

BNY Mellon International Wealth Management



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Jennifer has over 30 years of experience assisting multi-jurisdictional families with U.S. based assets. She has worked with all aspects of the capital markets, including IPOs, restricted stocks, and the Asian markets. This background enables her to proactively address Investments, Restricted Securities, Hedging Concentrated Positions, Income Tax Planning, and Estate Planning.

She has deep understanding of regulations and reporting requirements triggered by transacting concentrated stock holdings during post-IPO period. She helps her corporate executive clients to develop long term plans to strategically move to a diversified portfolio and reach tax optimization.

Leveraging BNY Mellon's global resources, she bridges generations within families by defining and facilitating comprehensive family planning. The alignment of expectations are set through communication with all family members, with regular family meetings, and through ongoing education.

Jennifer was born in Hong Kong and raised in San Francisco. She is fluent in Cantonese, understands Mandarin, and travels to Asia frequently.

纽约梅隆银行国际财富管理

美国北加. 硅谷. 旧金山



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馬潔芝(Jennifer)是纽约梅隆银行高级财富规划经理。她从业30年，先后就职于 Hambrecht & Quist, JP Morgan, 和 Atherton Lane Advisers, 对拥有全球资产的跨境家庭所面临的众多资产规划难题具有独特的见解和一手的解决方案。她卓越行业口碑和广泛的社会资源为我们的客户提供了更加便利的一站式服务，使得全局尽在掌握。她熟悉国际及亚洲投资板块的商业环境，投资逻辑，法律税务，财务管理，对其他企业各个运作方面具有深入的理解和把握。她尤其了解跨境ADR类上市公司高层管理者如何正确的在美国的法律法规下抛售美国限制性股权,并为持有重仓股等常见情况提供减仓方案的战略设计，对冲策略，税务规划和实际操作，为客户的全球资产配置保驾护航。

Jennifer出生在香港，年幼时随父母移民美国。她流利的粤语和中文读写能力常常令许多人惊讶，她毫不犹豫的将此归功于传统严格的中式家庭教育。

她的激情和智慧感染着许多年轻的同事，她优秀的人格魅力和出众的领袖才华把她的团队紧紧地凝聚在一起，而具有“梦之队”的美誉。

“纽约梅隆银行的资源大平台和我独特的财富管理经验丰富相结合，这将把我们对跨境客户的服务提高到新的层次。我对此充满期待！”- 馬潔芝