Morgan Stanley

The Wood Group at Morgan Stanley

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The Wood Group at Morgan Stanley

At The Wood Group at Morgan Stanley, we believe success in achieving important financial goals starts with a comprehensive wealth strategy. We will assist with identifying your entire financial requirements and investment goals and formulate a plan designed to help achieve them.

With The Wood Group at Morgan Stanley, you'll have access to some of the world's most seasoned and respected investment professionals, a premier trading and execution platform, full spectrum of investment alternatives, world-class research team, cash management solutions and some of the highest-quality financial planning tools.

Our clients' primary investment objectives range from wealth accumulation to capital preservation and income. But their financial requirements almost always extend well beyond investment objectives, including comprehensive retirement planning, distribution strategies, efficient use of trusts and legacy goals.

We work with a wide range of clients, including High Net Worth Individuals (HNWI), Corporate Retirement Plans, Family Offices, Not for Profit (NFP) organizations, Endowments and Foundations as well as Small & Mid-size Business Owners.

Our Core Values

Experience and Diversity

Our combined experience, coupled with a team with varying backgrounds, helps us provide thoughtful advice and solutions to complex wealth management problems.

Comprehensive Plan

From the very beginning, we sit down with our clients to understand their goals and build a plan that accommodates the possibility of future changes. Our clients take comfort in knowing that they have experienced financial professionals deploying a structured, comprehensive approach that always has their best interest in mind.

Portfolio Management

With an emphasis on customization and tax efficiency, we focus a great deal of effort on allocating our clients' investments according to their risk tolerance, and constantly monitoring their portfolios with their goals in mind.

Simplicity

We believe that true value lies in our ability to simplify the lives of our clients. Constant innovation, improvement, and seeking out new ways to streamline our approach are deeply held values of our team.

The Wood Group at Morgan Stanley

We are a team with over 30 years of experience managing assets and we will work with you to help you preserve and grow your wealth by providing advice that you can trust while delivering tailored financial planning and investment strategies with excellent service.

Nisha Chisena
First Vice President,
Financial Advisor
Portfolio Manager
Workplace Advisor –
Equity Compensation

Paul Fitzsimmons, CFP®, CRPC, CRPS
Senior Vice President-
Financial Advisor
Corporate Retirement
Director
Workplace Advisor –
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Carolina McGoey, CFP®, QPFC®
Associate Vice President,
Financial Advisor
Insurance Planning
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Tack Simmons
Vice President, Senior
Portfolio Manager,
Financial Advisor
Workplace Advisor –
Equity Compensation

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

Brenner Anderson
Client Service Associate

Estefanía Munguía
Portfolio Associate,
Registered Client
Service Associate

Shauna Simpson
Vice President, Wealth
Management Associate

The Wood Group at Morgan Stanley - Designations and Awards

2023, 2024, 2025, 2026 Forbes Best-In-State Wealth Management Teams[1]

2024, 2025 NAPA Top Defined Contribution Advisor Teams[2]

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[3]
- 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

1. Source: Forbes.com (Awarded 2023, 2024, 2025, 2026). Data compiled by SHOOK Research LLC based on 12-month time period concluding in March of year prior to the issuance of the award. Award Disclosures.
2. Source: napa-net.org (March 2024). Data compiled by NAPA based on self-reported assets under advisement as of Dec 31, 2023.
3. Pacesetter's Club membership is no guarantee of future performance. Please refer to important criteria and methodology at the end of this material.

Our Philosophy and Process

At The Wood Group at Morgan Stanley, we help our clients optimize their financial health, so they can focus more on their passions in life. We believe success in achieving important financial goals start with a comprehensive wealth strategy. We work with you to create a personalized wealth strategy to help you achieve your most important financial and life goals. We rely on insights of seasoned investment professionals, a premier trading and execution platform and a full spectrum of investment choices.

Our Investment Philosophy

ASSET ALLOCATION

We find Managers that are experienced, outperformers over long periods of time, consistent in their approach, and have an understandable process.

DIVERSIFICATION

We Diversify among asset classes, within asset classes, and among managers.

INVESTMENTS

We create a combination of managers and asset classes that will allow Portfolios to potentially outperform in down markets and to capture a majority of the performance in up markets.

