Strategy & Support
Through Life’s Transitions

The Cypress Group
at Morgan Stanley

Morgan Stanley
Compassion and Dedication

Clients approach The Cypress Group because of our experience in wealth management for people going through financial transitions. They stay with Cypress because they forge deep bonds with our trusted advisors who take time to deeply understand their needs and concerns. Our advisors are fully committed to our clients’ success and have the skills and experience to deliver results.

Sudden liquidity events—like divorce, death of a spouse, or sale of a business—present new circumstances and difficult decisions. We ask you the right questions to clarify your needs and goals and focus on positive results.

Let us help you create and maintain a solid financial future for you and your family.

Insightful Strategy and Collaborative Assistance During Life’s Most Challenging Times

The Cypress Group offers full-service strategic counsel, customized planning, and support when you are suddenly facing an unexpected and complex financial situation. We approach every client’s unique situation with care, support and respect.

A Practical Roadmap Customized to Your Unique Needs

We understand that emotions can run high during challenging life transitions making it difficult to focus on the best strategies for wealth management. We help you build and implement a customized financial plan best suited to your unique circumstances. We maintain impartiality to specific products and methodologies and take a holistic approach so we can develop the best combination of solutions to achieve your goals.

A Diverse Network of Experienced Experts

We build a team of best in class advisors. Maintaining relationships with a wide network of relevant experts means that we are able to offer the personal service of a boutique firm combined with the depth and resources of a large organization.

A Focus On Relationships

Cypress Group Principals and Senior Portfolio Managers, Julie Baeder and John Lin, are known for addressing complex financial situations with a practical approach that encompasses both comprehensive wealth management and emotional support. We focus on building strong connections with our clients—and with each other—and work hard to deliver the highest caliber of service with empathy and respect.
**Our three primary practice areas focus on your changing needs.**

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**Customized Services**

The Cypress Group has focused on serving women in transition, business owners, and families with substantial assets for over 15 years. Our clients can benefit from our sensitive and collaborative approach to transition planning following a sudden liquidity event.

In every situation we ask ourselves, **“How can we protect our clients’ interests most effectively?”**
Solutions In Action

Case Studies

Identifying options to create tax advantages

A longtime financial planning client of The Cypress Group was a founder at a tech startup that was growing quickly. She wanted to ensure they were making good decisions and laying the groundwork to minimize tax liability if the company took off. We advised her to do an 83b election on the shares she purchased and recommended she do an early excise of her unvested company options. We also introduced her to an estate attorney to explore estate planning and gifting options as a strategy to reduce tax liability.

Results

The company was acquired for cash 24 months later. Our client’s gains were considered long-term and therefore taxed at the capital gains rate, rather than the income tax rate (which is higher), enabling considerable savings.

We also removed significant appreciation from their estate to their kids, improving the estate planning process.

Using our knowledge and experience in a time of crisis

A client contacted us after attending a presentation we gave on college planning. She was ending a 15-year marriage in which she was the primary caregiver of 3 young children and her husband controlled all of the finances. After many years of being out of the workforce and handing over financial responsibility to her husband, she felt hopeless, afraid and ill-equipped to manage independently. Further, she agreed to sell a family-owned business, resulting in a significant liquidity event.

We helped bring our client to a place of independence, confidence and financial literacy.

Results

We provided a range of integrated services that included:

- Developing strategies to divide assets and working with her attorney to secure a long-term support plan that both parties were comfortable with
- Securing a home loan and credit line so she could purchase a house
- Creating a long-term investing strategy with enough tax-free income to fill the gap between her monthly expenses and support payments
Meghan Ducey  
Consulting Group Analyst with Morgan Stanley  
Meghan oversees investment analysis for the team and executes investment strategies. She began her career during the great recession with a wealth management team in New York City before moving to Morgan Stanley. A graduate from the University of South Carolina, Meghan has always known that she wanted to follow in her father’s footsteps and work in the investment industry. An avid skier and golfer, Meghan lives in San Francisco.

Keaton Covillo  
Senior Registered Client Service Associate with Morgan Stanley  
Keaton oversees operations and all aspects of client service. He worked in financial services for some of the largest banks in New York prior to moving to San Francisco and joining the Cypress Group. Keaton began singing opera at age 18 and received a talent-based scholarship to the University of Denver. He holds a masters degree in music and an advanced degree in vocal pedagogy from New York University.

Walter Stevenson  
Senior Vice President, Financial Advisor, and Portfolio Manager with Morgan Stanley  
Walter began his investment career in 1971 at Pacific Mutual and progressed to holding a seat on the Pacific Stock Exchange. He founded Stevenson Capital in 1983 where he was the Senior Portfolio Manager for families and institutions. In 2008, Walter joined the Cypress Group where he continues to contribute his portfolio management expertise. He holds a B.S. in Business from St. Mary’s College.

Meet the Team  
The Cypress Group  
Julie Baeder, CIMA®, CDFA™  
Senior Vice President with Morgan Stanley and Principal of The Cypress Group | Financial Advisor  
Julie has deep expertise in working with women going through large financial transitions. She earned the Certified Investment Management Analyst Designation (CIMA) from the Wharton School of Business and the Certified Divorce Financial Analyst (CDFA) designation. A long-time champion for women, Julie has been a leader in a variety of women’s organizations, including Girl’s Inc., Women of Impact, and the Women’s Leadership Council of the United Way of the Bay Area. She was honored as one of the Bay Area’s Most Influential Women in Business, and named Forever Influential by the San Francisco Business Times. She is an active member of the National Association of Women Business Owners, The Institute for Divorce Financial Analysts, and Investment Management Consultants Association.

John Lin, CFP  
Senior Vice President with Morgan Stanley and Principal of The Cypress Group | Financial Advisor  
John is a Certified Financial Planner active in the industry since 2000. Prior to joining Morgan Stanley, he worked in his family’s real estate sales business. John has been recognized as a top Morgan Stanley financial advisor as a Masters Club member. Born in Taiwan, John is conversational in Taiwanese and Mandarin and enjoys exploring the San Francisco food scene, reading history, and staying up on the markets. He holds a BA in International Business with a minor in Business Law from Cal Poly.
Commitment to Excellence

We work hard to deliver the highest caliber of service to our clients. We are caring, thoughtful citizens, and we get results.

Strong Connection

We focus on building relationships—we are deeply connected to our clients, to each other, and to our community.

Uniquely Passionate About Financial Success

We are a team of investors and entrepreneurs who have navigated large life transitions ourselves. We are excited to offer world-class service and be the best at what we do.

Focused Attention

We believe that providing full-service means giving you the full attention of our entire team.

How can we help you?

Schedule a consultation without obligation to learn about our services and offerings.

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The Cypress Group

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