Meet Our Team

Atlantic Legacy Group at Morgan Stanley

222 Central Park Ave., Suite 1800

Virginia Beach, VA 23462

757-493-2100

Why Choose Morgan Stanley Wealth Management?

For over 88 years, Morgan Stanley has been helping clients build, preserve and manage wealth at every stage of life.

... IN INVESTMENT ADVISORY,
with $2.1 trillion+ in client assets [1]

...COMPREHENSIVE RESEARCH DEPARTMENT [5]
with 500+ analysts covering 3,800+ stocks

... IN SECURITIES BASED LENDING [2]

...IN ALTERNATIVE INVESTMENTS,
with ~$190 billion in assets under management [4]

...AWARD WINNING RISK PLATFORM [3]

SCALE AND STABILITY

$5.5+ trillion in client assets under management, our size and scale help us take you where you want to go.[1]

1. Morgan Stanley Quarterly Report, 1Q24.
2. Q4 2023 Securities Based Lending McLagan Survey – 6 Firm Report. Based on both Non-Purpose Lending and total SBL balances.

For more on methodology & criteria for awards, see end of this material.

3. Celent Model Wealth Manager 2024 Award for for Data & Analytics
4. Morgan Stanley Wealth Management Alternative Investments Group. As of March 31, 2024.
5. Morgan Stanley Global Research. As of May 2024.

Benefit From the Collaborative Advantage of Morgan Stanley

Wealth Management clients can receive exclusive access to our firm's combined resources including investment banking services, capital markets, proprietary deals, innovative investment solutions and research insights.

WEALTH MANAGEMENT

We help clients achieve their financial goals through tailored solutions and personalized advice. Clients can also gain access to E*TRADE's robust self-directed platform.

GLOBAL RESEARCH

Our globally integrated team of market analysts, strategists and economists strive to help generate consistent returns, offering the analysis they need, when they need it.

INSTITUTIONAL SECURITIES GROUP

As one of the top firms in Investment Banking and Sales & Trading, we help institutional clients meet their strategic objectives with seamless advice and execution.

INVESTMENT MANAGEMENT

We deliver investment solutions, enhanced by the industry-leading customization and tax management innovation of Eaton Vance, across public and private markets worldwide.

Why The Atlantic Legacy Group?

The Atlantic Legacy Group at Morgan Stanley is a highly focused and accomplished Wealth Management team with over 75 years of combined industry experience*. The Atlantic Legacy Group manages over $600 million across the globe (a/o 12/31/24), employing a variety of strategies based on client needs. The team adheres to a goal-oriented process, putting commitment and communication as a pillar of the practice.

*For more information about individual years of experience please visit our website at https://advisor.morganstanley.com/atlantic-legacy-group

Meet the Team

Craig Perez,
Registered Client Service Associate

Craig graduated from Old Dominion University in 2024 with a Bachelor's degree in Finance and Accounting. Craig started with Morgan Stanley and The Atlantic Legacy Group as an intern in September of 2021; officially joining the team in April of 2022, becoming a Registered Associate shortly after.

Craig focuses on assisting in analyzing the financial markets with the teams Portfolio Manager Carl Pierson, as well as assisting clients in their administrative needs.

Christopher H. Russi,
Senior Vice President,
Financial Advisor. CRPS®
NMLS# 1275603

Chris graduated from Ohio University in 1995 with a Bachelor's degree in Business Administration concentrating in Finance and International Business. Chris has been with Morgan Stanley and its predecessors since the beginning of his career over 29 years ago. He maintains a Financial Planning Specialist designation from Morgan Stanley and a Chartered Retirement Plans Specialist℠ designation from the College for Financial Planning. Chris focuses on non-core investments; corporate retirement plans and client communication for The Atlantic Legacy Group at Morgan Stanley.