REBALANCE

We Rebalance portfolios at least annually. This will force us to buy low and sell high.

GREED AND EMOTION

Greed and emotion are major detriments to achieving investment goals. We will help you take them out of investing.

LONG TERM

We invest for the LONG term. Do not make radical short-term changes to the asset allocation. Be patient with allocations and managers.

The Wood Group: Our Commitment to YOU

As your Financial Advisors, we can help you decide where you want to go – and how to get there.

WE WILL:

- Take the time to understand what matters most to you.
- Apply our experience in helping clients with similar objectives.
- Create a Financial Plan based on your needs and goals, and help you enact the plan.
- Monitor your portfolios in an ongoing manner and make recommendations and changes, as necessary.
- Provide access to the extensive resources and intellectual capital of Morgan Stanley.
- Deliver an exceptional customer service experience.

Financial Solutions - Wealth Management Products and Services

We Provide Access to a Wide Breadth of Solutions That May Help Your Meet Your Short- and Long-term Financial Goals

CORPORATE RETIREMENT PLANS

- 3(21) and 3(28) Plans
- Fiduciary
- Plan Menu Reviews and Design
- Financial Literacy to Employees

INVESTMENT MANAGEMENT

- Asset allocation
- Traditional Investments
- Alternative Investments
- Structured Investments
- Risk and liquidity management

CASH MANAGEMENT AND LENDING

- Residential Mortgage Loans
- Securities Based Lending*

THE WOOD GROUP

TRUST AND ESTATE PLANNING STRATEGIES

- Wealth transfer strategies
- Intergenerational needs
- Trust and Estate Planning Professionals [1][2]

INSURANCE [3]

- Permanent Life Insurance
- Term Life
- Single Premium / Hybrid
- Long-Term Care
- Annuities

PHILANTHROPY MANAGEMENT SERVICES

- Advise on Planned Giving Vehicles, e.g., Charitable Trusts
- Family Foundations
- Donor-advised Funds

1. Although they may be admitted attorneys, planning directors and other wealth planning center personnel holding legal degrees are acting purely in a non-representative capacity. Neither they nor Morgan Stanley provide tax or legal advice to clients or to Morgan Stanley.
2. Morgan Stanley Smith Barney LLC does not accept appointments, nor will it act as a trustee, but it will provide access to trust services through an appropriate third-party corporate trustee.
3. Insurance products are offered in conjunction with 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 please see the important disclosures show less

Working with YOU

Our work with YOU starts with one or more in-depth, exploratory meetings. We need to understand your unique financial situation so we can offer you the best possible advice and solutions.

When you work with us, you can expect us to:

- Develop a comprehensive financial strategy based on your individual needs.
- Substitute discipline for emotion in the investment process.
- Adjust your holdings in response to new opportunities and risks.
- Maintain strict financial objectivity and avoid conflicts of interest.

We can also coordinate our work with other key members of your financial team, including your:

- Tax specialist
- Trust attorney

Setting Goals According to Your Needs

Your financial goals often are more complex than managing just your investment accounts. It is now easier for your Financial Advisor and you to work holistically- rather than simply focusing on a collection of accounts. As your life changes, so do your goals- our platform allows you to look across your assets and liabilities to help you adapt your strategy to meet those changing demands.

EARLY / MID-CAREER

Goals

- Buy a home
- Have a child
- Build an emergency fund
- Protect family

LATE CAREER

Goals

- Buy a larger home
- Send children to college
- Assist aging parents
- Plan for future healthcare
- Plan for retirement

RETIRED

Goals

- Maintain lifestyle and sufficient income
- Meet healthcare and other unforeseen expenses
- Buy a vacation home
- Legacy planning

Past performance is no guarantee of future results. Estimates of future performance are based on assumptions that may not be realized. This material is not a solicitation of any offer to buy or sell any security or other financial instrument or to participate in any trading strategy. Please refer to important information, disclosures, and qualifications at the end of this material.

Creating a Finacial Plan

Your wealth strategy doesn't just consider your investment objectives. Rather, it is tailored to address the personal life goals you've identified and prioritized.

We can create your personal roadmap to help achieve and protect your goals – a framework that makes the connection between your life goals and your financial resources, and provides a baseline for future discussions.

