Morgan Stanley

The Wood Group at Morgan Stanley

Helping individuals and families navigate complex financial decisions with clarity and confidence.

Nisha Bott Chisena
First Vice President, Financial Advisor
Portfolio Manager
Workplace Advisor – Equity Compensation
NMLS #533384

Paul Fitzsimmons, CFP®, CRPC®, CRPS®
Senior Vice President, Financial Advisor
Corporate Retirement Director
Workplace Advisor – Equity Compensation
NMLS #1268460

Jay Wood
Senior Vice President, Financial Advisor
Workplace Advisor – Equity Compensation
NMLS #1270218

Carolina McGoey, CFP®, QPFC ®
Associate Vice President, Financial Advisor
Insurance Planning Director
Workplace Advisor – Equity Compensation
NMLS #190112

Brian J. Nerreau, CFP®
Senior Vice President, Financial Advisor
Insurance Planning Director,
Workplace Advisor – Equity Compensation
NMLS #1268446

Tack Simmons
Vice President, Senior Portfolio Manager
Financial Advisor
NMLS #1290563

The Wood Group at Morgan Stanley

We work with individuals and families whose financial lives have grown more complex – where investments, taxes, and long-term planning are deeply interconnected.

Our goal is to bring clarity and structure to those decisions, helping clients move forward with confidence and purpose.

Our approach to wealth management extends well beyond portfolio construction. By integrating investment strategy with financial planning, tax considerations, and legacy objectives, we help ensure that each decision supports your broader financial life.

Through Morgan Stanley, our clients benefit from institutional-level resources, a broad range of investment solutions, and a sophisticated platform designed to support complex financial needs.

While clients may focus on wealth accumulation, income or capital preservation, their needs often extend further – encompassing retirement planning, distribution strategies, trust and estate considerations, and long-term legacy planning.

We work closely with:

- Families managing multigenerational wealth
- Individuals and families navigating increasingly complex financial decisions.
- Corporate executives navigating equity compensation
- Business owners before and after liquidity events

We build long-term relationships grounded in clarity, trust, and thoughtful guidance through decision-making at every stage.

A Team Built Around You

A coordinated team of professionals working together to deliver thoughtful, high touch advice across virtually every aspect of your financial life.

Investment Leadership

Nisha Chisena
First Vice President,
Financial Advisor
Portfolio Manager
Leads portfolio construction and investment strategy, ensuring portfolios remain aligned with client's goals, risk profile, and market conditions.

Paul Fitzsimmons, CFP®, CRPC, CRPS
Senior Vice President,
Financial Advisor
Corporate Retirement Director
Advises executives and business owners on retirement, equity compensation and long-term wealth strategy, integrating financial planning into complex financial de decisions.

Brian Nerreau, CFP®
Senior Vice President,
Financial Advisor
Focuses on risk management and insurance planning, helping clients protect and preserve wealth as part of a broader financial plan

Tack Simmons
Vice President, Senior Portfolio Manager,
Financial Advisor
Oversees portfolio strategy and implementation, focusing on disciplined management and long-term alignment with client objectives.

Carolina McGoey, CFP®, QPFC®
Associate Vice President,
Financial Advisor
Brings clarity to complex financial decisions, aligning investments, financial planning and long-term family and legacy goals.

Jay Wood
Senior Vice President,
Financial Advisor
Provides seasoned guidance on complex financial decisions, bringing decades of experience to help clients navigate important financial moments with confidence.

Client Experience & Operations:

Brenner Anderson
Registered Client Service Associate
Supports client relationships, and ensures a seamless, responsive experience.

Estefanía Munguía
Portfolio Associate, Registered Client Service Associate
Coordinates portfolio implementation and client service with accuracy and efficiency.

Shauna Simpson
Vice President, Wealth Management Associate
Leads client experience and relationship management, delivering consistent, high-quality service.

Our structure ensures clients have the right support, both strategic and day-to-day, at every stage.