Kristine J. Salvador,
Senior Registered Associate, Financial Planning Associate, CFP®

Kristine is an alumnus of Old Dominion University and graduated with a Bachelor's degree in Finance and Management.
Upon graduation, Kristine started with Morgan Stanley and has since become a Portfolio Associate while maintaining a Certified Financial Planner™ designation

Carl R. Pierson Jr.,
Senior Vice President,
Financial Advisor, CFP®
NMLS# 1282441

Carl has been employed in the securities industry since 1997. Prior to 1997, Carl earned a Bachelor's degree with concentrations in Marketing and Finance from Old Dominion University. He started with Prudential Securities upon earning his degree and moved to Smith Barney, now Morgan Stanley, in 2004. Carl has earned a designation as a Certified Financial Planner™ and focuses on providing financial planning and portfolio management services for Atlantic Legacy Group.

Kate Geremia,
Financial Advisor, Financial Planning Specialist, CFP®
NMLS# 2293471

Kate is a tidewater native and the proud daughter of two retired Naval officers. She graduated from Randolph-Macon College with a Bachelor's Degree in Biology.

Kate is the Financial Planning Specialist for the team, working directly with clients to understand their full financial picture. She works with clients to create and deliver comprehensive, personalized wealth advisory strategies that reflect each individual's wants and needs.

At Our Core?

Mission

The Atlantic Legacy Group at Morgan Stanley is dedicated to serving individuals and institutions working toward their financial legacy. Our mission is to provide wealth planning strategies that can help simplify our clients' lives by being their primary financial resource.

Vision

The Atlantic Legacy Group at Morgan Stanley exists to enhance the financial security and legacy of our clients. Our vision is to be a leading wealth management team recognized for its skill, professionalism and unwavering commitment to growing client wealth. We work to create meaningful relationships that are focused on client success through our process-oriented approach.

Goal

Be our clients dedicated single source of information: One Plan and Minimal Reporting.

Distinguishing Features

- Over 75 years of combined industry experience*
- Each member assigned with specific roles and areas of focus.
- Team Dedicated to providing comprehensive wealth management to individual and institutional clients
- “Cafeteria” like list of services predominantly provided on a fee basis
- Use of Morgan Stanley’s extensive resources allows us to provide customized strategies to help meet each client’s concerns
- Outside network of professionals accessible and available to augment the in-house resources and intellectual capital
- Client service strategy in place to implement recommendations and continually track client progress to goals.

*For more information about individual years of experience please visit our website at https://advisor.morganstanley.com/atlantic-legacy-group

Platform Choices

Fee-Based: Non-Biased, Portfolio Management

Traditional: Non-Biased, Product Efforts.

Blend of Fee-Based and Traditional: Includes both Fee-Based and Brokerage Services

How we do business

Advisory

Asset Management

- **Portfolio Management**
  - Full Discretion, Wrap Fee
  - Eight separate strategies plus customizations
  - Tactical and Dynamic

Financial Planning

Life View and Goals Based Planning

- Team consisting of Certified Financial Planners™
- Dedicated high net worth planning team
- Solvent Seven
  - Estate Planning Strategies
  - Cash Mgmt & Lending Solutions
  - Risk
  - Debt Management
  - Education Funding
  - Retirement Planning
  - Asset Allocation

Brokerage

Investment Products

Other potential investment solutions

- Annuity
- Alternative Investments
- Life Insurance
- Mutual Funds
- ETF Portfolios
- Cash Mgmt & Lending Solutions
- 529 College/Education Savings
- Traditional - Commission Based

Retirement Plans

Individual and corporate

- SEP
- Simple
- Individual 401k
- Corporate 401K
- Defined Benefit
- IRA
- Non-"Qualified"

