachelor's degree from St. Edward's University in Austin, Texas. Steve resides in Manhattan Beach with his wife, Liv, and their two sons, Lochner and Griffin, who are actively involved in rugby and swimming. Steve was recognized in 2022-2025 by Forbes magazine as a Best-In-State Wealth Advisor<sup>4</sup> for California.



### Robert Schwartz

*Executive Director—Wealth Management  
Senior Portfolio Manager  
Financial Planning Specialist  
Financial Advisor*

Robert Schwartz is a time-tested financial professional who joined our team as a Financial Advisor in 2009. He came to us from a large firm, where he was a team manager responsible for dozens of representatives. Consistently a top performer in his previous position, we saw him as a natural fit to captain our marketing team, leveraging his proactive attitude and distinctive skill set to bring our message of responsible financial growth to the community.

Rob received his degree from Central Connecticut State University, and during his 20 years of experience in financial services, he has acquired his FINRA Series 7 and 66 certificates. He commands a wealth of knowledge that our current and prospective clients benefit from daily. Rob manages our marketing team, which includes our Advisors based in affiliated cities. He uses his experience in the industry to guide these advisors as they serve both our clients and prospective clients. Rob is a valuable asset to The Wolfslau Group, and ensures that our marketing team provides a first-class client experience. Rob resides in Miami with his wife, Michon; daughter, Shae; and grandson, Asher. Rob and his family enjoy hiking and being outdoors.

<sup>4</sup> 2020-2025 Forbes Best-In-State Wealth Advisors

Source: Forbes.com (Awarded 2020-2024). Data compiled by SHOOK Research LLC based 12-month time period concluding in June of the year prior to the issuance of the award.

Please see back page for full disclosure



### Catherine Wolfslau

*Senior Portfolio Manager  
Financial Planning Specialist  
Financial Advisor  
Workplace Advisor—Equity Compensation*

Catherine Wolfslau has been a Financial Advisor and Financial Planning Specialist for 19 years, focusing on assessing the individual needs of each investor and developing retirement plans.

Catherine graduated from California State University at Long Beach with a master's degree (and was awarded the Most Outstanding Graduate Student). She also earned a Bachelor of Science from the University of California Irvine, cum laude. Prior to her career in the financial industry, Catherine worked in several roles within the health care industry, including her position as the senior clinical social worker at St. Joseph's Hospital. Her unique experience within the health care industry enhances her ability to help clients develop financial and retirement plans that look at the "big picture," as she is able to effectively communicate the benefits and options available to our clients in all stages of life. Coupled with her breadth of financial knowledge as a holder of FINRA series 7, 63 and 65 certificates, Catherine is not only a skilled Financial Advisor but is also experienced at facilitating life plans.

Catherine's commitment extends beyond our doors and into both our local and national communities. Catherine has long been actively associated with the Girl and Boy Scouts of America, the Orange County Philharmonic

Society and the Mater Dei High School Music Program, and she was honored with the Gold Level President's Volunteer Service Awards from 2007 to 2009.

Catherine is an invaluable asset to The Wolfslau Group and a favorite among our clients. She has a true passion for translating client needs and goals into well-tailored retirement plans designed to stand the test of time.



### Jonathan Thomas

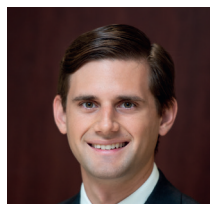
*First Vice President  
Financial Planning Specialist, Financial Advisor  
Senior Portfolio Management Director  
Workplace Advisor—Equity Compensation*

Jonathan Thomas is a dedicated financial advisor with extensive expertise in wealth management and retirement planning. He began his career at Morgan Stanley in 2009 as an intern while completing his degree in Finance at California State University, Long Beach. As a key member of the Wolfslau Group at Morgan Stanley, he provides clients with strategic guidance to navigate complex financial landscapes, ensuring they make informed investment decisions tailored to their goals.

As a Senior Portfolio Management Director, Jonathan has cultivated a deep understanding of market and portfolio management fundamentals. His commitment to excellence and client education has earned him industry recognition, including being named one of Forbes' Top 500 Next-Generation Wealth Advisors in 2017, 2018, and 2019.

Jonathan resides in Huntington Beach with his wife, Erin, and their son, Weston. Outside of work, he enjoys fishing, freediving, surfing, and spending time with family. Passionate about financial empowerment, he is often found in corporate settings or at kitchen tables, helping individuals confidently plan for every stage of life.

<sup>5</sup> 2017-2019 Forbes America's Top Next-Gen Wealth Advisors and 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 2017-2019). Data compiled by SHOOK Research LLC based on 12-month period concluding in March of the year the award was issued. Please see back page for full disclosure.



### **Curtis Wolfslau**

*Vice President  
Portfolio Management Director  
Financial Advisor  
Workplace Advisor—Equity Compensation*

Curtis Wolfslau is a Financial Advisor and Portfolio Manager who creates and implements financial plans, portfolio income strategies with clients, while assisting Karl with the management of our portfolios. He joined The Wolfslau Group at Morgan Stanley in 2012 and uses his knowledge to help our clients plan for and achieve their individual goals in retirement. Additionally, Curtis assists our team with fundamental analysis while also building and administering the team's internal database that allows us to provide industry-leading service for all of our clients. Curtis graduated from Chapman University with his MBA and an undergraduate degree in business finance and a minor in history, magna cum laude.

Curtis' commitment to excellence and service extends beyond the workplace and the classroom. In 2013, he became an Eagle Scout, which required leadership, countless hours of community service, dedication and integrity. Additionally, he enjoys volunteering for the Mater Dei High School Pageantry Corps teaching students to play percussion instruments in competitions throughout the state. Curtis enjoys spending his free time outdoors, boating and scuba diving. His goal is to help people attain financial security as a Financial Advisor with The Wolfslau Group at Morgan Stanley.



### **Andrew Keam**

*Vice President  
Financial Advisor  
Financial Planning Specialist  
Workplace Advisor — Equity Compensation*

Andrew Keam is a Financial Advisor with The Wolfslau Group at Morgan Stanley. He has been entrusted by the senior partners of the team to expand our client base in Phoenix, Arizona. Andrew is a firm believer in the team's goal of educating clients and prospects about market fundamentals and the utilization of custom portfolios to best prepare them for a successful retirement. Andrew has been an integral part of the team's Marketing Division over the past several years. In his role as a Financial Advisor, he aspires to provide clients with a personalized educational experience in financial and retirement planning.

Andrew began his career with The Wolfslau Group as an intern in 2010. He excelled in his initial position while he diligently studied at California State University, Long Beach, earning a bachelor's degree in finance. Andrew's productivity and work ethic propelled him into a full-time Client Service Associate role. Subsequently, his responsibilities entailed reaching out to potential clients and managing The Wolfslau Group's growing internship program. While in this full-time position, Andrew obtained his FINRA Series 7 and 66 licenses while expanding his understanding of retirement planning strategies. His diligence, professional ethics, and dedication resulted in Andrew's promotion to Financial Advisor within The Wolfslau Group at Morgan Stanley.