Recognition and Credentials

NAPA Top Defined Contribution Advisor Teams 2024 - 2026 [1]

CFP® - Certified Financial Planner™
- Paul Fitzsimmons
- Carolina McGoey
- Brian Nerreau

CRPS® - Chartered Retirement Plans Specialist®
- Paul Fitzsimmons

CRPC® - Chartered Retirement Planning Counselor®
- Paul Fitzsimmons

QPFC® - Qualified Plan Financial Consultant®
- Carolina McGoey

2021-2026 Pacesetter's Club[2]
- Carolina McGoey

Portfolio Manager
- Nisha Chisena
- Huntington "Tack" Simmons

Insurance Planning Director
- Carolina McGoey
- Brian Nerreau

Corporate Retirement Director
- Paul Fitzsimmons

Workplace Advisor – Equity Compensation
- Nisha Chisena
- Paul Fitzsimmons
- Carolina McGoey
- Brian Nerreau
- Jay Wood

Our credentials reflect deep experience – but our focus remains on helping clients navigate complex financial decisions with clarity and confidence.

1. Source: napa-net.org (March 2024, 2025, 2026). Data compiled by NAPA based on self-reported assets under advisement as of Dec 31, 2023, Dec 31, 2024.
2. Pacesetter's Club membership is no guarantee of future performance. Please refer to important criteria and methodology at the end of this material.

How We Work

We help bring clarity and structure to complex financial decisions – so every part of your financial life is aligned and working together.

Clarity & Simplicity

We simplify complexity – helping you feel organized, informed, and confident in your financial decisions.

Comprehensive Thinking

We take a holistic view of your financial life, integrating investments, tax-efficient investment strategy, estate planning strategies, and long-term goals into one cohesive approach.

Disciplined Portfolio Management

We design and manage portfolios with focus on risk, tax efficiency, and long-term alignment with your objectives, adapting as markets and your life evolve.

Experience and Perspective

Our team brings deep experience across planning, investments, and complex financial solutions, allowing us to provide thoughtful guidance tailored to each client's unique circumstances.

Our Investment Philosophy

We apply the same disciplined, thoughtful approach to investing that guides all of our work – focused on helping clients make thoughtful decisions through changing markets.

ASSET ALLOCATION

We select experienced managers with consistent disciplined approaches – bringing structure and clarity to portfolio construction.

DIVERSIFICATION

We diversify across asset classes and managers to thoughtfully manage risk and improve consistency over time.

INVESTMENTS

We build portfolios aligned with your broader financial plan – balancing growth, risk and long-term objectives .

REBALANCING

We rebalance portfolios systematically – maintaining discipline and adapting as markets and your life evolve.

BEHAVIORAL DISCIPLINE

Emotions can undermine long-term results. We help clients stay focused, avoid reactive decisions, and remain aligned with their plan.

LONG-TERM FOCUS

We invest with a long-term perspective – cutting through short term noise and keeping decisions aligned with what matters most.

How We Work With You

Our work begins with a deep understanding of your full financial picture – then evolves into a strategy designed to adapt with you over time. We bring structure, discipline and coordination to every decision so you can move forward with clarity and confidence.

- ✓ Start with what matters most to you. We take the time to understand your priorities, values, and long-term objectives.
- ✓ Develop a coordinated financial strategy. Integrating investments, planning, and log-term goals into one cohesive approach.
- ✓ Apply experience and disciplined thinking. Helping you stay focused, avoid reactive decisions, and navigate complexity with confidence.
- ✓ Provide ongoing guidance and oversight. Monitoring portfolios and adapting thoughtfully as markets and your life evolve.
- ✓ Leverage the full resources of Morgan Stanley. Delivering access to institutional insights, solutions, and intellectual capital.
- ✓ Deliver an exceptional client experience. Ensuring responsiveness, continuity, and consistent standard of care.