ADDRESSING YOUR GOALS

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Considerations When Building a Portfolio

We take many factors into consideration when constructing a customized model to meet your needs

LIQUIDITY NEEDS
Cash flow requirements

AGE/ LIFE STAGE
How long your assets have to potentially grow

INCOME REQUIREMENTS
Asset or income needs

GOALS
Major goals and milestones require funding

RISK PROFILE
Risk appetite and suitability

NET WORTH
Current financial status

TIME HORIZON
When you need to meet your goal(s)

VALUES
Investment decisions aligned with larger societal or environmental concerns

Source: Morgan Stanley Wealth Management GIC

Past performance is no guarantee of future results. Estimates of future performance are based on assumptions that may not be realized. This material is not a solicitation of any offer to buy or sell any security or other financial instrument or to participate in any trading strategy. Please refer to important information, disclosures, and qualifications at the end of this material.

The Wood Group: Our Advice Adds Incremental Value in Distinct Ways

In addition to evaluating the recommendations of the Global Investment Committee and our deep bench of analysts and economists, we add incremental value through the utilization of distinct investment strategies.

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Corporate Retirement Plans

Choosing a Fiduciary Wisely

If a plan's fiduciary does not have the requisite expertise to carry out certain of its functions (such as investment of the plan's assets), then a fiduciary has a duty to act prudently and should consider hiring a service provider with that professional knowledge.

One of the largest, most established wealth management businesses in the industry.

85 years as a global leader in financial services.[1]

$54.1 billion in full year net revenues.[1]

More than **16,000** Financial Advisors with extensive knowledge, diverse skills and experience.[1]

[1] Information (unaudited) as reported in Morgan Stanley Annual Report for year ending December 31, 2023.

ERISA Fiduciary Standards

The fiduciary duties and obligations under ERISA. ERISA requires plan fiduciaries to discharge their duties with respect to employee benefit plans as follows:

ERISA Plan Fiduciary

- Act solely in the interest of plan participants and beneficiaries.
- Act for the exclusive purpose of providing benefits to participants and beneficiaries or for defraying reasonable expenses of plan administration.
- Diversify plan investments to mitigate the risk of large losses.
- Discharge their duties with respect to a plan with the care, skill, prudence, and diligence that a prudent person acting in a similar capacity and familiar with such matters would employ.
- Act in accordance with the documents and instruments governing the plan.

Flexible ERISA Fiduciary Services for Your Plan

	3(21) INVESTMENT CONSULTANT		3(38) INVESTMENT MANAGER	
	Plan Sponsor/Fiduciary	**Morgan Stanley**	**Plan Sponsor/Fiduciary**	**Morgan Stanley**
Investment Policy Statement	Primary role.	Provide template and advice.[1]	Primary Role	Provide template and advice.
Fund Selection	Primary role.	Provide advice.[2]	N/A	Primary role and final authority.[2]
Fund Monitoring and Replacement	Primary role.	Provide advice.[2]	N/A	Primary role and final authority.[2]
QDIA[3]	Select investment type and fund.	Provide advice on investment fund only.[2]	Select investment type	Primary role and final authority for investment fund selection.[2]
Asset Allocation Programs	N/A	Risk-based models.	N/A	Risk-based models. Target date models.
Selecting / Monitoring Investment Advisor	Solely responsible.	N/A	Solely Responsible	N/A

[1] Any references to "provide advice" on this slide indicates that Morgan Stanley will provide recommendations, but the ultimate investment decision resides with the plan sponsor/fiduciary.
[2] Only funds that meet the Morgan Stanley screening process will be recommended or selected.
[3] Excludes services with respect to managed accounts.

The Wood Group at Morgan Stanley

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How to Find Us

Team Website

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Morgan Stanley

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GET IT ON Google Play

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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.

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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.

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Disclosures:

2023-2025 Forbes Best-In-State Wealth Management Teams

Source: Forbes.com (2023-2025). Forbes Best-In-State Wealth Management Teams ranking awarded in 2023, 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 concluded in March of the previous year the award was issued, having commenced in March 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, 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. 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.

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

Source: napa-net.org (March 2025). Data compiled by NAPA based on self-reported assets under advisement as of Dec 31, 2024.

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