### **Garrett Getty**

*Financial Advisor  
Workplace Advisor—Equity Compensation*

Garrett Getty is a Financial Advisor with the Wolfslau Group at Morgan Stanley representing our team in Houston, Texas. Garrett focuses on introducing prospective clients to our custom asset management strategies. This education encompasses both market fundamentals as well as individual retirement planning. With these tools, Garrett helps prepare our clients and prospective clients for retirement, and allows them to better understand the tools that we use to develop a successful retirement plan. Garrett was named to the Firm's Pacesetter's Club in 2019, a global recognition program for Financial Advisors who, early in their career, have demonstrated the highest professional standards and first-class client service.

Garrett began his career at The Wolfslau Group in our internship program in 2014. Over the next few years, he successfully managed over 20 interns while gaining the necessary knowledge and experience to excel as a Financial Advisor. While managing this team, Garrett focused on reaching out to potential clients regarding The Wolfslau Group's strategies. As an associate, he obtained his FINRA Series 7 and 66 licenses, and graduated from California State University, Long Beach, with a degree in business finance. As a Financial Advisor, Garrett is committed to providing industry-leading service to our clients and prospective clients. He is dedicated to reviewing each client's individual needs and goals in order to help build a sound financial plan from the ground up. Garrett is originally from Lake Tahoe, Nevada, and outside the office, he enjoys golf and maintaining an active lifestyle.





### Nicole Hindin

*Financial Advisor  
Workplace Advisor — Equity Compensation*

Nicole Hindin is a Financial Advisor with The Wolfslau Group at Morgan Stanley. She represents our team in Oakland, California, and introduces prospective clients to our custom portfolio strategies. Nicole provides an individualized education that focuses on preparing clients and prospects for retirement. This education encompasses both market fundamentals and individual retirement planning. She applies our team's experience to every client's individual needs and goals. Nicole graduated magna cum laude from California State University, Long Beach.

Nicole began her career with The Wolfslau Group in our internship program. She was promoted to the position of Client Service Associate, where she managed our 20-person internship program. Nicole was responsible for training, delegating, and providing superior customer service and educational information. While an associate, Nicole obtained her FINRA Series 7 and 66 licenses.

Nicole's commitment to her community extends beyond the workplace as she enjoys volunteering with youth and senior living facilities. She has helped people from all walks of life through various personal and professional challenges. Nicole is dedicated to continuing to provide superior customer service as a Financial Advisor with The Wolfslau Group.

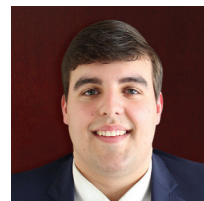


### Jared Singh

*Associate Vice President  
Senior Portfolio Manager  
Financial Planning Specialist, Financial Advisor  
Workplace Advisor — Equity Compensation*

Jared Singh is a Financial Advisor with the Wolfslau Group at Morgan Stanley. He focuses on educating people about our customized financial plans and asset management strategies. Jared works to create value for our clients by applying our team's experience in financial and retirement planning to each person's individual situation, needs and goals. His own experience in finance comes from both his background with our team as well as his degree in finance from California State University, Long Beach. Jared also grew his knowledge of the financial markets by earning his Financial Planning Specialist and Portfolio Management designations. Jared has been named to the firm's Pacesetter's Club, a global recognition program for Financial Advisors who, early in their career, have demonstrated the highest professional standards and first-class client service.

Jared began his career with the Wolfslau Group in our internship program and worked to introduce prospective clients to our team. During his time in this program, Jared excelled while displaying the honesty and integrity necessary to succeed within our team. He was then promoted to be a Client Service Associate, where he obtained his FINRA Series 7 and 66 certifications. Due to Jared's dedication to serving our clients and prospective clients, he was promoted to be a Financial Advisor. Now, Jared continues to provide superior client service as we expand our client base in the Dallas Metroplex and the Pacific Northwest. Outside of the office, Jared is involved with his community and has volunteered at senior living facilities, homeless shelters, as well as the Veterans Administration. Jared and his wife, Saci, enjoy many activities together including fishing, skiing and camping.



### Ross Bohan

*Financial Advisor  
Financial Planning Specialist  
Workplace Advisor — Equity Compensation*

Ross Bohan is a Financial Advisor with The Wolfslau Group at Morgan Stanley representing our team in the southeast region from his office in Atlanta, Georgia.

Ross educates prospective and existing clients on our asset management strategies while tailoring the conversation to match their specific needs. He helps them to understand our cash flow strategies and the tools we use to construct a successful retirement plan.

Ross began his career with The Wolfslau Group in our internship program. He was promoted to the position of Client Service Associate, where he assisted our senior advisors in managing our 25-person internship program. As an associate, he obtained his FINRA series 7 and 66 licenses, and graduated summa cum laude from Florida Atlantic University with a major in finance and a minor in economics and hospitality. Outside of the office, Ross enjoys an active lifestyle but understands the importance of giving back to the community. He often spends his time volunteering at senior centers and has gone on a number of mission trips to give back to the less fortunate.



### **Megan Costello**

*Financial Advisor  
Workplace Advisor—Equity Compensation*

Megan Costello is a Financial Advisor with the Wolfslau Group at Morgan Stanley that represents our team in Denver, Colorado. Megan introduces prospects and clients to retirement solutions and personalized wealth management options to fit each individual's goals and needs.

Megan began her career with the Wolfslau Group in 2019 following her graduation from the University of Southern California with a degree from Marshall School of Business. As a top-performing intern, she quickly earned a promotion within the team to a Client Service Associate, where she attained her FINRA Service 7 and 66 licenses. After excelling to serve our prospective clients, Megan relocated back to her home state and was promoted to Financial Advisor. She continues to expand our client base across the Rocky Mountain region and is dedicated to providing retirement solutions using our income-generating portfolios. Outside of the office, Megan enjoys spending her free time outdoors, hiking, skiing and spending time with her loved ones.



### **Jennifer Wolfslau**

*Financial Advisor  
Workplace Advisor—Equity Compensation*

Jennifer Wolfslau is a Financial Advisor with The Wolfslau Group at Morgan Stanley. She initially joined our team in 2016 and has demonstrated a firm grasp of the inner workings of Morgan Stanley's systems and financial planning tools. Jennifer works closely with our senior advisors, and focuses on guiding our clients through financial and retirement planning. As an associate, Jennifer expanded her knowledge of the financial services industry by providing our clients industry-leading service as well as obtaining her FINRA SIE, Series 7 and 66 licenses. Jennifer graduated magna cum laude from Chapman University in 2020 with an undergraduate degree in business administration.

Jennifer's commitment to service extends beyond the office. Prior to her career in the finance industry, Jennifer worked in several business development roles within the non-profit sphere. Jennifer's unique experience enhances her ability to understand clients' needs and provide superior client service for our team. In her free time, she enjoys spending her time outdoors, hiking and traveling with her family.



### **Paul Salas**

*Financial Advisor, CFP®  
Financial Planning Specialist  
Workplace Advisor — Equity Compensation*

Paul Salas is a CFP® professional and Financial Advisor with The Wolfslau Group at Morgan Stanley. He joined our team in 2018 through our internship program and obtained his bachelor's in finance at California State University Long Beach while concurrently obtaining his Series 7 and Series 66 licenses from FINRA.

