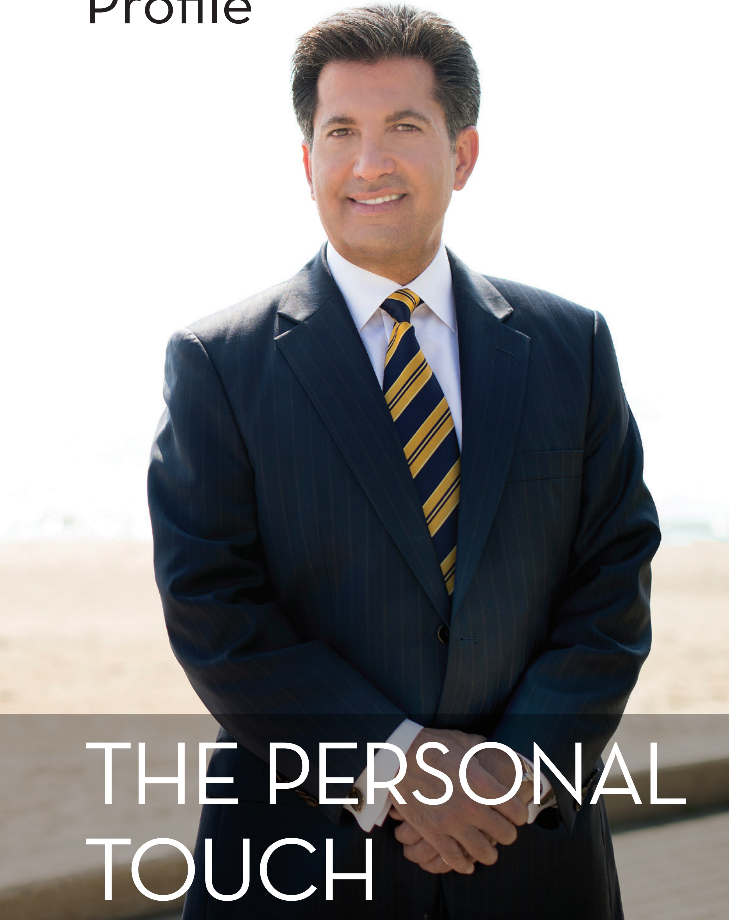

THE PERSONAL TOUCH

In the ever-more-impersonal industry of wealth management, Steven Esposito focuses his years of experience and success on achieving goals specific to you and your family.

WORDS BY JAKE JARVI // PHOTOGRAPHY BY JIM PRISCHING

At some point over the last few years, much of the financial industry put their faith into software, algorithms, and cookie cutter one-size-fits-all philosophies. But everyone's financial situation is a very unique and personal matter. Not only in terms of the finances themselves, but their expectations for themselves, their families, their quality of life, and their future goals.

"One of the first questions we ask our clients is, 'What concerns you most?'" says Steven Esposito, Senior Vice President, Wealth Advisor, and Portfolio Management Director for Morgan Stanley. "What is your definition of quality of life? Once I've determined what you're seeking to accomplish, I can personally tailor a portfolio and asset allocation model that fits those criteria."

For more than 33 years, Esposito has been structuring the wealth management portfolios of individuals, families, and foundations. His insight is based on a long personal history in the field, tailoring every portfolio to the specific needs of each client, and a successful track record of maneuvering every kind of marketplace. "I have seen it all, bull and bear markets, booms and busts," Esposito says. "Being a wealth manager is a solemn responsibility. It is my goal to protect and grow your portfolio. It's not just a job."

Esposito combines his instinct and personal attention to the client with the state-of-the-art resources and cutting edge technology of Morgan Stanley. It's the best of both worlds. All of the latest advances in the financial services industry and the infrastructure of one of the largest wealth management firms in the world, plus a personalized approach designed specifically to the way you would like to live.

"Some clients feel the quality of life is simply sitting on a beach and going fishing," says Esposito. "What are the costs associated with that? That's one portfolio. Or you might be a Type A personality and want to work as long as you can and simply want to protect your wealth and pass it along to your children. Sometimes, many people I meet with discover that they have already reached their number. All it takes is a simple repositioning of the assets."

That's what Esposito does with The Lake Forest Group at Morgan Stanley. Two years ago, he moved his offices to downtown Lake Forest to be closer to his clients, his family, and the local charities with which he's been involved for years. That's what you call being invested.

Esposito's financial knowledge is frequently sought by the media news outlets, he's been interviewed on WGN TV and radio, ABC-7, Fox News, CBS News, NBC News, WIND Radio, on the Noon Business Hour on WBBM, and he's been quoted in print publications like Crain's, The Sun-Times, and The Chicago Tribune.

"You have worked too hard and accomplished too much to entrust all that you've earned to an assembly line financial plan," Esposito says. "My new team, the Lake Forest Group at Morgan Stanley, combines decades of experience with the foremost resources and technology of Morgan Stanley to deliver the quality of life you envision for you and your family."

The Lake Forest Group at Morgan Stanley is located at 207 E. Westminster Avenue, Suite 300 in Lake Forest, 847-604-7321, steven.esposito@morganstanley.com

Steven Esposito is a Wealth Advisor with the Wealth Management division of Morgan Stanley in Lake Forest, IL. The views expressed herein are those of the author and may not necessarily reflect the views of Morgan Stanley Smith Barney LLC, Member SIPC [www.sipc.org]. Morgan Stanley Wealth Advisor engaged Forest & Bluff to feature this profile. Steven may only transact business in states where he is registered or excluded or exempted from registration [http://fa.morganstanley.com/steven.esposito]. Transacting business, follow-up and individualized responses involving either effecting or attempting to effect transactions in securities, or the rendering of personalized investment advice for compensation, will not be made to persons in states where Steven is not registered or excluded or exempt from registration. CRC1543546 07/16