Morgan Stanley

# Puget Sound Wealth Management

## Realizing Your Vision

As the steward of your family's wealth, you define a vision for your financial future and assemble the right team to transform it into reality.

For more than a decade, Puget Sound Wealth Management has focused on the complex needs of successful corporate executives, entrepreneurs, and their families. Backed by nearly 100 years of combined experience, we offer a consultative approach supported by the global resources and extensive capabilities of one of the world's top financial institutions.

As your family's designated Chief Financial Officer, we will help you develop a comprehensive strategy to address each aspect of your wealth so you can spend your time pursuing your true passions.

## Making Wise Financial Decisions

**"History shows that 70% of a family's wealth is lost by the second generation, and 90% by the third."**

Behavioral finance examines how as humans we often make financial decisions based on emotion rather than logic. The emotions surrounding money become intense and more complex when combined with the challenges relating to family dynamics.

Puget Sound Wealth Management is trained in behavioral finance, and we use this information to help our clients identify the inherent biases that could negatively impact decision-making, avoiding costly mistakes.

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## Your Complete Financial Picture

**"Like the theory of Yin and Yang, a financial life includes two primary components: emotional and financial. These combine in a complementary manner to form a method for understanding the whole picture."**

**EMOTIONAL**

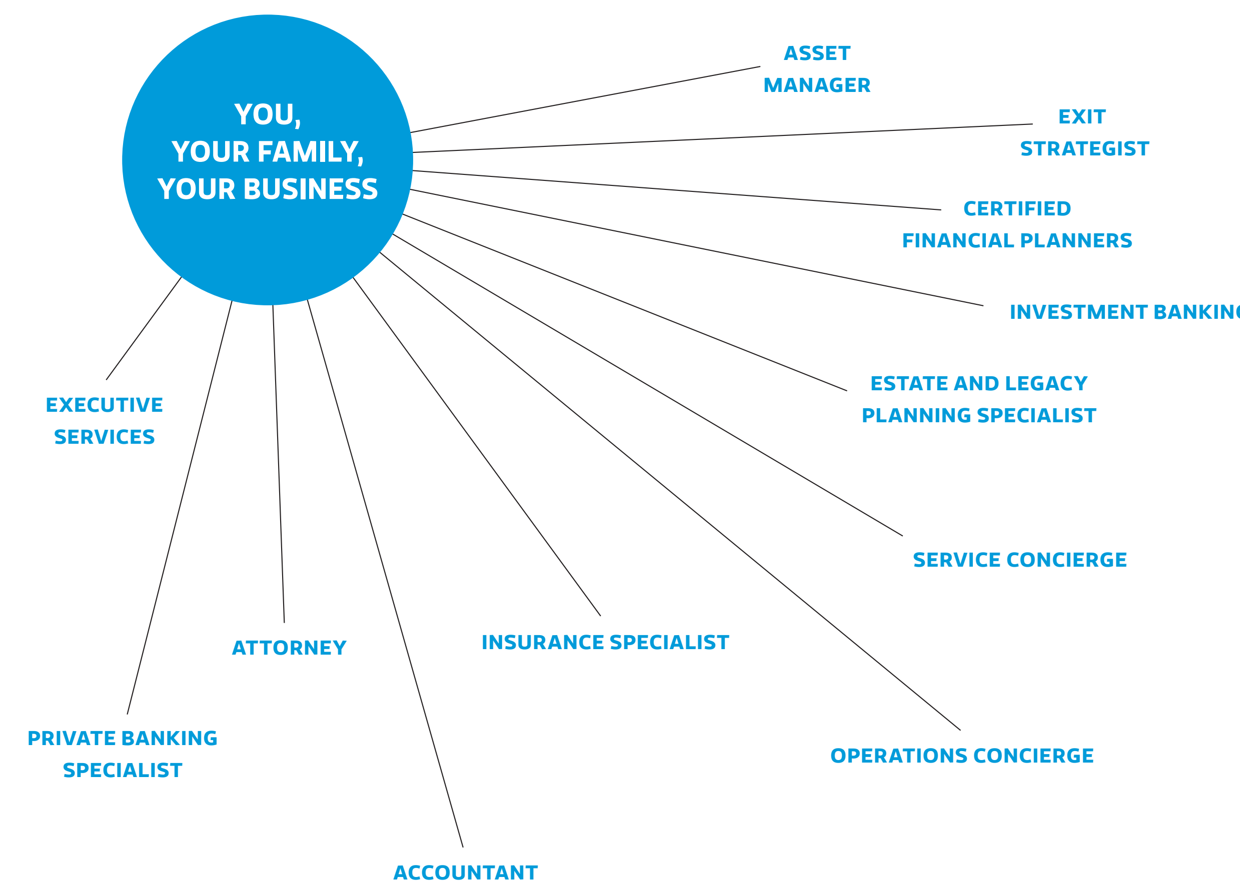
- What are my life's most important values?
- What is the driving mission for me and my family?
- When markets are volatile, am I someone who can stomach the pain or do I look for a quick remedy?
- Do I prefer to invest in companies that align with my personal values?
- What kind of legacy do I want to leave for my children and loved ones?