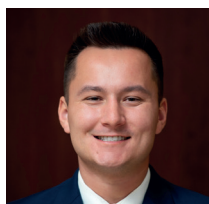
Soon after he became a full-time member of our team where he was responsible for day-to-day processes under the guidance of our team's senior partners.

He now plays a key role on our team by overseeing portfolio management operations and working closely with Karl and Curtis Wolfslau in applying his understanding of capital markets in portfolio construction and analysis. He is responsible for helping ensure that client portfolios remain aligned with their goals, risk tolerance, and long-term financial objectives.

Paul helps represent our team in Southern California, as a CFP® professional, and has met the high standards of ethics and competency set forth by the CFP Board by adhering to the fiduciary standard of always acting in a client's best interests when providing financial planning advice. His understanding of employee benefits, retirement planning, tax planning, and estate planning allows him to develop holistic financial plans that identify strategies to achieve both short-term and long-term goals with clients through a comprehensive and collaborative process.

Outside of the office, Paul enjoys reading, exploring new restaurants, and playing golf.

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### **Drew Mammen**

*Financial Advisor  
Financial Planning Specialist  
Workplace Advisor—Equity Compensation*

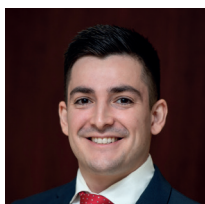
Drew Mammen is a Financial Advisor with The Wolfslau Group at Morgan Stanley.

Drew originally joined our team as an intern in 2018, where he introduced prospective clients to our team's asset management strategies. As an associate, he obtained his FINRA Series 7 and 66 licenses, and graduated from California State University, Long Beach, with a major in finance.

Before his promotion to a Financial Advisor, Drew prepared marketing materials, provided client services, and supported our senior Advisors. Drew is responsible for educating and providing superior customer service to our clients and prospects.

Drew was promoted to his current role due to his achievements, character and exceptional work ethic in the program.

Outside of the office, he enjoys snowboarding, basketball and visiting new restaurants. Drew now represents our team in Houston, Texas.



### **Leland Callahan**

*Financial Advisor  
Financial Planning Specialist  
Workplace Advisor—Equity Compensation*

Leland Callahan is a Financial Advisor with The Wolfslau Group at Morgan Stanley. Leland originally joined our team as an intern in 2016, where he introduced prospective clients to our team's asset management strategies.

As an Associate, he obtained his FINRA Series 7 and 66 licenses, and graduated from California State University, Long Beach, with a major in finance. He assisted our senior advisors in managing our 25-person internship program, and was responsible for training, delegating, and providing superior customer service and educational information.

He was promoted to his current role as a Financial Advisor due to his success and character as well as the guidance he provided in the program to both clients and colleagues.

Outside of the office, he enjoys traveling, basketball, and enjoying an active lifestyle.

Leland now represents our team in Phoenix, Arizona.



### **Alyssa Bui**

*Financial Advisor  
Financial Planning Specialist*

Alyssa Bui is a Financial Advisor with The Wolfslau Group at Morgan Stanley in Tampa, Florida. She graduated from California State University, Long Beach, with a degree in business finance and holds her FINRA Series 7 and 66 licenses. Alyssa joined the team as a Registered Client Service associate and provided exceptional marketing and client services, and support for all the senior advisors. Alyssa managed the Wolfslau Group's 25-person internship program, where she was responsible for training interns and delegating tasks while providing superior customer service and educational information to prospective clients. Alyssa began her career with the Wolfslau Group in the internship program in 2019, and was promoted to her current role due to her success and her work ethic. Outside of the office, she enjoys playing beach volleyball, traveling to national parks, and volunteering for 5-Eleven Hoops.





### Alex Faria

Financial Advisor  
Financial Planning Specialist

Alex Faria is a dedicated financial advisor with The Wolfslau Group at Morgan Stanley, where he brings a wealth of experience and a personalized approach to wealth management. As a Financial Planning Specialist, Alex has completed Morgan Stanley's rigorous training program, equipping him with advanced knowledge in financial planning to better serve clients with tailored strategies.

In his role, Alex focuses on introducing new clients to the team, engaging them in meaningful discussions about The Wolfslau Group's individualized strategies, and ensuring a seamless onboarding process. His ability to connect with clients and provide a comprehensive understanding of the team's approach is a cornerstone of his work.

Originally from the greater Seattle area, Alex pursued his education at Chapman University in Orange County. While at Chapman, he began his career as an intern with The Wolfslau Group, where his hard work and commitment earned him a promotion to financial advisor. Today, Alex works closely with Jared Singh and serves clients across Dallas and the Pacific Northwest, leveraging his deep understanding of the unique financial landscapes of these regions.

Alex and his wife, Lakota, are actively involved in their communities, fostering connections, and supporting local initiatives. In their free time, they enjoy reading, playing pickleball, and staying active together. Alex's dedication to his clients and his community reflects his belief in building lasting relationships and making a positive impact.



### Jonathan Alvares Segura

Financial Advisor  
Financial Planning Specialist

Jonathan Alvares Segura is a Financial Advisor with The Wolfslau Group at Morgan Stanley. Jonathan joined our team as an intern in 2020 and began assisting the business development side of our group by introducing prospective clients to our team's wealth management strategies. After excelling in his internship, obtaining his FINRA Series 7 and 66 licenses, and graduating from California State University, Long Beach with a degree in Finance, Jonathan was promoted to a full-time financial planning role. Jonathan worked under the direction of our Senior Financial Advisors to create and update financial plans for our team's prospective and current clients. Jonathan also worked as a full-time Registered Client Service Associate for several years. He was able to handle the day-to-day operations to help maintain client accounts and upkeep client relationships. As of December 2024, Jonathan has taken his next step in his career becoming a Financial Advisor. Jonathan plans to utilize his experience gathered as a service professional to now assist prospects and clients in the southeast region of the US for our team. Located in Atlanta Georgia he will continue to meet and educate individuals on our team's strategies in wealth management and retirement planning. Outside of the office, Jonathan enjoys playing sports like basketball and golf, riding horses, and maintaining an active lifestyle.

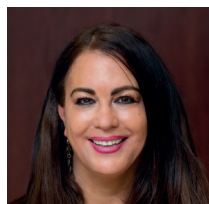


### Kathryn Simmons

Assistant Vice President  
Director of Business Strategy

Kathryn Simmons is our Director of Business Strategy. She views her service to our clients as a privilege, and she is passionate about helping them make the most of their retirement. She has experience in the intricacies of our business, such as aiding clients through the complexities of inheriting assets or passing them down to the next generation. Kathy has a hand in almost every aspect of our business, from placing trade orders to performing client account reviews. She also functions as a vital knowledge base for newer associates while using her knowledge to assist both our Financial Advisors and clients alike.

Kathy's extensive experience in the financial service industry goes back to 1998 when she began working with Karl Wolfslau at Smith Barney, a predecessor company of Morgan Stanley. She earned an Associate of Arts from Cypress College, and she holds her Series 7, 63 and 65 certificates. Throughout her tenure with the Wolfslau Group, Kathy has continued to grow and expand her skill set while always providing impeccable client service. Her positive attitude and steadfast work ethic are invaluable assets to our clients and our team.



