



# MORGIA

WEALTH MANAGEMENT®

## Disciplined. Careful.

Securities offered through HighTower Securities LLC Member FINRA/SIPC. HighTower Advisors, LLC is a SEC registered investment advisor.

## MEET OUR PARTNERS



### **Tony Morgia**

*Managing Director, Partner*

Tony Morgia began his portfolio management career in 1968 at Spencer Trask. He has a keen ability to look at the macroeconomic picture and relate it to the investment process. Mr. Morgia's success has come from the application of a long-term investment approach focusing on risk control and downside protection.



### **Michael Morgia, CIMA®**

*Managing Director, Partner*

Michael Morgia began his career in 1988 with Smith Barney and is our lead equity portfolio manager. Mr. Morgia develops the algorithms and software programs for MWM's quantitative investment strategies and leads our internal trading and research desk.



### **PJ Banazek, CFP®**

*Managing Director, Partner*

PJ Banazek began his career as a CPA for Firley, Moran, Freer and Essa and later joined Morgan Stanley Smith Barney. Mr. Banazek specializes in managing fixed income portfolios and complex financial planning. His skillset includes estate planning issues, 401(k) plan design, tax-deferred savings opportunities and stock options.



# MEET OUR FINANCIAL ADVISORS



**John Johnson, MBA**  
*Director of Wealth Management*



Mr. Johnson began his business career in 1994 with experiences ranging from Fortune 100 strategic planning to brand management to recently running a portfolio of media properties. Mr. Johnson joined Morgia Wealth Management to focus on client relationship management, business development, process improvement and growth through marketing.



**Shane Simser, CPFA**  
*Sr. Financial Advisor,  
Retirement Plan Services*



Mr. Simser began his career with the Legend Equities Corporation in 2005 specializing in retirement planning for teachers. He joined Morgia Wealth Management in 2013 and is now responsible for helping business owners establish 401(k) and Qualified Retirement Plans. This includes plan design, investment option selection, cost benchmarking and ongoing employee and participant education.



**Zachary Buskey**  
*Financial Advisor,  
Portfolio Management Associate*



Mr. Buskey started at Morgia Wealth Management in 2016 as a Financial Advisor helping individuals, business owners and philanthropic groups determine their goals and build plans to meet them. On the team, he also assists in deep analysis of equity securities and the valuation of privately held businesses.



**Nico Morgia, CFP®**  
*Financial Advisor,  
Financial Planning Associate*



Mr. Morgia joined Morgia Wealth Management in 2016 as a Financial Advisor specializing in building comprehensive financial plans. These plans help individuals and families determine long-term financial goals, understand retirement savings needs and develop appropriate retirement spending strategies. He is a Certified Financial Planner.

## The Morgia Difference

We take a holistic view, starting where you want to end, with your goals and ambitions. We explore your unique situation to help grow your wealth while managing debt, saving for your family's educational needs, navigating large financial decisions and saving for retirement.

## Customer Service.

We have grown our team in order to be better at meeting your needs. In addition to your primary financial advisor, you have our full team of 13 ready to assist you.

One goal in the growth and development of our staff is to introduce more of the team to you so you can get to know them. As the team has grown, we



# MEET OUR OPERATIONS TEAM



**Heather Clement**

*Executive Director  
of Operations and  
Client Service*



Mrs. Clement began her career in 1994 with Merrill Lynch in Rochester, NY. At Morgia Wealth Management, Mrs. Clement is responsible for compliance, human resources, marketing and growth through business development. She remains a client relationship manager for our multi-generational clients. She is Series 7, 63 & 66 licensed.



**Katrina Thompson**

*Sr. Client Service  
Associate*



Ms. Thompson began her career in the President's office at Jefferson Community College. She joined Morgia Wealth Management in 2013 and assists clients with complex issues and helps them simplify their financial lives. Her daily responsibilities include meeting with clients to establish new accounts, establishing trust and estate accounts, transferring accounts, processing retirement distributions and handling client inquiries and requests. She is a New York State Notary Public.



**Andrea Fiorentino**

*Sr. Registered Client  
Service Associate*



Mrs. Fiorentino began her career with Morgia Wealth in 2002. Mrs. Fiorentino's years of experience has allowed her to develop strong relationships with multi-generational and institutional clients. Her responsibilities include meeting with clients to establish new accounts, trusts, estates, and process distributions. She is Series 7 & 66 licensed.



**Kiersten Guthro**

*Client Service  
Associate*



Ms. Guthro was hired in 2019 to assist with marketing, establishing new accounts, processing distributions and working on client inquiries and requests.

started to work closely with each other in order to improve our response time and efficiency. We also have an internal trading and research desk to help us act quickly on client requests and provide deep analysis to inform our decisions.

## **Communication.**

We try to meet with you annually in person, over the phone or through a remote video meeting. As

you reach critical life milestones like retirement, those meetings increase in frequency. Not only have we grown the team, but we've added a significant amount of content to our website. More information about our philosophy, process, overall financial health, and our semi-annual newsletters are available at [www.morgiawm.com](http://www.morgiawm.com). You can find it all in our Media Center.

# MEET OUR TRADING & RESEARCH TEAM



**Frank Murphy**  
*Director of Trading,  
Portfolio Management  
Associate*



Mr. Murphy began his analyst career as an accountant at Beaverite Products Inc. and has been working with Morgia Wealth since 2005. He is the lead trader and responsible for precisely monitoring the portfolios for position targets, overall asset allocation and clients' cash flow needs. He is Series 7 & 66 licensed.



**Joseph Cosmo**  
*Sr. Analyst,  
Portfolio Management  
Associate*



Mr. Cosmo started his career at NBT Bank in Ogdensburg, NY and joined Morgia Wealth in 2014. He assists the team by utilizing a variety of industry and proprietary resources to gather and analyze equity and overall market data. He provides analysis to the advisors to help them determine buy, hold and sell decisions. He is Series 7 & 66 licensed.

Our core values of disciplined and careful are more than just words. They guide us. In turn, they help us guide individuals, multiple generations of families, banks, unions, foundations, and retirement plans.

We are a fiduciary financial advisor, making us distinct from others. This completely optional obligation means we are bound to act in our clients' best interests, avoid any conflicts of interest, and provide complete information about any financial decisions we advise.

We believe this path represents the most responsible and safe course for our clients and their interests. We'd never advise you to do something with your money that we wouldn't do with our own.



**MORGIA**  
WEALTH MANAGEMENT®

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