

MORSE

WEALTH MANAGEMENT, LLC



Helping You Build
the Complete Story of
Your Financial Life



Joseph and Carlton Morse

AT MORSE WEALTH MANAGEMENT, LLC, we believe when it comes to successfully managing your financial life, there is no substitute for knowledge and experience. Our founding partners, Joseph Morse and Carlton Morse, are a father and son team who share over 50 years of combined financial-services experience. Together, they have built an independent wealth-advisory practice which seeks to help you prudently manage your financial life. As your trusted advisors, our dedicated professional and family bond enables us to collaboratively guide you through the various chapters of your financial life.

We have assembled a well-educated advisory team to help achieve your goals and create long-term relationships with clients throughout various market cycles and trends. In fact, many of our clients and their families have been with us since our founding in the late 1970s. Partner Joe Morse began his career in 1977, as an Account Executive with Merrill Lynch, and in the early 1980s, he became the founding member of the Merrill Lynch office in La Mesa, CA. Managing Partner Carlton Morse is a CERTIFIED FINANCIAL PLANNER^{TM1} professional and a Certified Investment Management Analyst^{SM2} who began his career with our team at Merrill Lynch in 1992. Senior Administrative Associate Victoria Russell brings over three decades of financial-services experience to our team, with 24 years served at Bank of America and nine years at Smith Barney.

Choosing Morse Wealth Management for your unique financial needs not only selects professionals with seasoned experience—you initiate a lasting relationship built on integrity, trust and commitment that you and your family can depend on throughout the complete story of your life.

The Foundation of Our Approach



Our holistic approach to managing your assets lets you write your own advisory journey. We believe it is our responsibility to pay careful attention to your unique objectives, and we custom-tailor your investment plan to reflect your desires—not ours. Objective, meaningful strategies are the foundation of every plan we recommend.

We seek to simplify your financial life and work hard to not only earn your trust, but continuously deserve your respect in everything we do. Honest and open communication based on genuine concern is a critical component in our interaction with each other and our clients. We strive to reflect that belief in every individual we advise and portfolio we help clients build.

Financial prosperity requires a complex understanding of the management skills needed for long-term success. As business owners, we believe our independent advice and seasoned ability in managing a company enables us to effectively guide your wealth throughout any life stage. By helping to create financial security for you, your family and future generations, we offer the comprehensive advice you need and guidance you can trust.



A Goals-Based Planning Process for Today and Tomorrow

In developing your strategic wealth-management plan, we offer a goals-based advisory process. We understand that just as every individual is different, so are the desired end-results in your portfolio. Whether you are a pre-retiree or retiree looking to create a consistent income flow, or an individual or family wanting to protect the wealth you've acquired, we can help guide you in the next chapters of life.

Every client relationship begins with an in-depth interview where we analyze and assess your current financial situation, as well as the unique goals you and your family aspire to achieve. But creating a strategic financial outline is only part of the process. Properly implementing the plan and providing ongoing reviews is essential for successful wealth preservation, growth and management. To do so, we employ a strategic four-step process:

I. UNDERSTANDING YOU—THE INVESTOR AND INDIVIDUAL

We begin by openly discussing your current financial lifestyle and how your specific risk profile relates to your aspirations and goals. While understanding you as an investor is important to us, we also pay particular attention to how well you and our professional team relate to one another. We believe an interactive and honest relationship is crucial for building a financial life that accurately reflects your most important objectives.

II. CREATING YOUR STRATEGIC FINANCIAL ROADMAP

The next step is designed to create a shared vision of your financial direction. At this point, we apply our goals-based planning to prepare an investment strategy that ensures all decisions reflect your specific objectives. We also create a tactical asset-allocation plan³ congruent with your financial goals and risk-tolerance level, and will consult with your other professional advisors—such as CPAs and attorneys—with your approval, as needed. Along the way, you will be encouraged to raise questions and confirm our interpretation of your financial goals to better build a smooth path to financial prosperity.