**FINANCIAL**

- How much money will I need to retire or meet a specific financial goal?
- What rate of savings and returns are needed to reach my goals?
- Am I taking too much risk…or maybe not enough?
- Do I have the right mix of stocks, bonds and other investments?
- What type of risk mitigation strategies do I need to offset market volatility?

## Team of Specialists

As with most successful ventures, it is critical to align yourself with a team of specialists to capitalize on the best information. As your personal CFO, we will assist in constructing a team of experts and serve as the general manager, coordinating their efforts on your behalf. We work with your specialists to help them understand your priorities, making certain they are reflected in whatever outcome you wish to achieve. The creation of this team can be particularly important when crafting and executing an exit strategy.

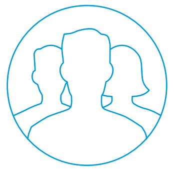



**"We understand the context of your overall financial picture and are here to nurture the connections between your personal objectives and business ambitions."**

# Puget Sound Wealth Management at Morgan Stanley

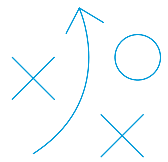
## Our Core Values

We are dedicated to helping you reach your financial goals. This is reflected in the core values that serve as the foundation of our practice:



**CERTIFIED FINANCIAL PLANNERS**

The journey to reaching your goals begins with your comprehensive financial plan. Given the importance of this crucial first step, 100% of the advisors on our team carry the Certified Financial Planner (CFP®) designation whereas the industry average is only 20% of financial advisors.[1]



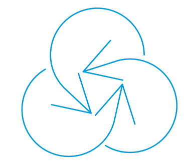
**TRUE TEAM APPROACH**

As your wealth grows, so does the complexity of your needs. Puget Sound Wealth Management members operate in specific roles, each one specialized and experienced in the important factors that make up your financial life. From concierge service to comprehensive planning, someone on our team is available to help.

**THE STRENGTH OF MORGAN STANLEY**

Since its founding in 1935, Morgan Stanley has helped redefine the meaning of financial services. The firm has continually broken new ground in advising clients on strategic transactions and providing new opportunities for individual investors.

- $2 Trillion in client assets under management[2]
- Over 16,000 U.S.-based Financial Advisors and Private Wealth Advisors[3]
- Over 200 private bankers[4]
- Over 57,000 employees in 43 countries[2]



**GIVING BACK**

We are passionate about aligning our practice with our local community, creating a mutual sense of purpose. We proudly support the following organizations with our time and donations:

- Boys and Girls Club of Puget Sound
- Camp Korey
- Entrepreneurs' Organization of Seattle
- FareStart
- Fred Hutchinson
- Invest in Youth
- Navos
- Seattle Humane Society
- Washington Women in Need
- YWCA

**"Our ultimate goal is to make a real difference in your life, helping achieve financial and spiritual success for you and future generations."**

## A Clear Path to Your Goals

As your trusted advisor, our role is to develop a clear roadmap built around your family's mission statement.

**"Our mission is to navigate and simplify your financial life so you can spend your time pursuing your true passions."**

### 1

**STEP ONE:**

#### In-Depth Discovery

This in-depth conversation is designed to identify what is truly important to you, so we may create a customized plan fully aligned with your goals.

### 2

**STEP TWO:**

#### Delivery of Your Financial Roadmap

Analyzing the detailed information you share with us during discovery, we will develop specific investment and wealth management strategies to provide you with a roadmap to your financial goals.

### 3

**STEP THREE:**

#### Becoming a Client

We will begin to implement the strategies identified during steps one and two and streamline access to all of your financial information and resources.

### 4

**STEP FOUR:**

#### Regular Progress Checks

We will conduct ongoing check-ins focused on reviewing your progress and determining any adjustments that may be necessary based on changes to your personal situation along the way.

## Meet Puget Sound Wealth Management

We are dedicated to meeting the specific needs of you, your family and your business. Our experience, knowledge and complementary skillsets enable us to incorporate sophisticated investment thinking and industry best practices into the wealth management strategies we provide.

**Nicholas Paget, CFP®, CPM®**

*Family Wealth Director*
*Wealth Advisor*
*Industry Experience since 2002*

**Justin Carpenito, CFP®**

*Executive Financial Services Director*
*Financial Advisor*
*Industry Experience since 1999*

**Nicole Schafer, CFP®, CLTC®**

*Financial Planning Specialist*
*Financial Advisor*
*Industry Experience since 2003*

**Tammy White**

*Registered Service Associate*
*Industry Experience since 1987*

**Karen Henderson**

*Portfolio Associate*
*Industry Experience since 1999*

**Tori Schultz**

*Wealth Management Associate*
*Industry Experience since 2013*

[1] "Getting a CFP Is a Lot of Work. Is It Worth It?"Chicago Tribune (Digital), Reuters, 4 Apr. 2014, articles.chicagotribune.com/2014-04-04/news/sns-rt-us-yourpractice-integrity-20140404_1_advisers-certified-investment-management-analyst-ameriprise.

[2] Morgan Stanley Annual Report, January 2018.

[3] Morgan Stanley Wealth Management data as of January 2018. Number is approximate.

[4] In partnership with Cash Management Specialists, if applicable. Morgan Stanley Human Resources, 3/27/17.

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