### Becky Tapper

*Senior Registered Associate*

Becky is a Senior Registered Associate with The Wolfslau Group at Morgan Stanley. She began her career in the industry at Dean Witter in 1994, a predecessor company to Morgan Stanley. Becky uses her experience to assist our clients with more complex tasks, such as completing their required minimum distribution or adjusting their financial plan.

She is well-versed in navigating the Morgan Stanley back office on behalf of our clients, as well as contacting other financial institutions with our clients to help gather information and process transactions. She is able to use her wealth of knowledge of our industry to help assist and train our newer associates as they gain experience with our team.

Becky has a master's degree from National University, an undergraduate degree from UCLA, as well as her FINRA Series 7, 63, 31, and 66 licenses. She continues to learn and grow in her role with our team and is dedicated to providing exceptional customer service to our clients. Outside of the office, she volunteers for the Golden Retriever Rescue in California and fund raises for shelter animals, working to provide them with blankets, toys, and treats.

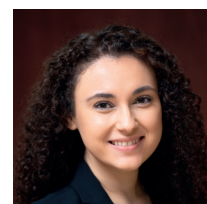


### Oscar Ramos

*Assistant Vice President  
Wealth Management Associate  
Financial Planning Specialist*

Oscar Ramos is a Wealth Management Associate with The Wolfslau Group at Morgan Stanley. He currently assists our clients with their everyday needs, leads the service associates' account reviews and assists with asset consolidation. Oscar provides superior customer service for our team and is knowledgeable of the inner workings of the Morgan Stanley back office. Oscar graduated from California State University, Long Beach, in 2017 with a degree in finance, and obtained his FINRA Series 7 and 66 licenses.

Oscar joined our team in 2016 as an intern and took on a marketing role in which he introduced prospective clients to our team's asset management strategies. Here, he excelled in his role and was offered a full-time position with our group in 2017. Outside of the office, Oscar is an avid car enthusiast, enjoys snowboarding, golfing, dining and anything else outdoors.



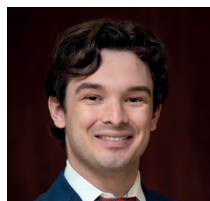
### Eleni Attard

*Registered Client Service Associate*

Eleni Attard is a Registered Client Service Associate with the Wolfslau Group at Morgan Stanley. She joined our team in 2019 as a member of the internship program, where she introduced our team's unique strategies to prospective clients. Her dedication and desire to help clients achieve their goals led her to being offered a full-time position on our team in 2021. Today, Eleni helps our clients with their everyday needs and facilitates the day-to-day operations that provide our clients with exceptional customer service.

She graduated cum laude from Chapman University in 2020 with a bachelor's degree in business administration with a double emphasis in finance and management, and a minor in economics. She further extended her knowledge of the finance industry through passing the Securities Industry Essential Exam, Series 7 and 66.

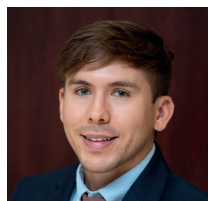
Eleni is dedicated to providing our clients with superior service to help them accomplish their financial goals. She is looking forward to expanding her skills. Outside of the office, she enjoys exploring new places, going on hikes, and trying new recipes.

**Jack Le Berthon***Wealth Management Analyst*

Jack is a Wealth Management Analyst with The Wolfslau Group at Morgan Stanley. He works closely with our senior advisors to help clients navigate retirement and accomplish their financial goals. As the leader of our service team, he directs our team's training and development while assisting clients with their financial day-to-day needs.

Jack joined The Wolfslau Group in 2021 where he was responsible for allocating and rebalancing client portfolios under the instruction of the group's senior partners. Additionally, he assists in administering the team's internal database which allows for the industry leading service provided to clients. Jack graduated Magna Cum Laude from University of California Irvine in 2020 with a degree in Business Economics. As a holder of FINRA SIE, Series 7 and Series 66 licenses, Jack continues to expand his knowledge and passion for finance through his work in his various roles as a member of the Wolfslau Group.

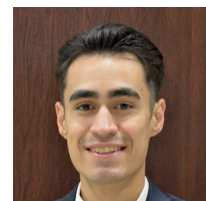
Outside the office, Jack enjoys snowboarding, basketball, and football. Jack's goal is to become a Financial Advisor with the Wolfslau Group.

**Matthew Kriege***Wealth Management Analyst*

Matthew Kriege is a Wealth Management Analyst with The Wolfslau Group at Morgan Stanley. He joined our team in 2021 bringing with him experience from the tax, insurance and real estate industries. Matthew graduated from Azusa Pacific University in 2016. He went on to complete his post-baccalaureate at Oxford University researching the philosophy of psychology, and continued his studies in experimental psychology at California State University, Fullerton.

Matthew communicates with our clients and assists them in managing their accounts. He provides direction in utilizing the Morgan Stanley Online platform and guides clients through the various retirement processes. Matthew attained his FINRA Series 7 and 66 licenses to better assist the financial needs and planning of his clients.

Outside the office, you can find him running and biking the South County wilderness and state parks or climbing in Malibu. He is also part of the Institute of the Arts, Music and Science in Bellflower, California, where he volunteers with grant writing and community programs. Combining his work and interest in psychology, Matthew conducts survey research with Prolific and volunteers with the Alzheimer's Association.

**Ben Angotti***Wealth Management Associate*

Benjamin Angotti is a Wealth Management Associate with The Wolfslau Group at Morgan Stanley. Benjamin joined the internship program in 2021, where he served as a bridge for prospective clients, introducing them to our various strategies and retirement goals. His dedication and passion to help families and individuals allowed him to obtain a full-time role in 2022, where he continues to deliver excellent customer experience paired with a strong commitment to being an efficient and effective team player.

Benjamin graduated from Chapman University in 2021 with a bachelor's degree in business administration with an emphasis in finance and a minor in political science. He extended his education by passing the Securities Industry Essentials exam, the Series 7 and 66 licenses, which helped in developing his skill set and knowledge of the industry, and our retirement services. Outside of the office, Benjamin enjoys outdoor activities such as baseball, hiking and going to the beach. In addition, he has a passion for market research and investment analysis.



## MEET THE PROFESSIONALS



### **Talon Love**

*Registered Client Service Associate*

Talon Love is a Registered Client Service Associate with the Wolfslau Group at Morgan Stanley. He joined the team in 2021 through our internship program, where he introduced prospective clients to our team's unique goals and strategies. After graduating from the University of California Irvine in 2022, with his bachelor's in business economics, Talon worked to obtain his FINRA SIE, Series 7 and 66 licenses. Talon was promoted to his current role and continues to develop professionally, working full time to allocate and rebalance client portfolios under the direction and guidance of our senior partners. With a keen interest in markets, Talon aims to use his knowledge to strengthen the team and provide excellent service to our clients. In his free time, Talon is an avid snowboarder, runner and lifelong learner.



### **Jarod Garza**

*Registered Client Service Associate  
Financial Planning Specialist*

Jarod Garza is a Registered Client Service Associate with The Wolfslau Group at Morgan Stanley. Jarod joined the team as an intern in 2022 shortly after graduating from California State University, Long Beach, with a bachelor's degree in business finance. During his internship, he started by reaching out to prospective clients and introducing them to our team's unique wealth management and retirement strategies. He also worked to obtain the FINRA SIE, Series 7 and 66 licenses. After excelling in the internship and displaying a tenacious work ethic, he was promoted to a full-time position with the team. Jarod currently communicates with our clients to fulfill their everyday needs and conducts necessary account maintenance, ensuring exceptional client service. Outside of the office, Jarod enjoys traveling, golfing and dining at new restaurants.

