



Andy Saperstein

Head of Morgan Stanley Wealth Management

Andy Saperstein is Managing Director and Head of Morgan Stanley Wealth Management. He serves on the Morgan Stanley Operating Committee.

Mr. Saperstein previously served as Co-Head of Wealth Management and before that, Co-COO of the Institutional Securities Group, working across the ISG businesses and coordinating initiatives with

Wealth Management. Previously, he held a succession of senior leadership positions in Wealth Management. He joined Morgan Stanley in 2006 as COO of National Sales, and became Head of U.S. Wealth Management following the acquisition of Smith Barney in 2009.

Earlier in his career, Mr. Saperstein held numerous leadership roles at Merrill Lynch, including COO of the Direct Division, and was a partner in the Financial Institutions Group of McKinsey & Company.

He graduated cum laude from Harvard Law School and summa cum laude from The Wharton School, University of Pennsylvania, with a dual degree in economics and finance.

Mr. Saperstein serves as a Trustee of the Morgan Stanley Foundation, the firm's charitable arm. He also serves as an Advisory Council Member for Teen Cancer America.



Justin Rose

From humble beginnings, Justin Rose has ascended to the peaks of professional golf. As a 17-year-old amateur, Justin burst onto the global golf scene with a t-4 finish at the Open Championship. However, after 21 consecutive missed cuts to start his professional career, many doubted his promise. Over the past 20 years, Justin has written one of the most complete resumes the sport of golf has seen.

A winner of over 20 tournaments worldwide, Justin's accolades include: winner of the 2013 U.S. Open; gold medalist at the 2016 Olympic Games; a five-time Ryder Cup member; and most recently being crowned winner of the 2018 FedExCup. Justin's consistent play saw him rise to #1 in the Official World Golf Ranking in 2018, joining an elite fraternity of 22 players to have climbed to the top of golf's ranking system.

Justin's genuine personality makes him one of the game's greatest ambassadors and a true favorite of his peers and fans alike. Born in South Africa, raised in the United Kingdom and currently residing in the Bahamas, Justin is a true global statesman. Justin and his wife, Kate, have two children, Leo and Charlotte, and are committed philanthropists. The Kate and Justin Rose Foundation promotes education, nutrition and experiences for underprivileged youth.