FULLY-INTEGRATED SERVICES

To help serve the increasingly-sophisticated needs of our clients, we have access to a depth of resources and services, including:

- Disciplined goal-setting techniques using cutting-edge technology
- Comprehensive investment planning and consulting
- Tax-efficient investing strategies⁴
- Insurance-needs analysis for proper life, disability and long-term-care coverage⁵
- Pre- and post-retirement planning
- Estate planning strategies
- Education planning
- Asset management strategies
- Cash management strategies

III. IMPLEMENTING THE JOURNEY

Every strategy we recommend is custom-tailored to reflect your most important objectives. Before we implement your specific plan, it is imperative you understand the course of action and are comfortable with all aspects of your portfolio. Our team will work with you to review your investment policy and also pay particular attention to your suggested asset-allocation. We believe every client's needs are different, and it is our goal to incorporate investments based on the asset classes and diversification that best reflect your specific financial desires. Upon approval of your portfolio, we implement the plan and keep you informed every step of the way.

IV. PROACTIVE COMMUNICATION FOR ONGOING PROGRESS

As changes occur in the market and your life, it is inevitable your financial objectives will also evolve. We regularly review your plan's progress in relationship to your goals and rebalance your portfolio's allocations, as needed. While proactive communication is essential, we also respect our client's privacy and only contact you when there are specific matters to discuss. We will create and abide by your Service Commitment Agreement, which outlines your preferred methods and frequency of contact. At the same time, we welcome you to voice any questions or concerns you might have at any point of the advisory process.

Our Story

Scenic photography of Mission Trails Regional Park
(mtrp.org) by Nancy K. Varga.

With roots dating back three decades, Morse Wealth Management was formed on the belief that we could best serve our clients in an autonomous business environment. To achieve that goal, we've maintained two principles: 1) Remaining a small, independent practice is essential; and 2) Our clients deserve the resources of a major corporation. After an in-depth firm-selection process, we believe we've satisfied this need.

Because we're not employees of any brokerage firm, our sole focus is serving you—our clients. We have no side interests or hidden agendas other than helping to ensure your financial success. We believe our affiliation with a major securities firm gives you the best of both worlds—an independent wealth-advisory team combined with access to some of the largest financial services resources in the United States. Since beginning with our very first client, we are proud of the relationships we have nurtured throughout the years and look forward to the new stories of wealth management we have yet to inspire.

Now that you've heard our story, we're ready to hear yours. Contact Morse Wealth Management today, and start a new chapter of your life.



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² Investment Management Consultants Association is the owner of the certification mark "CIMA®," the service marks "Certified Investment Management AnalystSM," "Investment Management Consultants AssociationSM," and "IMCASM." Use of CIMA® or Certified Investment Management AnalystSM signifies that the user has successfully completed IMCA's initial and ongoing credentialing requirements for investment management consultants.

³ Asset allocation cannot eliminate the risk of fluctuating prices or uncertain returns.

⁴ Morse Wealth Management and Wells Fargo Advisors Financial Network do not provide legal or tax advice, but we as Financial Advisors will be happy to work with your chosen legal and tax advisors to help you achieve your financial goals.

⁵ Insurance products are offered through Wells Fargo Advisors Financial Network's affiliated nonbank insurance agencies. Investment products and services are offered through Wells Fargo Advisors Financial Network, LLC (WFAFN). Morse Wealth Management, LLC, is a separate entity from WFAFN.



Joseph (Joe) Morse
Partner
CA Insurance License #0A56957

J. Carlton Morse II, CFP®, CIMA®
Managing Partner
CA Insurance License #0B16353

Victoria Russell
Senior Administrative Associate

5520 Wellesley Street, Suite 206
La Mesa, CA 91942

619 713-5950 Direct
877 713-5960 Toll-free
619 713-5946 Fax

joseph.morse@wfafinet.com
carlton.morse@wfafinet.com
victoria.russell@wfafinet.com

morsewealthmanagement.com

MORSE
WEALTH MANAGEMENT, LLC