We coordinate closely with your broader advisory team, including:

Tax professionals

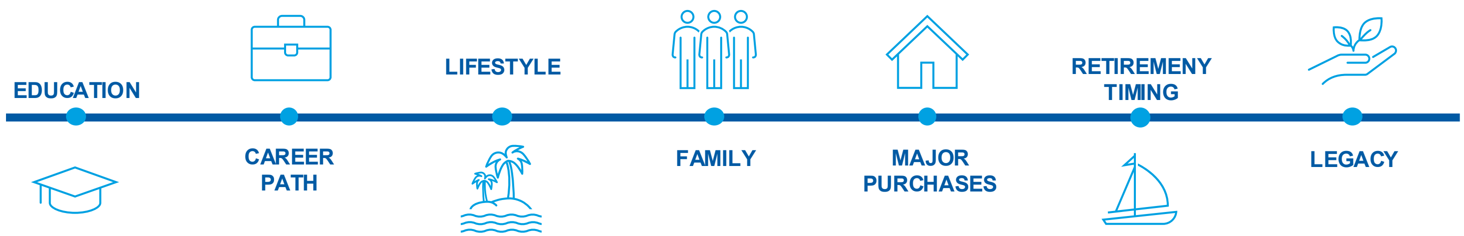
Trust and estate attorneys

Our goal is to simplify complexity and provide clarity at every stage of your financial life.

Aligning Strategy with Your Life Stages

Your financial life evolves over time – and your strategy should evolve with it. We take a holistic view across your assets, liabilities, and goals to ensure each decision supports your broader financial picture.

Financial priorities shift across life stages – your strategy should evolve alongside them.



EARLY / MID-CAREER

Priorities

- Purchasing a home
- Build an emergency fund
- Protecting your family
- Planning for education
- Growing your family

LATE CAREER

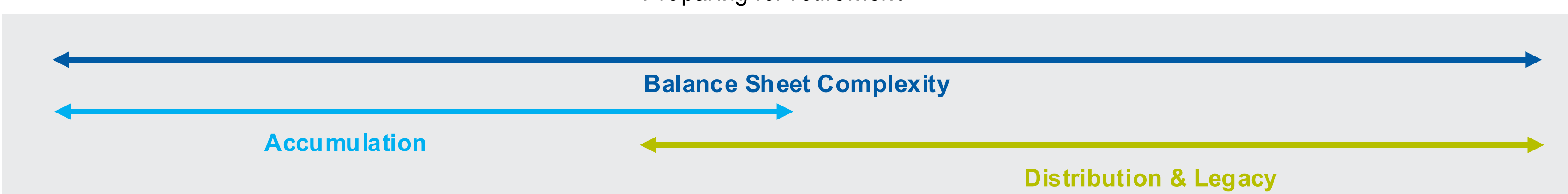
Priorities

- Expanding or upgrading your home
- Funding education and supporting family
- Planning for healthcare needs
- Preparing for retirement