Charity and Legacy Planning

Estate Tax and Gifting Strategies

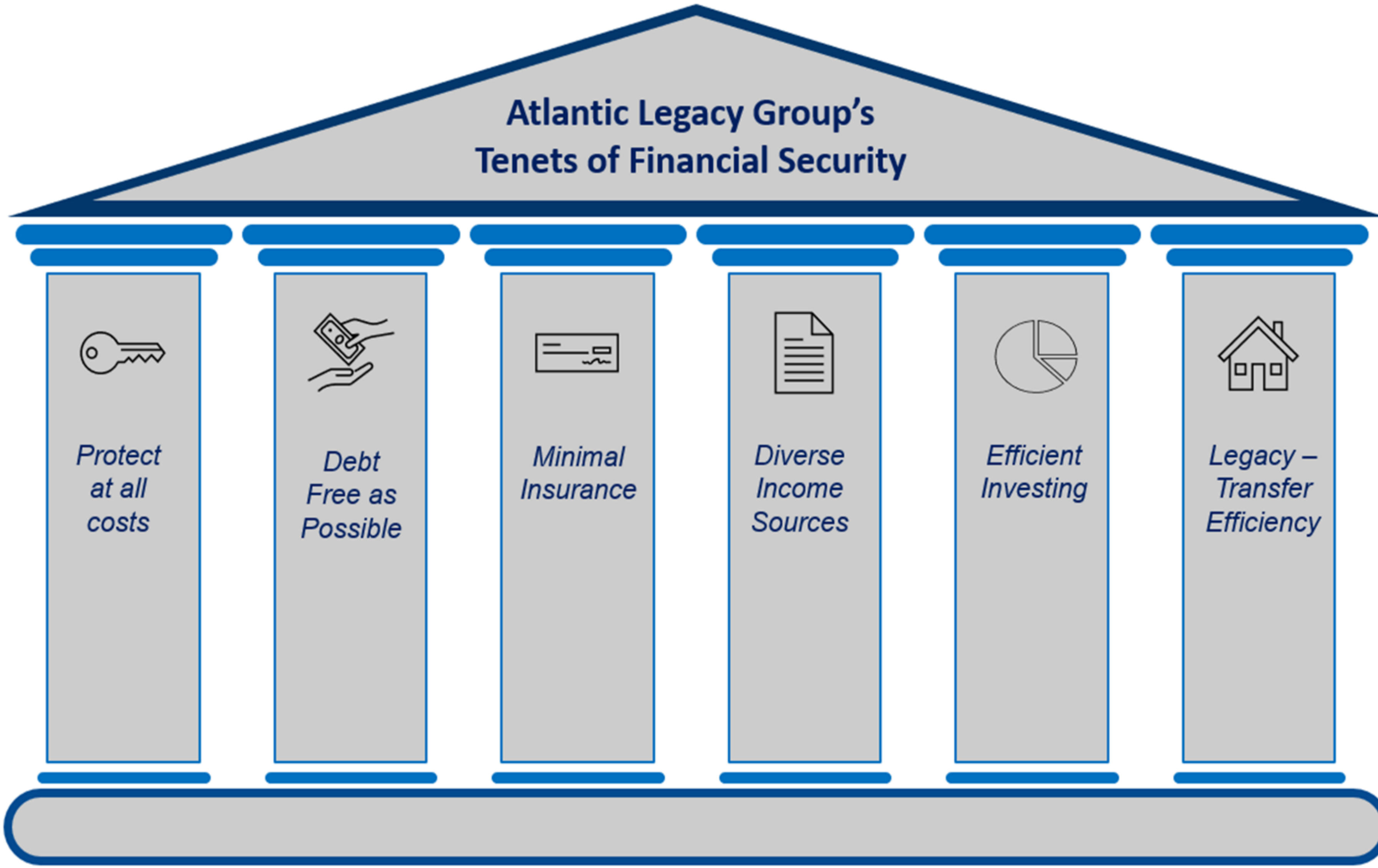
- Donor advised fund
- Ernst and Young tax desk resources
- Dedicated high net worth planning team
- Coordination with outside professionals, CPA and attorneys
- Estate and Trust services

