Wealth Management

Our conversation about wealth management will focus on four key areas that I believe will result in a comprehensive outlook of your future:

- **LIFESTYLE.** Not only your current one, but also the lifestyle you aspire. We will talk about your cash flow and future spending obligations, retirement planning, education funding, wealth transfer to heirs and philanthropy. Your personal advisors will also be integral to our conversations.
- **LIABILITIES.** The right side of your balance sheet is no less significant than investing. Borrowing, when done wisely, can help you realize possibilities that you might not have realized without it. Along with Smith Barney's lending specialists, I can show you strategies that can fund your needs, without liquidating assets, sacrificing income or paying gift taxes.
- **RISK.** Recognizing whether you have too much, or not enough, risk is another core element we will discuss. Risk-management topics will include diversifying to help you protect your portfolio against market volatility; protecting your family from less-than-ideal decisions by engaging an impartial trustee or executor; and even helping you address fraud activity and reclaim your identity.
- **INVESTMENT.** Asset management goes beyond investment performance. Based on your financial status today, I will calculate the returns necessary to help you achieve your target, craft an investment program designed to help you reach it and assess statistically the likelihood you will reach or exceed your goals. A variety of fee-based investment advisory services, managed accounts and active portfolio management are available.

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Greg Pitcher, CFP®

Second Vice President-Wealth Management
Financial Advisor
Financial Planning Specialist

My Philosophy

No two investors share the same financial goals, nor should they share the same financial advice. Equally so, I believe that the collaboration they share with me should be unique.

My clients deserve an advisor who identifies all the varied aspects of their financial life and works diligently to uncover myriad possible strategies that help them address their aspirations. My belief includes my clients' personal advisors, such as their attorney or accountant; together we can help ensure that all critical areas dovetail effectively with their overall investment and wealth management strategies. A well-rounded collaboration is in my clients' best interest.

My Vision

I seek to strengthen each client relationship over the long term by attaining a deep understanding of what matters most to them. I continuously strive to meet, and hopefully exceed, my clients' expectations while working to make a meaningful difference in their lives. My consultative approach has positioned me as a dedicated partner and primary advisor who delivers sound financial advice that my clients deserve. My clients, in turn, have entrusted me with long-lasting partnerships.

My Background

I am an Orange County native and graduated from California State University, Fullerton in 1995 with a B.A. in Business Administration. I supplemented that education with numerous courses in economics and financial planning at University of California, Irvine, ultimately earning a Personal Financial Planning certification.

In 2003, my love of the financial markets and wealth planning drove me through the rigorous process of becoming a CERTIFIED FINANCIAL PLANNER™. To stay up to date on all news, legislative activity and industry trends, I am a proud member of the Financial Planning Association. My hard work and dedication has been rewarded by Morgan Stanley Smith Barney, where I have achieved Blue Chip Council Member status and a title of Second Vice-President – Wealth Management.

In my spare time, I really enjoy mountain biking, golfing and spending time with my three boys. I am an active volunteer in my children's activities, ranging from coaching baseball and soccer to reading in their classrooms. My wife, Helen, and I were married in the fall of 2009. She is my most valuable asset.

Principles of Professionalism

I measure my success by the strength and longevity of my client relationships as I continuously strive to provide my clients with a high level of service. The following principles form the foundation of the professionalism to which I adhere:

You and your interests are a priority. I seek to address your concerns promptly, accurately and completely.

- I endeavor to fully understand your financial needs, long- term goals and lifestyle aspirations by actively listening to you. An in-depth understanding will help me to prudently implement tailored investment and wealth management strategies.
- Your knowledge of your investment choices is critical to the long-term success of our relationship. Therefore, I will spend ample time to educate you to help you make well-informed decisions. I encourage asking questions if you are uncertain about any financial matter.
- I intend to meet with you regularly, at your convenience, to review your portfolio to ensure that it continues to be aligned with your short -and long-term goals, which could change over time. I can also explore new potential investment opportunities and wealth management strategies.
- Your candid feedback is actively requested. Our open communication could help me to meet, even exceed, your expectations