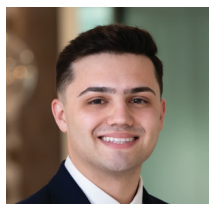


### **Max Gecowets**

*Registered Client Service Associate*

Max Gecowets is a Registered Client Service Associate with The Wolfslau Group at Morgan Stanley. Max joined the team as an intern in 2021, where he introduced prospective clients to our team's unique goals and strategies. Over the next few years, he successfully managed over 30 interns while gaining industry exposure in the Morgan Stanley Wealth Management Division. Max graduated from Chapman University in 2023 with a bachelor's degree in business administration with an emphasis in finance and a minor in leadership. He also worked to obtain the FINRA SIE, Series 7 and 66 licenses.

After excelling in his role, he was offered a full-time position on the team in 2023 and now continues to provide our clients with superior service to help them accomplish their financial goals. Outside of the office, he enjoys surfing, camping, snowboarding and golfing.



### **Jonathan Davis**

*Registered Client Service Associate*

Jonathan Davis serves as a Registered Client Service Associate with The Wolfslau Group at Morgan Stanley. Jonathan joined the team as an intern in 2023 while simultaneously completing his bachelor's degree in economics at California State University, Fullerton. During his internship, he began by assisting in client outreach and introducing them to our team's comprehensive wealth management and retirement strategies. He also dedicated himself to obtaining the FINRA SIE, Series 7 and 66 licenses. Recognized for his dedication and strong work ethic, he earned a promotion to a full-time role within the team. Jonathan now focuses on addressing clients' daily requirements and managing essential account upkeep, ensuring top-notch client satisfaction. Beyond his professional endeavors, Jonathan finds fulfillment in outdoor activities such as hiking, golfing and maintaining an active lifestyle.



### **Natalie Castaneda**

*Registered Client Service Associate*

Natalie Castaneda is a Registered Client Service Associate with the Wolfslau Group at Morgan Stanley. She joined our team in 2024 as a member of our internship program where she introduced our team's unique wealth management and retirement strategies to prospective clients. Her dedication and desire to help clients achieve their goals led her to being offered a full-time position on our team in 2024. Today, Natalie helps to provide our clients with exceptional service to help them accomplish their financial goals. She graduated from California State University, Long Beach in 2024 with a bachelor's degree in business administration with an emphasis in finance. She further extended her knowledge of the finance industry through obtaining the FINRA SIE, Series 7, and Series 66 licenses. She is looking forward to expanding her skills and knowledge. Outside of the office, Natalie enjoys traveling, playing tennis and baking.



### **Aaron Shen**

*Registered Client Service Associate*

Aaron Shen is a Registered Client Service Associate with the Wolfslau Group at Morgan Stanley. Aaron joined the team as an intern in 2024 while completing his bachelor's degree in Business Administration with an emphasis in Finance at the University of California, Irvine. During 2024, Aaron worked to obtain the FINRA SIE, Series 7 and 66 licenses while assisting as an intern in client outreach. His determination and dedication to pass these exams within 7 months was recognized, earning him a promotion to join the team as a full time Registered Client Service Associate. Aaron is eagerly learning from senior members on the team every day in order to best assist clients. Outside of the office, Aaron enjoys cooking, going to the gym, and trying new experiences.

## MEET THE PROFESSIONALS



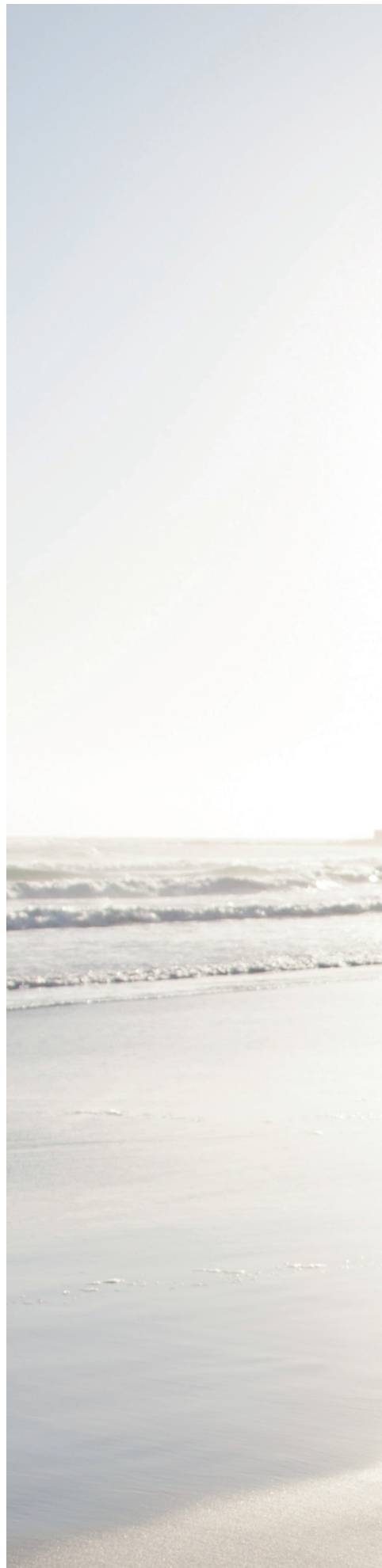
### **Ireland Olson**

*Registered Client Service Associate*

Ireland Olson is a Registered Client Service Associate with the Wolfslau Group at Morgan Stanley. She joined the team as an intern in April 2024, graduated from UCLA with a degree in Business Economics that June, earned her SIE, Series 7, and Series 66 licenses, and was promoted to Registered Client Service Associate in December 2024.

In her role, she builds tailored financial plans and is eager to broaden her expertise as she trains to become a trader. Before transferring to UCLA, she attended College of the Desert, serving as Student Body President and Student Trustee while completing three associate degrees.

Outside work, she's passionate about outdoor activities, whether it's hiking, snowboarding, surfing, climbing, or traveling, and is excited to take up golf and tennis next.





# Retirement and Estate Planning Strategies With The Wolfslau Group at Morgan Stanley

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The Wolfslau Group at Morgan Stanley gives you access to knowledgeable professionals who can address the often confusing matters of IRAs, IRA rollovers, the consolidation of retirement plan accounts and estate planning strategies. The services we offer seek to ensure that the savings of each client are appropriately invested to help meet their personalized growth and income goals. Clients can then successfully prepare for life's challenges and, in many cases, discover more investment choices while potentially incurring lower fees.



# For Life's Most Important Goals

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With an experienced professional and the right resources, reaching your most important goals can be less challenging and more rewarding. We are ready to help you with your goals, by combining our insight into your needs with the resources of Morgan Stanley.



## SETTING A CONFIDENT COURSE

Thorough, thoughtful planning — planning that analyzes where you are as well as where you want to go — is the most important step in establishing a path to your goals. We will work with you to explore and help define your objectives and needs, and then structure a wealth plan that is uniquely yours.

