Morgan Stanley

Setting the Standard in Wealth Management

CRC 781774 12/2013

A Pure Investment Firm…

Morgan Stanley is one of the largest, most established and most respected wealth management firms in the world.

NEARLY

17,000

FINANCIAL ADVISORS

EXTENSIVE KNOWLEDGE BASE
built on diverse skills and experience

6.6 Million

CLIENT ACCOUNTS

$1.8 Trillion

IN CLIENT ASSETS

$126 Billion

IN BANK DEPOSITS 4

Recognition of Morgan Stanley Excellence

- Led Barron's 2013 "Top 100 Financial Advisors" list, earning 27 spots, including five in the top 10, and half of top 20 1
- Earned 17 spots on Barron's 2013 "Top 100 Women Financial Advisors" 2
- Received third highest score in client service experience out of 10 investment firms 3

Note: All information for Morgan Stanley's Wealth Management business as of July 18, 2013

1 Barron's "Top 100 Financial Advisors," April 15, 2013
2 Barron's "Top 100 Women Financial Advisors," June 10, 2013
3 Forrester Research, Customer Experience Index, 2012
4 Citibank, Morgan Stanley Bank NA, Morgan Stanley Private Bank National Association

…Backed by the Strength of Morgan Stanley

Since 1935, Morgan Stanley has been a reliable partner for high net worth individuals, families, businesses and institutions around the globe.

NEARLY
$65 Billion
IN EQUITY CAPITAL

1,200 GLOBAL LOCATIONS

$980 Million
IN EARNINGS

Three core lines of business

- Institutional Securities
- Wealth Management
- Investment Management

OVER
78 Years
OF EXPERIENCE

Wealth Management:
An Essential Business

- Wealth management is not a small division within a large bank as it is for a number of competitors; with $1.8 trillion in client assets, it accounts for more than 50% of revenues
- The Firm has made significant investment in this business
- CEO and senior management have deep wealth management experience, so clients are ensured commitment from the top

Note: All information for Morgan Stanley as of July 18, 2013

Our Financial Advisors Can Help You

Create a tailored wealth management plan

- Saving and investing strategies
- Estate and multigenerational planning strategies
- Balance sheet analysis

Analyze and construct a portfolio

- Asset allocation
- Traditional investments
- Alternative investments
- Structured investments
- Separately managed accounts

Manage risk

- Hedging strategies for concentrated positions
- Portfolio diversification
- Insurance review
- Tax efficient investing strategies

Introduction to banking & lending services

- Securities based, mortgage and tailored loans

Plan for retirement

- Traditional and Roth IRAs
- IRA rollovers
- Roth conversions

Give back to your community

- Charitable lead trusts
- Family foundations
- Donor-advised funds

Build a unique legacy

- Statements of shared goals
- Work with your legal and tax specialists to help create wills and trusts
- Next generation education
- Estate tax planning
- Beneficiary designations
- Life insurance

Strengthen a business

- Cash management
- Retirement plans
- Strategic consulting and transactions
- Succession planning

World-Class Resources to Meet Your Needs

Established capital markets platform

- Sales and trading organization dedicated to individual investors

Access to private banking capabilities

- Lending and cash management services

A Premier managed-money platform

- Managed account services from industry leading Consulting Group [1]
  - Asset allocation
  - Investment manager research
  - Portfolio construction

Sophisticated tools and resources

- Open architecture investment platform offering both proprietary and third-party solutions
- Full suite of offerings addressing all life stages and needs
- Access to Tools such as OneView, LifeView and WealthBench which can help in the review of your currents investments and situation
- Wealth Planning Centers with a team of professionals to offer a multidisciplinary approach to help meet the full spectrum of HNW/UHNW clients' needs

Ability to deliver solutions to unique challenges

- Advisor networks that leverage experience of Financial Advisor teams around the Firm
- Access to literature from Morgan Stanley's Center for Investment Excellence, a proprietary source of market research and investment ideas

