Morgan Stanley

WEALTH MANAGEMENT

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Colchester, VT 05446

Annie Strout

Senior Vice President
Corporate Retirement Director, Financial Wellness Director
Financial Planning Specialist, Portfolio Manager
Financial Advisor
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Annie has a bachelor's degree from the University of Vermont where she graduated in the top of her class as a John Dewey Honors College Scholar and played for the Women's Division I Lacrosse Team. She joined Morgan Stanley after working as a financial services professional in the insurance industry and has been with the firm for over a decade. She proudly holds the titles of Corporate Retirement Director and Financial Wellness Director and is a Senior Vice President, Financial Advisor at Morgan Stanley.

Annie's areas of focus are on comprehensive financial planning and 401(k) and retirement plan consulting for individuals, families, corporations and non-profits. As a Qualified Plan Financial Consultant (QPFC) she works closely with board members and investment committees to provide consulting, benchmarking, ongoing investment services, and education for both plan sponsors and participants. As a Financial Planning Specialist, she often works one-on-one with clients, helping them to prepare for their future with holistic planning.

Integrity and professionalism are the cornerstones of her practice and she seeks to build a strong level of trust with her clients by working closely with them throughout the relationship. She finds the most rewarding part of her job is forming meaningful relationships with clients and working with them throughout their life stages. Given her experience, she has the background to work with every type of client, and is a valuable resource to individuals across the investment spectrum--from those just starting to chart their course in the investment world to seasoned investors with highly complex and sophisticated financial needs.

Annie lives in South Burlington with her husband Chris, their son Ralph, and their dog Freddie. She often gets confused for her identical twin-sister Emily, who is a Doctor at UVMMC and an Assistant Professor at the College of Medicine at UVM. Annie is known for her love of pizza, and enjoys friendly competition, mountain biking, running, cycling, skiing and golf.

In 2017, 2019, and 2020 Annie was named to the firm's Pacesetter's Club, a global recognition program for Financial Advisors who, early in their career have demonstrated the highest professional standards and first-class client service.

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In 2024 Annie was named to the National Association of Plan Advisors (NAPA) list of Top Women Advisors and the Wilkins Strout Group at Morgan Stanley were named to NAPA's Top DC Advisor Teams in 2024 & 2025.

In 2024 and 2025 Annie and the team were recognized by Forbes as one of the best-in-state Wealth Management Teams in Vermont.

In 2025 Annie was named to Forbes America's Top Next-Gen Wealth Advisors Best-in-State.

In 2026 Annie was named to Forbes America's Top Women Wealth Advisors Best-in-State.

In 2026 Annie was named to PLANADVISER's Top Retirement Plan Advisers.

2024 , 2025, & 2026 Forbes Best-In-State Wealth Management Teams
Source: Forbes.com (2024 & 20025) Forbes Best-In-State Wealth Management Teams ranking awarded in 2024 & 2025. Each ranking was based on an evaluation process conducted by SHOOK Research LLC (the research company) in partnership with Forbes (the publisher). This evaluation process concluded in March of the previous year the award was issued, having commenced in March of the year before that. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to SHOOK Research LLC, for placement on its rankings. This ranking is based on in-person and telephone due diligence meetings to evaluate each Financial Advisor qualitatively, a major component of a ranking algorithm that includes client retention, industry experience, review of compliance records, firm nominations, and quantitative criteria, including assets under management and revenue generated for their firms. Investment performance is not a criterion. Rankings are based on the opinions of SHOOK Research LLC and may not be representative of any one client's experience; investors must carefully choose the right Financial Advisor or team for their own situation and perform their own due diligence. These rankings are not indicative of the Financial Advisor's future performance. Morgan Stanley Smith Barney LLC is not affiliated with SHOOK Research LLC or Forbes. For more information, see www.SHOOKresearch.com. ©2026 Morgan Stanley Smith Barney LLC. Member SIPC.