- Balance sheet analysis
- Retirement planning
- Education planning
- Estate planning
- Multigenerational planning



## MANAGING THE REWARDS OF SUCCESS

Managing an investment portfolio should be a consultative, disciplined process that balances your attitudes and goals as an investor with careful analysis of the financial markets and the risks and opportunities they hold for you. You can rely on us for objective strategic advice in structuring your portfolio and for careful analysis of any investments we consider together.

- Asset allocation
- Investment management
- Traditional investments
- Alternative investments\*
- Structured investments\*
- Separately managed accounts

\*Alternative and structured investments involve risk and are not suitable for all investors.



## SHAPING YOUR RETIREMENT

Together, we can work to make decisions that can help you move toward your retirement. Whether you are building retirement wealth or making the transition to generating income from your assets, we can help you develop and implement a strategy based on your vision of retirement.

- Traditional IRAs
- Roth IRAs
- IRA rollovers
- Roth conversions



#### **GIVING BACK THROUGH PHILANTHROPY**

Many successful individuals seek opportunities to support cultural and educational institutions, and nonprofit organizations and activities. Properly undertaken, charitable giving can provide planning flexibility and benefits for you. We can help you analyze and implement a strategy that rewards you while it benefits causes you care about.

- Charitable lead and remainder trusts
- Family foundations
- Donor-advised funds



#### **BUILDING A UNIQUE LEGACY**

Estate planning typically brings together the dimensions of life: personal, family, financial and charitable. We will work with you to understand the connections between your life and legacy goals, and work with your accountant and attorney to help you develop a strategy to position your portfolio appropriately.



#### **ACCESS TO BANKING AND LENDING SERVICES**

Managing personal cash and securing liquidity for personal needs and opportunities can be an important part of an overall wealth management strategy. We can provide access to banking and lending services to help you address your personal cash management\* and borrowing needs while thinking strategically about how approaches may affect current and overall goals and objectives.

- Access to banking and lending services and products
- Debt restructuring
- Securities-based lending



#### **EDUCATING NEW GENERATIONS**

Helping to meet the education costs of children and grandchildren may be one of the most attractive and personally fulfilling investment opportunities available to you. We can help you access appropriate investment vehicles such as education savings programs and custodial accounts.



#### **STRENGTHENING YOUR BUSINESS**

The links between business ownership and personal wealth are many and complex. Whether your objective is to grow your business, realize its value through a succession strategy or sale, or maintain family ownership by the next generation, we can examine your alternatives in light of both business and personal objectives.

- Access to banking and lending services
- Cash management services\*
- Retirement plans
- Strategic consulting and transactions
- Succession planning

\*The term "cash management services" does not imply that investments are managed by your Financial Advisor.

# 401(k) Rollovers With The Wolfslau Group at Morgan Stanley

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Many potential retirees may have changed employers over the years and inadvertently left funds in multiple retirement accounts with no comprehensive supervision or strategy. After exploring your unique needs and circumstances, The Wolfslau Group at Morgan Stanley can recommend an approach to help you simplify your financial life. This process often involves consolidating your retirement savings and employing an investment strategy that is tailored to your individual retirement plan.

## The Benefits of Streamlining Your Investments

### **A TAILORED INVESTMENT STRATEGY.**

In the real world, one size doesn't fit all. Our professionals will sit down with you and help devise a comprehensive investment strategy that addresses your current goals, your risk tolerance and your plans for the future. Consolidating your retirement accounts gives us the opportunity to assist you in applying a unified vision and direction to your financial life.

**POWER IN FLEXIBILITY.** Many retirement plans, such as 401(k)s, 403(b)s and other employer-sponsored plans, limit the scope of available investments in your account. An IRA with The Wolfslau Group at Morgan Stanley allows you to utilize a wide array of investments including individual stocks, individual bonds and more. In essence, we build a customized retirement allocation for each of our clients.

### **SIMPLIFYING YOUR REQUIRED MINIMUM DISTRIBUTIONS (RMDs) AND TAX WITHHOLDING.**

Once you've reached 73 years of age, you are required to withdraw a minimum amount of your IRA each year. Having your retirement assets on a unified platform is invaluable, as computing your tax withholding and required minimum distributions (RMDs) becomes a simple and convenient matter.

### **A SOLID SUPPORT ORGANIZATION**

**AT YOUR SERVICE.** After you've left the company, there are many potential situations regarding your previous employer-sponsored retirement plans that can cause delays in the timely distribution of your benefits or your attempts to alter your investment strategies. It can be difficult to locate the proper plan administrator when your previous plan is abandoned, transferred or merged with the plan of another corporation. Your IRA with The Wolfslau Group at

Morgan Stanley is supported by a strong and knowledgeable team of service professionals that offers seamless accessibility when you decide to take a distribution or desire to review or change your investment goals.

With retirement savings in just a few accounts, it becomes far simpler to execute your strategy and to measure your progress.



### What Types of Accounts Can I Consolidate?

- IRAs held at financial institutions (i.e., banks, brokerage houses, credit unions, etc.)
- Retirement plans held at former employers including:
  - 401(k) plans
  - Defined benefit plans
  - Profit-sharing plans
  - Money purchase plans
  - ESOPs
  - 403(b) plans
  - Government 457(b) plans
  - Keogh plans

Typically, a retirement plan participant has the following four options (and may engage in a combination of these options depending on their employment status, age and the availability of the particular option):

1. Cash out the account value and take a lump sum distribution from the current plan, subject to mandatory 20% withholding, as well as potential taxes and 10% penalty OR continue tax-deferred growth potential and:
2. Leave the assets in the former employer's plan (if permitted)
3. Roll over the retirement savings into the new employer's qualified plan, if one is available and rollovers are permitted
4. Roll over the retirement savings into an IRA

5. Other factors in making a rollover decision include (among other things) the differences in: (1) Investment Options, (2) Fees and Expenses, (3) Services, (4) Penalty-Free Withdrawals, (5) Creditor Protection in Bankruptcy and From Legal Judgments, (6) Required Minimum Distributions, or "RMDs," and (7) the Tax Treatment of Employer Stock.

### How Do I Go About Consolidating My Accounts?

Our advisors and associates will walk you through the process, which is often as simple as a signature or a 10-minute phone call. There's no limit on the number of 401(k)/403(b) rollovers or IRA-to-IRA transfers that you can complete in any given year.

**DIRECT 401(K) ROLLOVER FROM A QUALIFIED PLAN TO AN IRA.** Most 401(k) rollovers can be accomplished with a brief phone call, seldom more than 10 minutes.

**TAKE CONTROL OF YOUR FINANCIAL FUTURE.** Taking steps to clarify your objectives and implement the appropriate strategy can have dramatic effects on your financial future. The Wolfslau Group at Morgan Stanley will be able to assist you in determining if consolidation makes sense given your specific circumstances and goals.

Don't wait. Schedule a free consultation with The Wolfslau Group at Morgan Stanley today. Your actions now can greatly affect your quality of life in retirement, whether it is years away or just around the corner.



Our professionals will sit down with you and help devise a comprehensive investment strategy that addresses your current goals, your risk tolerance and your plans for the future.

# Asset Allocation and Portfolio Planning

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We will work together using a process that focuses on you and your goals, integrating investment decisions with your immediate financial needs and desired aspirations.