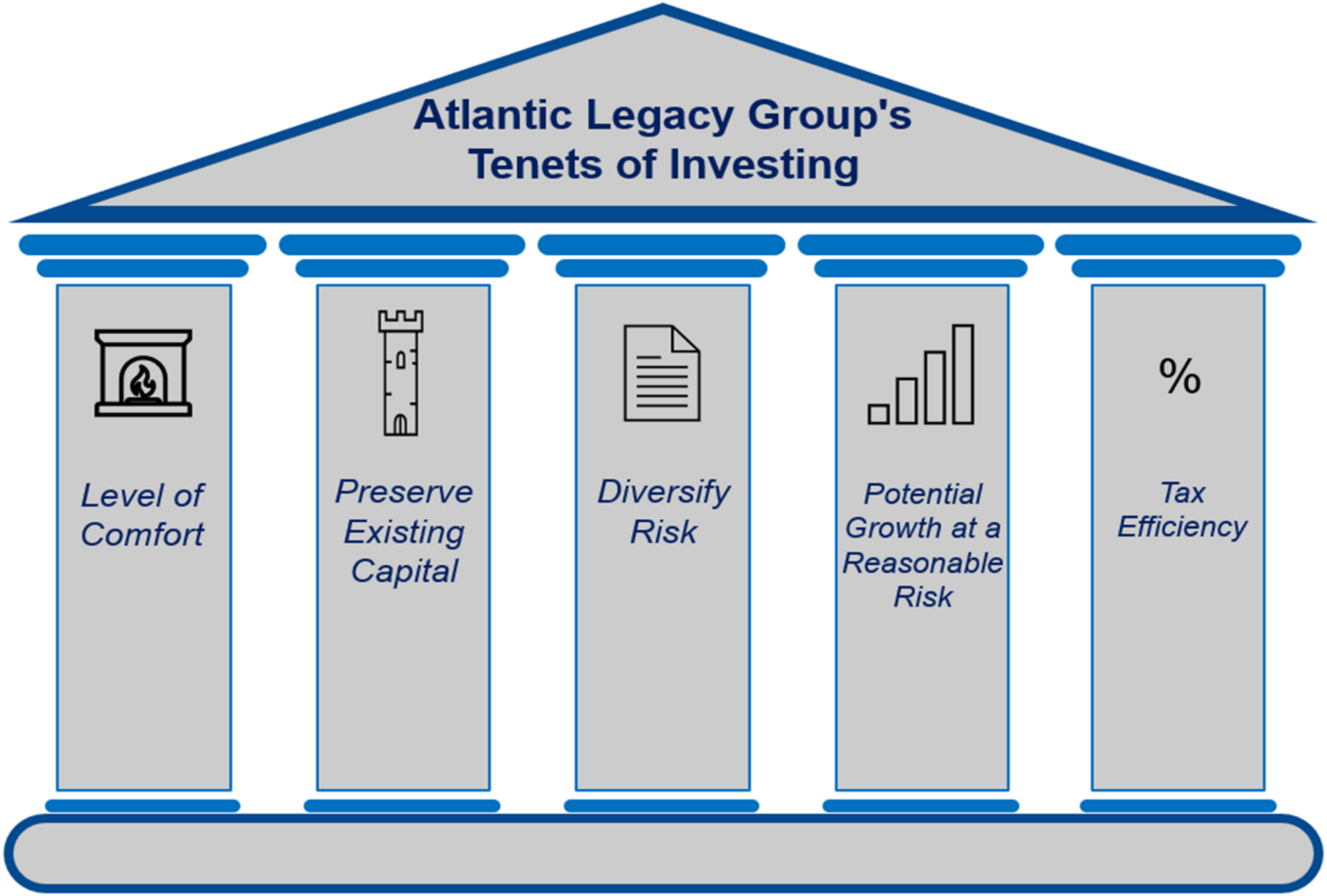
Private Bank

Morgan Stanley Private Bank

- Mortgage Options
  - Conventional and Non-Conforming
  - Relationship based pricing
  - Dedicated service team
  - Extends to linear household
- Securities Based Lending
  - Quick and convenient application
- Cash Management
  - Credit and Debit Cards, ACH, Wire

Morgan Stanley Private Bank, National Association, and Morgan Stanley Bank, N.A. are affiliates of Morgan Stanley Smith Barney LLC, and are each a Member FDIC that is primarily regulated by the Office of the Comptroller of the Currency.