Insights and due diligence

- Industry leading insights delivered by the Morgan Stanley Global Investment Committee
- Coverage tracking by Morgan Stanley & Co. research analysts more than 3,000 companies globally [2]
- Advice generated by a 60-person Consulting Group Investment Advisor Research team covering 1,000 investment products [3]

1: As of the end of 2Q13, based on data from Cerulli Associates, a Boston based research firm, Consulting Group of Morgan Stanley Wealth Management held the largest single share of total managed account assets in the U.S. market place.
2: information for Morgan Stanley & Co. as of September 18, 2013
3: information for Morgan Stanley's Consulting Group as of September 24, 2013

Why Choose Morgan Stanley

We Put Clients First

- Open architecture platform seeks to avoid conflicts of interest and allows Financial Advisors to recommend the product and solutions that are suited to our clients' needs
- Investment in protective measures helps keep client assets safeguarded

Wealth is What We Do

- Presence in every major market and access to every major asset class
- Morgan Stanley and Co.'s award winning research* for Capital markets desk that serves the needs of wealth management clients
- Access to institutional share class funds for individual investors
- Alternative investments such as hedge funds, funds of hedge funds, managed futures, private equity and real estate funds for suitable clients.

Our advice is based on your unique needs

- Morgan Stanley Financial Advisors have an in-depth appreciation of the differing investment objectives, risk tolerance and liquidity needs of many types of investors
- Specialized services — Wealth Planning Centers, Private Banking Group, Family Wealth Advisors.
- Resources such as OneView and LifeView show you your financial circumstances and plan for your future
- Relationships with outside professionals and services broaden the scope of our capabilities

Note: Morgan Stanley was named Best Research Platform – 2013 Profit and Loss Digital FX Awards – August 2013.

Important Information and Disclosures

Alternative investments are speculative and include a high degree of risk and are suitable only for long-term investors willing to forego liquidity and put capital at risk for an indefinite period of time. Investors could lose all or a substantial amount of their investment.

Asset Allocation does not assure a profit or protect against loss in declining financial markets.

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LifeView is a financial goal analysis tool that allows you to create custom reports that help clients identify ways to achieve their goals-such as investing for retirement, education funding and major purchases. LifeView Plus, a financial planning tool that creates an advisory relationship between you and your clients, includes all the features of LifeView, as well as strategies for goal protection and estate planning.

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Source: Barron's "Top 100 Financial Advisors," April 15, 2013. Barron's "Top 100 Financial Advisors" bases its ratings on qualitative criteria: professionals with a minimum of seven years of financial services experience, acceptable compliance records, client retention reports, customer satisfaction and more. Financial Advisors are quantitatively rated based on varying types of revenues and assets advised by the financial professional, with weightings associated for each. Because individual client portfolio performance varies and is typically unaudited, this rating focuses on customer satisfaction and quality of advice. The rating may not be representative of any one client's experience because it reflects a sample of all of the experiences of the Financial Advisor's clients. The rating is not indicative of the Financial Advisor's future performance. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors pays a fee to Barron's in exchange for the rating. Barron's is a registered trademark of Dow Jones & Company, L.P. All rights reserved.

Source: Barron's "Top 100 Women Financial Advisors," June 10, 2013. Barron's is a registered trademark of Dow Jones & Company, L.P. All rights reserved. Barron's "America's Top 100 Women Financial Advisors" bases its ratings on qualitative criteria: professionals with a minimum of 7 years financial services experience, acceptable compliance records, client retention reports, customer satisfaction, and more. Financial Advisors are quantitatively rated based on varying types of revenues and assets advised by the financial professional, with weightings associated for each. Because individual client portfolio performance varies and is typically unaudited, this rating focuses on customer satisfaction and quality of advice. The rating may not be representative of any one client's experience because it reflects a sample of all of the experiences of the Financial Advisor's clients. The rating is not indicative of the Financial Advisor's future performance. Neither Morgan Stanley Smith Barney LLC nor any of its Financial Advisors pays a fee to Barron's in exchange for the rating.

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All loans are subject to application and approval.

EQUAL HOUSING OPPORTUNITY