RETIRED

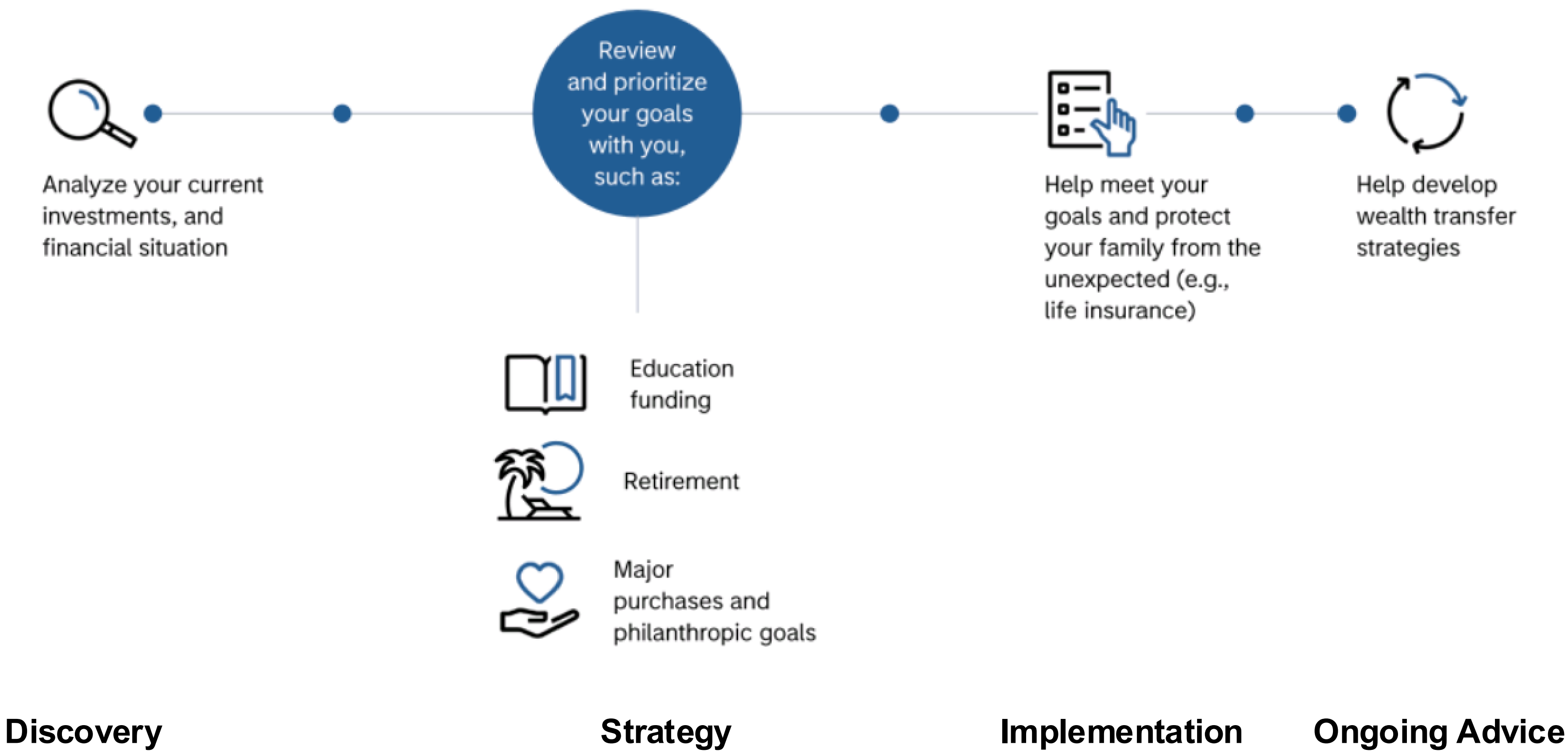
Priorities

- Generating sustainable income
- Managing healthcare and unexpected expenses
- Lifestyle planning
- Legacy and wealth transfer



