



Replay Info

Dial-In: 855-859-2056
Conference ID: 6376016
Available until November
11, 2020

We recommend you
download the presentation:

[Download](#)

THE BEARING GROUP AT MORGAN STANLEY

**Replay: 4th Quarter Wealth
Management Outlook**

%%FirstName%%,

On Thursday, October 29th, **The Bearing Group at Morgan Stanley** hosted a call to discuss our *4th Quarter Wealth Management Outlook Conference Call*. The series is designed to increase listeners' financial awareness and prepare them to make informed financial decisions.

Our clients have been asking:

- How does the market rebound make sense in the face of the COVID-19 Pandemic?
- What opportunities do low interest rates provide?
- How do the elections change long term investment strategies?

For more information on The Bearing Group, please visit our [website](#).

**Brian F. Hickey, CFP®**

Senior Vice President, Family Wealth Director, Financial Advisor

As a Family Wealth Director, Brian successfully completed a rigorous accreditation program focused on skills required for comprehensive wealth management across a range of disciplines important to high net worth families and family offices. Brian is responsible for directing clients with generational wealth, life and estate planning, and business transitions.

**Matthew J. Filosa, CFA®**

Senior Vice President, Senior Investment Management Consultant, Financial Advisor

As a Chartered Financial Analyst (CFA®), Matt is responsible for strategic policy, portfolio optimization, and investment manager selection and monitoring for clients.

**Michael D. Ciesemier, CRPS®, CIMA®**

Senior Vice President, Alternative Investments Director, Financial Advisor As a Chartered Retirement Planning Specialist (CRPS®), Mike is designated as a Corporate Retirement Director for the firm. Mike is responsible for plan design, fiduciary guidance, and ongoing plan monitoring for our retirement plan clients.

**Jason M. Schultz, CRPS®**

Financial Planning Specialist, Financial Advisor

Jason works with our retirement plan clients to establish and maintain retirement plans that are designed to meet their unique business goals. Working with you, Jason helps you adhere to best practices in retirement plan design, investment management, employee success, and ongoing plan management for all your financial and retirement plan needs.

The Bearing Group at Morgan Stanley

Willis Tower

233 S. Wacker Drive, Suite 8600

Chicago, IL 60606

Website: [The Bearing Group at Morgan Stanley](#) Telephone: 800-621-2842

Confidentiality Notice: The information contained in this e-mail and any attachments may be legally privileged and confidential. If you are not an intended recipient, you are hereby notified that any dissemination, distribution, or copying of this e-mail is strictly prohibited. If you have received this e-mail in error, please notify the sender and permanently delete the e-mail and any attachments immediately. You should not retain, copy or use this e-mail or any attachment for any purpose, nor disclose all or any part of the contents to any other person.

This material does not provide individually tailored investment advice. It has been prepared without regard to the individual financial circumstances and objectives of persons who receive it. The strategies and/or investments discussed in this material may not be suitable for all investors. Morgan Stanley Wealth Management recommends that investors independently evaluate particular investments and strategies, and encourages investors to seek the advice of a Financial Advisor. The appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives.

Tax laws are complex and subject to change. Morgan Stanley Smith Barney LLC ("Morgan Stanley") , its affiliates and Morgan Stanley Financial Advisors and Private Wealth Advisors do not provide tax or legal advice and are not "fiduciaries" (under ERISA, the Internal Revenue Code or otherwise) with respect to the services or activities described herein except as otherwise agreed to in writing by Morgan Stanley.

Individuals are encouraged to consult their tax and legal advisors (a) before establishing a retirement plan or account, and (b) regarding any potential tax, ERISA and related consequences of any investments made under such plan or account.

The views expressed herein are those of the author and do not necessarily reflect the views of Morgan Stanley Wealth Management or its affiliates. All opinions are subject to change without notice. Neither the information provided nor any opinion expressed constitutes a solicitation for the purchase or sale of any security. Past performance is no guarantee of future results.

© 2020 Morgan Stanley Smith Barney LLC. Member SIPC. CRC#____/20