



Scarlet Fung

Executive Director, Financial Adviser

+61 2 9775 2090
+61 411 799 883
scarlet.fung@morganstanley.com

Level 25, Chifley Tower
2 Chifley Square
Sydney NSW 2000

Genuine client relationships focused on delivering meaningful outcomes

Scarlet views her role as a financial adviser differently to most. She values the relationship above anything else. She believes that truly understanding her clients' underlying needs and motivations; what they are passionate about and

Morgan Stanley to address the needs of Asian and Australian high net worth individuals and families. Scarlet's clients come to her for financial advice and integrated investment solutions sourced from across the globe. She applies the insight and resources available from one of the world's leading investment institutions to help her clients build, manage and preserve their wealth.

As a fluent Cantonese and Mandarin speaker, Scarlet combines these softer skills with outstanding technical expertise, including experience managing the complexities of financial markets and high net worth portfolios.

When Scarlet is not helping her clients fulfil their aspirations, she's pursuing her interest in travel, singing and Zumba. Scarlet holds a Bachelor of Social Sciences (majoring in management studies), a Diploma of Financial Planning and a Master of Applied Finance.

Scarlet was recognised on Barron's list of Australia's Top Financial Advisers for five consecutive years since 2020.

“Before I develop any specific recommendations, I take the time to understand who you are and what you want to accomplish.”

what fulfils them; and then helping them work towards these goals is critical to providing her clients with value over the long term.

Over two decades of wealth management and investment experience working for private banks and investment banks, Scarlet has developed a strict investing ethos that addresses the shared need for capital protection across all her clients. Her investing approach is focused on protecting capital by balancing potential upside while managing downside risk.

Scarlet draws on her knowledge and her decades of experience along with the global resources of

Scarlet Fung

Executive Director, Financial Adviser

Understanding your needs

It takes insight to unlock opportunity. Our clients come to us for financial advice, integrated solutions and intelligence across all the world's major markets. We apply that insight and the resources of our firm to shape the right solutions to help our clients build, manage and preserve their wealth.

We focus our worldwide resources on serving a wide variety of clients; from corporations, institutions and charities to individual private investors. In Australia, Morgan Stanley Wealth Management has over 70 advisers in five offices across the country.

Before we develop any specific recommendations, we take the time to understand who you are and what you want to accomplish, both personally and financially.

At Morgan Stanley, we take a disciplined approach to analysing your situation and identifying appropriate investment opportunities for you to consider in meeting your financial goals.

Working together, we develop your long term goals and objectives and can assist in all aspects of your financial life from wealth creation, to retirement.

Following the implementation of your investment strategies, we continually monitor your portfolio and provide recommendations when amendments are necessary. Our service includes regular contact and reviews to ensure strong support over time of your investments and decision-making processes.

Areas of expertise

- Asset allocation and portfolio construction
- Portfolio management and administration
- Philanthropy and not-for-profits
- Advice on monetisation of executive and employee options

Planning

- Structuring
- Cashflow
- Debt management
- Investment advice
- Insurance
- Estate planning
- Succession planning
- Philanthropic planning

Portfolio management

- Investment wrap accounts
- Discretionary managed accounts
- Separately managed accounts (SMA)

This communication is not intended as an offer or solicitation in relation to any particular Financial Product.

©2025 Morgan Stanley Wealth Management Australia Pty Limited (ABN 19 009 145 555, AFSL No. 240813) a Participant of ASX Group and regulated by the Australian Securities & Investments Commission.