## **This Process Encompasses Four Steps:**

### **1. Personal Review**

Before we can advise you, our team must understand you and your goals. We will guide you through an extensive discovery process to identify your objectives, time horizon, tolerance for risk and other considerations that may play a role in shaping your investment strategy.

### **2. Asset Allocation and Portfolio Planning**

Your input drives the development of a personalized financial strategy. Designed to help you meet your specific needs, it addresses areas such as retirement, education expenses, estate planning and tax minimization potential. When our analysis is complete, we will

present to you an investment strategy that helps to identify appropriate diversification for your portfolio.

### **3. Implementation**

After we have discussed and refined your strategy, we work closely with you to bring the elements to life. Should we decide that outside money managers are appropriate for you, we will help you select from the hundreds of investment management firms available to you. If you prefer to invest in individual securities, we can help identify specific stocks, bonds and other securities that may be suitable for your portfolio. Whatever approach we decide on together, our team will help you keep your strategy on track.

### **4. Ongoing Communication and Reporting**

We view ongoing communication as the foundation of our successful collaboration with you. We will make every effort to keep abreast of your changing financial needs and provide viable strategies to help you meet them. This means reviewing your portfolio together at your request. When your circumstances change, we will work with you to revise your strategy and reposition your assets to reflect your new needs and goals.

# Commitment to Community Service

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The Wolfslau Group at Morgan Stanley is honored to provide first-class service to our clients at Morgan Stanley as well as to the local community. Since our inception, we have been committed to work for the community's betterment. Our team recognizes the support that the community provides to local businesses like ours, and we are always eager to return the favor. Over the years, we have built a great relationship with our local community through service to a variety of charitable organizations and the operation of a prolific internship program for young adults.

Members of The Wolfslau Group have devoted their efforts to organizations such as the Boy and Girl Scouts of America, the Orange County Philharmonic, the Mater Dei High School Music Program and the Manhattan Beach Youth Basketball, providing fundraising, leadership and support services to each of these very worthy causes. Cathy Wolfslau has received the President of the United States Volunteer Services Award on three separate occasions (Gold Level).

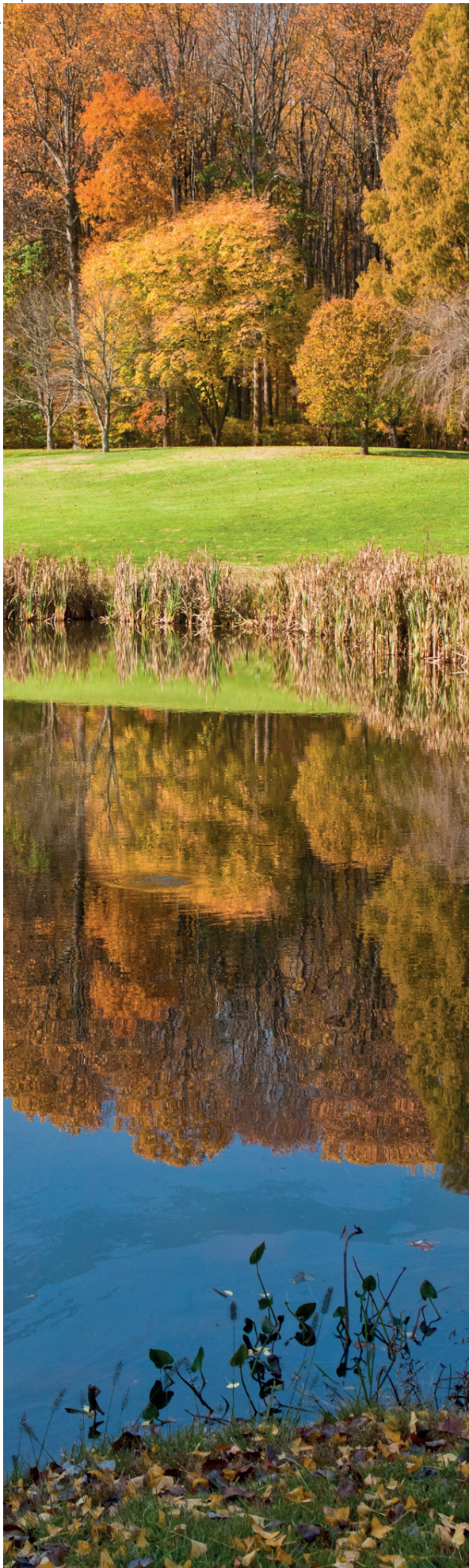
In addition, The Wolfslau Group's internship program was created to give college students a sustained introductory working experience within the financial services industry. Initially, we train our interns on the fundamentals of our business: unparalleled service, principled

financial guidance and the development of positive relationships with potential clients. We strive to create a fun yet competitive atmosphere that helps prepare our interns for the demanding realities they might experience once they are a part of the general workforce. By staying in contact with the College of Business Administration at California State University at Long Beach, we have had a chance to provide this mutually beneficial service to many deserving students, some of whom have gone on to join our team as full-time associates.

The Wolfslau Group is committed to serving our local community and our clients, both of which we view as worthwhile and rewarding activities.







## Record of Exemplary Service

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The Wolfslau Group at Morgan Stanley is built upon a tradition of financial planning and quality service, a team whose knowledgeable advisors are passionate about their clients and make every effort to guide those clients' financial decisions in a way that most benefits their individualized needs. The Wolfslau Group is honored that over the years others have recognized our dedication.





## Awards

### The Wolfslau Group

2025 Forbes Best-In-State Wealth Management Teams No. 5 California -- Los Angeles\*  
2024 Barron's Top 250 Private Wealth Management Teams No. 110\*  
2024 Forbes Best-In-State Wealth Management Teams No. 16\*  
2024 Forbes America's Top Wealth Management Team No. 50\*  
2023 Forbes America's Top Wealth Management Team No. 59\*

### Karl Wolfslau

2023-2025 Forbes Best-In-State Wealth Advisors\*  
2024-2025 Forbes America's Top Wealth Advisors\*  
2014-2025 Barron's Top 1,200 Financial Advisors: State-by-State (formerly referred to as Barron's Top 1,000 Financial Advisors: State-by-State)\*  
2015-2019 Financial Times 400 Top Financial Advisors\*

### Steve Long

2023-2025 Forbes Best-In-State Wealth Advisors\*

### Robert Schwartz

2025 Forbes Best-In-State Wealth Advisors\*

### Jonathan Thomas

2017-2019 Forbes America's Top Next-Gen Wealth Advisors and 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)\*

2024-2025 Forbes Best-In-State Wealth Management Teams

Source: Forbes.com (Awarded 2024-2025). Data compiled by SHOOK Research LLC based on 12-month time period concluding in March of year prior to the issuance of the award.

Barron's Top 250 Private Wealth Management Teams.

Source: barrons.com (Awarded May 2025) Data compiled by Barron's for the period Jan 2024-Dec 2024.

2023-2024 Forbes America's Top Wealth Management Teams

Source: Forbes.com (Awarded 2023-2024). Data compiled by SHOOK Research LLC based on 12-month time period concluding in March of the year the award was issued.

2023-2025 Forbes Best-In-State Wealth Advisors

Source: Forbes.com (Awarded 2023-2025). Data compiled by SHOOK Research LLC based on 12-month time period concluding in June of year prior to the issuance of the award.