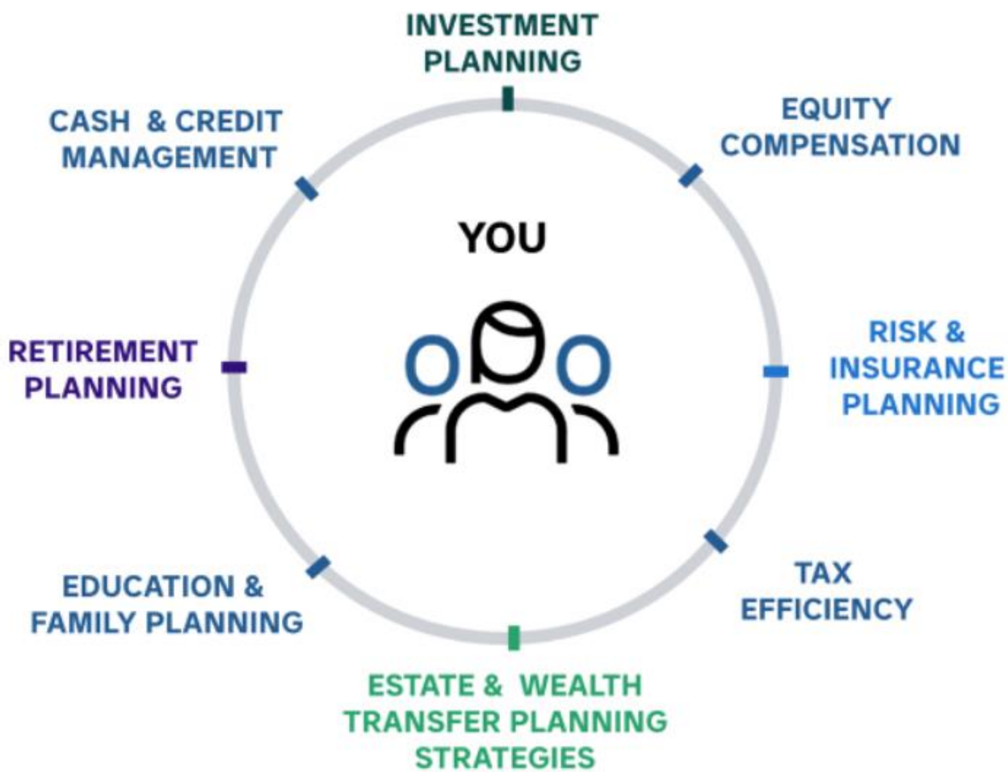
Designing Your Financial Plan

Once we understand your full financial picture, we design a personalized roadmap to help you achieve your goals, protect what matters most and plan for the future.



Your Financial Life, Coordinated

We coordinate every aspect of your financial life – so nothing is overlooked.