Atlantic Legacy Group's
Tenets of Financial Security
Protect at all costs
Debt Free as Possible
Minimal Insurance
Diverse Income Sources
Efficient Investing
Legacy – Transfer Efficiency



1. Diversification does not guarantee a profit or protect against loss in a declining financial market.

Portfolio Management Advantages

Customized "Not Robo" Allocation Model

Transparent "Know what you own"

Competent and Experienced Managers

Customized Solutions, Efficient Trading,
And Proper Benchmarking and Monitoring

Fee Efficiency

Action Steps

Estate Planning

- Review Will, Power of Attorney and Medical Directives
- Confirm Primary and contingent beneficiaries to all retirement accounts
- Add Power of attorney to all Morgan Stanley Accounts

Cash Management

- Suggest 3-12 months' worth of income designated in a cash reserve only to be used for emergency situations

Risk Management

- Home, Auto and Life Insurance
- Umbrella Policy
- Disability and Long-Term Care Planning

Debt Management

- Suggested to be as debt free as possible
- Optimize debt when necessary
- Maximum debt payout < 36% of gross income

Retirement Planning

- Retirement income and goal based off retirement date

Consolidation

- Open Morgan Stanley Rollover IRA and consolidate the following accounts: Traditional IRA and 401K (once retired)
- Open Joint Morgan Stanley Investment Account and consolidate the following accounts: TD Ameritrade investment account and Merrill Lynch investment Account

Asset Management

- Realign accounts to achieve appropriate returns
- Consider active asset management using the portfolio management program and custom individual stock positions

Our Standards

- **Hours of operation: 8:30AM - 5:00PM**
- **Summer Hours: 8:30AM - 4:30PM**
- **Voicemails are returned no later than the end of following business day**
- **Emails received by 3PM will be responded to by the end of the same day**
- **Status of active projects updated weekly by phone or email**
- **Dedicated to resolving problems quickly**

Communication

By Phone

- Account and Market updates

By Email

- Monthly Market Commentary
- Offers our monthly market commentary and information on our perceptions of the current environment.
- Monthly Service Announcement:
  - Best practices for accessing information online, promotional offers

In Person

- Financial Plan Reviews
- Appointment availability at Morgan Stanley office:
  - Wednesdays: 2PM, 3PM & 4PM
  - Tuesday, Thursday & Friday: 10AM and 11AM
    - All other appointments times available by request, pending availability with one-week prior notice

On the Web

- https://advisor.morganstanley.com/atlantic-legacy-group

What's Next?

The Atlantic Legacy Group uses a client friendly process to consolidate your assets with Morgan Stanley.

Step-By-Step

Week 0	Receive commitment, obtain all documents from client
Week 1	Create and implement a financial plan, and confirm the client service strategy
Week 2	Financial Fitness Assessment
Week 3	Open all accounts at Morgan Stanley, submit account transfer requests
Week 4	Reconcile account transfers/obtain tax lots & initiate investment strategy
Week 5	Meet with client to confirm accounts and assets

Welcome to Morgan Stanley

- Client Service Entitlements
- Overview of Monthly Statement & Quarterly Monitoring (fee-based accounts)
- MS Online Login (Site Navigation, Digital Vault, ALG Website)
- Cash Access (Cash Transfers, Debit Card, Checking, AMEX)

Disclaimers

Morgan Stanley Smith Barney LLC (“Morgan Stanley”), its affiliates and Morgan Stanley Financial Advisors or Private Wealth Advisors do not provide tax or legal advice. Individuals should consult their tax advisor for matters involving taxation and tax planning and their attorney for matters involving trusts, estate planning, charitable giving, philanthropic planning or other legal matters.

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Investment, insurance and annuity products offered through Morgan Stanley Smith Barney LLC are: NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED | NOT A BANK DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

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Cash Management and lending products and services are provided by Morgan Stanley Smith Barney LLC, Morgan Stanley Private Bank, National Association or Morgan Stanley Bank, N.A. as applicable.

Morgan Stanley Smith Barney LLC offers a wide array of brokerage and advisory services to its clients, each of which may create a different type of relationship with different obligations to you. Please visit us at http://www.morganstanleyindividual.com or consult with your Financial Advisor to understand these differences.