2024 NAPA's Top Women Advisors
Source: napa-net.org (October 2024) awarded in 2024. This ranking was determined based on an evaluation process conducted by NAPA during the period from Aug 2023 – Aug 2024. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to NAPA to obtain or use the ranking. Nominations from the list were provided by NAPA Broker-Dealer/RIA Firm Partners. Nominees must be women retirement plan advisors with their own book of business. Nominees were required to submit responses to an application comprised of a series of quantitative and qualitative questions about their experience, size and composition of their practice, awards and recognitions, and industry contributions, which were then reviewed by a panel of senior advisor industry experts, who, based on those criteria, and following a broker-check review, selected the top women advisors. Ratings are based on the opinion of NAPA and may not be representative of any one client's experience nor indicative of the advisor's future performance. © 2024 Morgan Stanley Smith Barney LLC. Member SIPC.

2024 & 2025 NAPA Top DC Advisor Teams
Source: napa-net.org Awarded in 2024 & 2025. Each ranking was determined based on self-reported assets under advisement as of Dec 31, of the year prior to the year the award was given. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to NAPA to obtain or use the ranking. Nominees must be individual advisor team/offices with a defined contribution book of business, in a single physical location. To be considered, firms had to submit responses to an application form, including information about their practices, notably their defined contribution (DC) assets under advisement. The list is created and conducted by the National Association of Plan Advisors, an affiliate organization of the American Retirement

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Association, a non-profit association. Ratings are based on the opinion of NAPA and may not be representative of any one client's experience nor indicative of the advisor's future performance.

Forbes America's Top Next-Gen Wealth Advisors & Top Next-Gen Wealth Advisors Best-in-State 2025
Source: Forbes.com (Awarded August 2025).This ranking was determined based on an evaluation process conducted by SHOOK Research LLC (the research company) in partnership with Forbes (the publisher) for the period 3/31/24-3/31/25. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to SHOOK Research LLC for placement on its rankings. This ranking is based on in-person, virtual and telephone due diligence meetings to evaluate each Financial Advisor qualitatively, a major component of a ranking algorithm that includes client impact, industry experience, review of best practices and compliance records, firm nominations, and quantitative criteria, including assets under management and revenue generated for their firms. Investment performance is not a criterion. Rankings are based on the opinions of SHOOK Research LLC and may not be representative of any one client's experience; investors must carefully choose the right Financial Advisor or team for their own situation and perform their own due diligence. This ranking is not indicative of the Financial Advisor's future performance. Morgan Stanley Smith Barney LLC is not affiliated with SHOOK Research LLC or Forbes. For more information, see www.SHOOKresearch.com.

Morgan Stanley Wealth Management Pacesetter's Club members must meet a number of criteria including performance, conduct and compliance standards, revenue, length of experience and assets under supervision. Pacesetter's Club membership is no guarantee of future performance.

2026 Forbes America's Top Women Wealth Advisors Best-In-State
Source: Forbes.com (Awarded February 2026). This ranking was determined based on an evaluation process conducted by SHOOK Research LLC (the research company) in partnership with Forbes (the publisher) for the period 6/30/24 – 6/30/25). Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to SHOOK Research LLC for placement on its rankings. This ranking is based on in-person, virtual and telephone due diligence meetings to evaluate each Financial Advisor qualitatively, a major component of a ranking algorithm that includes client impact, industry experience, client retention, review of best practices and compliance records, firm nominations, and quantitative criteria, including assets under management and revenue generated for their firms. Investment performance is not a criterion. Rankings are based on the opinions of SHOOK Research LLC and may not be representative of any one client's experience; investors must carefully choose the right Financial Advisor or team for their own situation and perform their own due diligence. This ranking is not indicative of the Financial Advisor's future performance. Morgan Stanley Smith Barney LLC is not affiliated with SHOOK Research LLC or Forbes. For more information, see www.SHOOKresearch.com.

2026 PLANADVISER Top Retirement Advisers
Source: planadviser.com (March 2026) awarded in 2026. This ranking was determined based on an evaluation process conducted by ISS Media utilizing data from responses to the PLANADVISER Top Retirement Advisers application form from January 2026 – February 2026. . The list makers are announced in March 2026. The list is drawn solely from a set of quantitative variables and information in the application supplied by the advisers themselves. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to PLANADVISER or ISS Media to obtain or use the ranking. Ratings are based on the opinion of ISS Media and may not be representative of any one client's experience nor indicative of the financial advisor's future performance.

Awards Disclosures

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us at https://www.morganstanleyindividual.com or consult with your Financial Advisor to understand these differences.

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