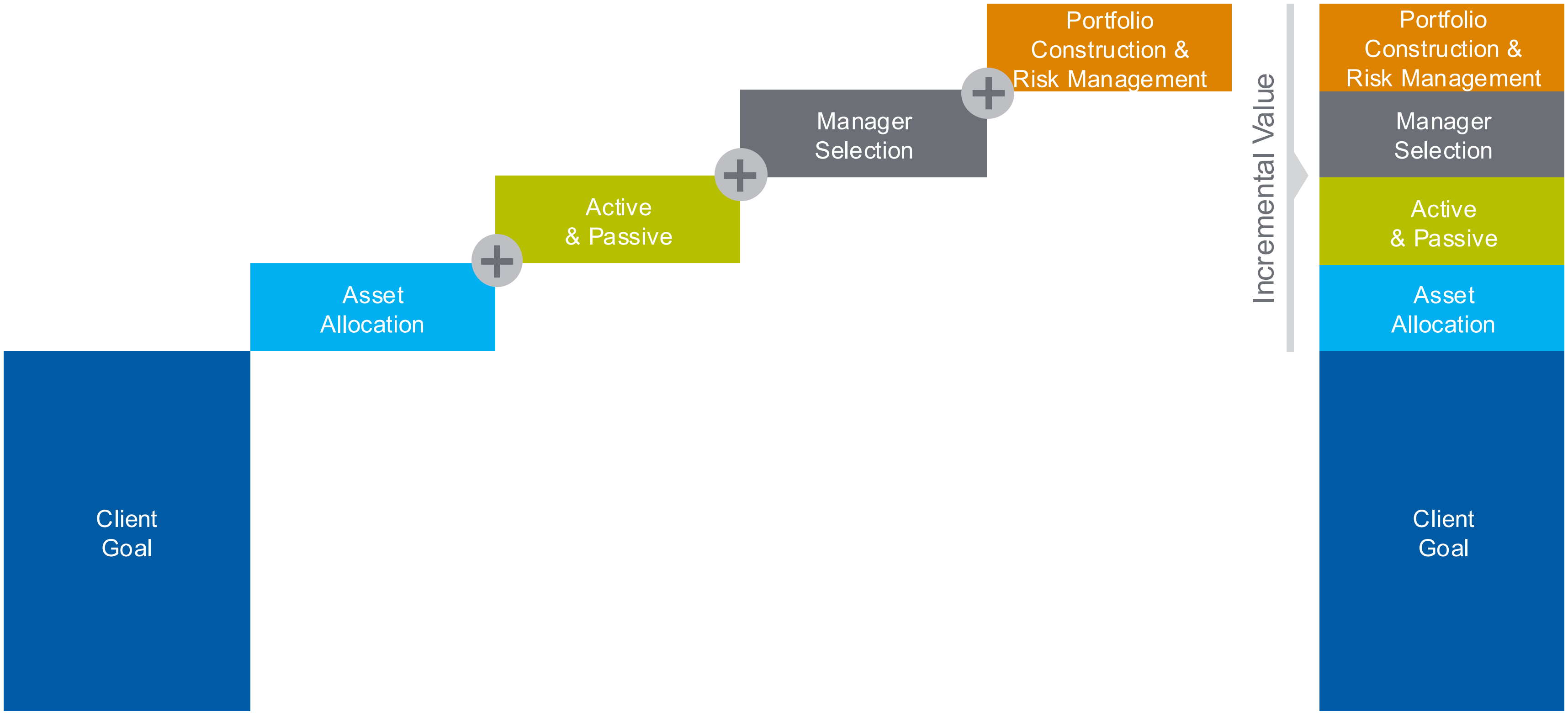


All coordinated through one advisory relationship.

Tax laws are complex and subject to change. Morgan Stanley Smith Barney LLC, it's affiliates and Morgan Stanley Financial Advisors do not provide tax or legal advice. Individuals are urged to consult their personal tax or legal advisors to understand the tax and legal consequences of any actions, including any implementation of any strategies or investments described herein.
Morgan Stanley Smith Barney LLC offers insurance products in conjunction with it's licenses insurance agency affiliates.

How We Add Value Beyond Asset Allocation

We go beyond basic portfolio construction – bringing discipline, manager selection, and ongoing risk management to improve outcomes over time.



This **layered approach** helps us manage risk, capture opportunities, and adapt as your life evolves - **all aligned with your goals, time horizon, and broader financial plan.**

Bringing Clarity to Complex Financial Decisions

We work with individuals and families whose financial lives have grown more complex – helping them make thoughtful, well-informed decisions across investments, planning, and long-term strategy.

Through a disciplined process and a coordinated team, we bring structure, perspective and continuity to your financial life as it evolves.

A coordinated approach designed to simplify complexity – so you can focus on what matters most.

All delivered through one coordinated advisory relationship.

The Wood Group at Morgan Stanley

How to Find Us

Team Website

Morgan Stanley Online

Morgan Stanley

Download on the App Store

GET IT ON Google Play

Address:

4 Landmark Square, 2nd Floor,

Stamford CT 06901

Fax: 203-326-6950 or 203-967-7006

Email/Tel:

Nisha.B.Chisena@morganstanley.com	(203) 326-6960
Paul.Fitzsimmons@morganstanley.com	(203) 326-6946
Carolina.McGoey@morganstanley.com	(203) 326-6964
Brian.Nerreau@morganstanley.com	(203) 326-6942
Huntington.Simmons@morganstanley.com	(203) 326-6903
Jay.Wood1@morganstanley.com	(203) 326-6966
Estefania.Munguia@morganstanley.com	(203) 967-7112
Shauna.Simpson@morganstanley.com	(203) 326-6958
Brenner.Anderson@morganstanley.com	(203) 326-6999

Disclosures:

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.

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

The CFP® certification process, administered by CFP Board, identifies to the public that those individuals who have been authorized to use the CFP® certification marks in the U.S. have met rigorous professional standards and have agreed to adhere to the principles of integrity, objectivity, competence, fairness, confidentiality, professionalism and diligence when dealing with clients.

The investments listed may not be appropriate for all investors. Morgan Stanley Smith Barney LLC recommends that investors independently evaluate particular investments, and encourages investors to seek the advice of a financial advisor. The appropriateness of a particular investment will depend upon an investor's individual circumstances and objectives.

Morgan Stanley Smith Barney LLC. Member SIPC.

An investment in Structured Investments is subject to significant risks and may not be appropriate for all investors. These risks can include, but are not limited, to: fluctuations in the price, level or yield of underlying asset(s), interest rates, currency values and credit quality; substantial loss of principal; limits on participation in appreciation of underlying asset(s); limited liquidity; credit risk of the issuer; and, conflicts of interest.

