

Red Zone Fact Sheet

Building Resilient Retirement Portfolios for a Changing Market

Company Overview

Morgan Stanley is a global financial services firm providing investment banking, wealth management, and asset management. Guided by a mission to help individuals, institutions, and governments achieve their financial goals, we offer trusted expertise, data-driven strategies, and a client-first approach.

Red Zone Recommendation:

Client Goal:

Build a balanced, long-term retirement portfolio using a traditional 60/40 equity-to-fixed income split, investing a total of \$2.5 million (\$1.5M in equities, \$1M in fixed income). The client values low volatility, strong long-term returns, and resilience to current market pressures like high interest rates and global uncertainty.

Our Recommendation:

We designed a diversified, risk-aware portfolio that aligns with the current macro environment and the client's needs -

Equities (60% - \$1.5M)

25% Consumer Staples – Defensive, steady cash flows

20% Financials – Benefit from higher interest rates

15% S&P 500 ETF – Broad market exposure, low cost

Fixed Income (40% - \$1M)

25% Municipal Bonds – Tax advantages for high-net-worth investors

10% Treasuries – Safe, reliable returns

5% Investment Grade Credit – Slightly higher yield, strong credit quality

Our Impact:

This portfolio provides a strong foundation for retirement by protecting capital, generating consistent income, and reflecting market realities. We aim to help clients retire with confidence, while also including ESG-friendly options for those who want to align their values with their investments.

Meet the Team:

Anahat Bawa (Monitoring Phase) | Tufts University Fencing '28 | anahat.bawa@tufts.edu

Jung Hee You (Planning Phase) | Columbia University Tennis '28 | jy3483@columbia.edu

Leigh Foran (Execution Phase) | Columbia University Track and Field '28 | lf2837@columbia.edu

Lucie Schroeder (Scrum Master) | Brown University Field Hockey '28 | lucie_schroeder@brown.edu