2024-2025 Forbes America's Top Wealth Advisors

Source: Forbes.com (Awarded 2024-2025). Data compiled by SHOOK Research LLC based on 12-month time period concluding in March of the year the award was issued.

2014-2025 Barron's Top 1,200 Financial Advisors: State-by-State (formerly referred to as Barron's Top 1,000 Financial Advisors: State-by-State)

Source: Forbes.com (Awarded 2014-2025). Data compiled by SHOOK Research LLC based 12-month time period concluding in June of the year the award was issued.

2015-2019 Financial Times 400 Top Financial Advisors

Source: ft.com. Data compiled by the Financial Times based on the following time periods: Awarded 2015-2017; data based on the 12 month period concluding on September 30th of the year prior to the issuance of the award. Awarded 2018-2019; data based on the 12 month period concluding June 30th of the year prior to the issuance of the award.

2017-2019 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 2017-2019). Data compiled by SHOOK Research LLC based on 12-month period concluding in Mar of the year the award was issued.

# Working With Us— a Team Approach

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Each member of The Wolfslau Group has a focus that, when combined with our team and the resources of Morgan Stanley, creates a powerful force. With extensive experience in diversification and asset allocation, our group has in-depth knowledge of equities, fixed income investments and alternative strategies. We can provide innovative solutions to even the most complex wealth management needs. Working with The Wolfslau Group provides access to not only our own experience, but also to a broad range of other industry-leading experts and cutting-edge services available through Morgan Stanley. In short, with us, you will have personalized family service coupled with all of the strengths and capabilities of an industry-leading firm.









<sup>1</sup>2023-2024 Forbes America's Top Wealth Management Teams. Source: Forbes.com (2023-2024) Forbes Best-In-State Wealth Management Teams ranking awarded in 2023 and 2024. 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 conducted in March of the year the award was issued, having commenced in March of the prior year. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to SHOOK Research LLC, for placement on its rankings. This ranking is based on in-person and telephone due diligence meetings to evaluate each Financial 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 may not be representative of any one client's experience; investor must carefully choose the right Financial Advisor or team for their own situation and perform their own due diligence. These rankings are 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](http://www.SHOOKresearch.com). © 2025 Morgan Stanley Smith Barney LLC. Member SIPC.

<sup>2</sup>Source: Forbes (Jan 2025) 2025 Forbes Best-In-State Wealth Management Teams ranking awarded in 2025. This ranking was determined based on an evaluation process conducted by SHOOK Research LLC (the research company) in partnership with Forbes (the publisher) for the period from 3/31/23–3/31/24. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to SHOOK Research LLC, for placement on its rankings. This ranking is based on in-person and telephone due diligence meetings to evaluate each Financial 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 may not be representative of any one client's experience; investors must carefully choose the right Financial Advisor or team for their own situation and perform their own due diligence. 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](http://www.SHOOKresearch.com). © 2025 Morgan Stanley Smith Barney LLC. Member SIPC.

<sup>3</sup>2014-2025 Barron's Top 1,200 Financial Advisors: State-by-State (formerly referred to as Barron's Top 1,000 Financial Advisors: State-by-State)

2014-2025 Barron's Top 1,200 Financial Advisors: State-by-State (formerly referred to as Barron's Top 1,000 Financial Advisors: State-by-State)

Source: Barrons.com (2014-2025). Barron's Top 1,200 Financial Advisors: State-by-State ranking awarded in 2014-2025. Each ranking was determined based on an evaluation process conducted by Barron's which concluded in September of the previous year the award was issued having commenced in September of the year before that. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to Barron's 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 Barron's and this ranking 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 Barron's. Barron's is a registered trademark of Dow Jones & Company, L.P. All rights reserved. ©2022 Morgan Stanley Smith Barney LLC. Member SIPC

<sup>4</sup> 2020-2025 Forbes America's Top Wealth Advisors & Best-In- State Wealth Advisors  
Source: Forbes.com (2020-2025). Forbes America's Top Wealth Advisors & Best-In- State Wealth Advisors ranking awarded in 2020-2025. 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. These rankings are 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](http://www.SHOOKresearch.com). ©2022 Morgan Stanley Smith Barney LLC. Member SIPC.

<sup>5</sup>2017-2019 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 (2017-2019). Forbes America's Top Next-Gen Wealth Advisors & Top Next-Gen Wealth Advisors Best-In-State ranking awarded in 2017-2019 WAS GIVEN. 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](http://www.SHOOKresearch.com). ©2022 Morgan Stanley Smith Barney LLC. Member SIPC.

<sup>6</sup>2024 Barron's Top 250 Private Wealth Management Teams (formerly referred to as Barron's Top 100 Private Wealth Management Teams, Barron's Top 50 Private Wealth Management Teams, Barron's Top 50 Private Wealth Advisory Teams) Source: Barrons.com (April 2024). Barron's Top 100 Private Wealth Management Teams ranking awarded in 2024. Each ranking was determined based on an evaluation process conducted by Barron's which concluded in December of the previous year the award was issued having commenced in December of the year before that. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to Barron's 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 Barron's 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 Barron's. Barron's is a registered trademark of Dow Jones & Company, L.P. All rights reserved.

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<sup>7</sup>Financial Times 400 Top Financial Advisors Source: [ft.com](http://ft.com). Data compiled by the Financial Times based the following

time periods: Awarded 2019; data 6/30/15-6/30/18, Awarded 2018; data 6/30/15-6/30/17, Awarded 2017; data 9/30/14-9/30/16, Awarded 2016; data 9/30/13-9/30/15, Awarded 2015; data 9/30/13-9/30/14 Source: [ft.com](http://ft.com) (Apr 2020) 2020 Financial Times 400 Top Financial Advisors awarded in 2020. This ranking was determined based on an evaluation process conducted by the Financial Times during the period from 6/30/16-6/30/19. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to the Financial Times in to obtain or use the ranking. This ranking is based on quantifiable and objective criteria, including, but not limited to, AUM, compliance record, years of experience, AUM growth rate, industry certifications and online accessibility. Ratings are based on the opinion of the Financial Times and may not be representative of any one client's experience nor indicative of the financial advisor's future performance. For more on methodology please go to [www.ft.com/reports](http://www.ft.com/reports). ©2022 Morgan Stanley Smith Barney LLC. Member SIPC.



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Typically, a retirement plan participant leaving an employer's plan has the following four options (and may be able to use a combination of these options depending on their employment status, age and the availability of the particular option):

1. Cash out the account value and take a lump sum distribution from the current plan subject to mandatory 20% federal income tax withholding, as well as potential income taxes and 10% early withdrawal penalty tax, or continue tax deferred growth potential by doing one of the following:
2. Leave the assets in the former employer's plan (if permitted)
3. Roll over the retirement assets into the new employer's qualified plan, if one is available and rollovers are permitted, or
4. Roll over the retirement savings into an IRA

Other factors to consider when making a rollover decision include (among other things) the differences in: (1) investment options, (2) fees and expenses, (3) services, (4) penalty-free withdrawals, (5) creditor protection in bankruptcy and from legal judgments, (6) required minimum distributions or "RMDs," (7) the Tax Treatment of Employer Stock, and (8) borrowing privileges.

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