Asset Allocation, Diversification and Rebalancing do not protect against a loss in declining financial markets. There may be a potential tax implication with a rebalancing strategy. Investors should consult with their tax advisor before implementing such a strategy.

The Morgan Stanley Global Impact Funding Trust, Inc. (MS GIFT) is an organization described in Section 501(c)(3) of the Internal Revenue Code of 1986, as amended. MS Global Impact Funding Trust (MS GIFT) is a donor advised fund. Morgan Stanley Smith Barney LLC provides investment management and administrative services to MS GIFT. Back office administration provided by RenPSG, an unaffiliated charitable gift administrator.

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

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

Borrowing against securities may not be appropriate for everyone. You should be aware that there are risks associated with a securities based loan, including possible maintenance calls on short notice, and that market conditions can magnify any potential for loss. For details and disclosures please refer to https://www.ms.com/liquidityaccess
Important Risk Information for Securities Based Lending: Borrowing against securities may not be appropriate for everyone. You should be aware that there are risks associated with a securities based loan, including possible margin calls on short notice, and that market conditions can magnify any potential for loss. You need to understand that: (1) Sufficient collateral must be maintained to support your loan(s) and to take future advances; (2) You may have to deposit additional cash or eligible securities on short notice; (3) Some or all of your securities may be sold without prior notice in order to maintain account equity at required maintenance levels. You will not be entitled to choose the securities that will be sold. These actions may interrupt your long-term investment strategy and may result in adverse tax consequences or in additional fees being assessed; (4) Morgan Stanley Bank, N.A., Morgan Stanley Private Bank, National Association or Morgan Stanley Smith Barney LLC (collectively referred to as "Morgan Stanley") reserves the right not to fund any advance request due to insufficient collateral or for any other reason except for any portion of a securities based loan that is identified as a committed facility; (5) Morgan Stanley reserves the right to increase your collateral maintenance requirements at any time without notice; and (6) Morgan Stanley reserves the right to call securities based loans at any time and for any reason.

Residential mortgage loans/home equity lines of credit are offered by Morgan Stanley Private Bank, National Association, an affiliate of Morgan Stanley Smith Barney LLC. With the exception of the pledged-asset feature, an investment relationship with Morgan Stanley Smith Barney LLC does not have to be established or maintained to obtain the residential mortgage products offered by Morgan Stanley Private Bank, National Association. All residential mortgage loans/home equity lines of credit are subject to the underwriting standards and independent approval of Morgan Stanley Private Bank, National Association. Rates, terms, and programs are subject to change without notice. Residential mortgage loans/home equity lines of credit may not be available in all states; not available in Guam, Puerto Rico and the U.S. Virgin Islands. Other restrictions may apply. The information contained herein should not be construed as a commitment to lend. Morgan Stanley Private Bank, National Association is an Equal Housing Lender and Member FDIC that is primarily regulated by the Office of the Comptroller of the Currency. Nationwide Mortgage Licensing System Unique Identifier #663185. **The proceeds from a residential mortgage loan (including draws and advances from a home equity line of credit) are not permitted to be used to purchase, trade, or carry eligible margin stock; repay margin debt that was used to purchase, trade, or carry margin stock; or to make payments on any amounts owed under the note, loan agreement, or loan security agreement; and cannot be deposited into a Morgan Stanley Smith Barney LLC or other brokerage account.**

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

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

Disclosures:

2024, 2025, 2026 NAPA Top Defined Contributor (DC) Advisor Teams

Source: napa-net.org (March 2024-2026) awarded in 2024-2026. This ranking was determined through an evaluation process conducted by NAPA based on self-reported assets under advisement as of Dec 31, 2025. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to NAPA to obtain or use the ranking. Nominees must be individual advisor team/offices with a defined contribution book of business, in a single physical location. To be considered, firms had to submit responses to an application form, including information about their practices, notably their defined contribution (DC) assets under advisement. The list is created and conducted by the National Association of Plan Advisors, an affiliate organization of the American Retirement Association, a non-profit association. Ratings are based on the opinion of NAPA and may not be representative of any one client's experience nor indicative of the advisor's future performance.

CRC 5393224 04/2026