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

Morgan Stanley Smith Barney LLC does not accept appointments nor will it act as a trustee but it will provide access to trust services through an appropriate third-party corporate trustee.

The 529 Plan Program Disclosure contains more information on investment options, risk factors, fees and expenses, and potential tax consequences. Investors can obtain a 529 Plan Program Disclosure from their Financial Advisor and should read it carefully before investing. Investors should also consider whether tax or other benefits are only available for investments in your home state 529-college savings plan.

When Morgan Stanley Smith Barney LLC, its affiliates and Morgan Stanley Financial Advisors and Private Wealth Advisors (collectively, “Morgan Stanley”) provide “investment advice” regarding a retirement or welfare benefit plan account, an individual retirement account or a Coverdell education savings account (“Retirement Account”), Morgan Stanley is a “fiduciary” as those terms are defined under the Employee Retirement Income Security Act of 1974, as amended (“ERISA”), and/or the Internal Revenue Code of 1986 (the “Code”), as applicable. When Morgan Stanley provides investment education, takes orders on an unsolicited basis or otherwise does not provide “investment advice”, Morgan Stanley will not be considered a “fiduciary” under ERISA and/or the Code. For more information regarding Morgan Stanley's role with respect to a Retirement Account, please visit www.morganstanley.com/disclosures/dol. Tax laws are complex and subject to change. Morgan Stanley does not provide tax or legal advice. Individuals are encouraged to consult their tax and legal advisors (a) before establishing a Retirement Account, and (b) regarding any potential tax, ERISA and related consequences of any investments or other transactions made with respect to a Retirement Account.

Disclaimers

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insurance agency affiliates. The investments listed may not be appropriate for all investors. Morgan Stanley Smith Barney LLC recommends that investors independently evaluate particular investments, and encourages investors to seek the advice of a financial advisor. The appropriateness of a particular investment will depend upon an investor's individual circumstances and objectives.

The Morgan Stanley Global Impact Funding Trust, Inc. (“MS GIFT, Inc.”) is an organization described in Section 501(c) (3) of the Internal Revenue Code of 1986, as amended. MS Global Impact Funding Trust (“MS GIFT”) is a donor-advised fund. Morgan Stanley Smith Barney LLC provides investment management and administrative services to MS GIFT.

Morgan Stanley Smith Barney LLC. Member SIPC.

Borrowing against securities may not be appropriate for everyone. You should be aware that there are risks associated with a securities based loan, including possible margin calls on short notice, and that market conditions can magnify any potential for loss.

Important Risk Information for Securities Based Lending: You need to understand that: (1) Sufficient collateral must be maintained to support your loan(s) and to take future advances; (2) You may have to deposit additional cash or eligible securities on short notice; (3) Some or all of your securities may be sold without prior notice in order to maintain account equity at required maintenance levels. You will not be entitled to choose the securities that will be sold. These actions may interrupt your long-term investment strategy and may result in adverse tax consequences or in additional fees being assessed; (4) Morgan Stanley Bank, N.A., Morgan Stanley Private Bank, National Association or Morgan Stanley Smith Barney LLC (collectively referred to as “Morgan Stanley”) reserves the right not to fund any advance request due to insufficient collateral or for any other reason except for any portion of a securities based loan that is identified as a committed facility; (5) Morgan Stanley reserves the right to increase your collateral maintenance requirements at any time without notice; and (6) Morgan Stanley reserves the right to call securities based loans at any time and for any reason.

Disclaimers

The individuals mentioned as the Portfolio Management Team are Financial Advisors with Morgan Stanley participating in the Morgan Stanley Portfolio Management program. The Portfolio Management program is an investment advisory program in which the client's Financial Advisor invests the client's assets on a discretionary basis in a range of securities. The Portfolio Management program is described in the applicable Morgan Stanley ADV Part 2, available at www.morganstanley.com/ADV or from your Financial Advisor.

In this program the client pays a wrap fee to MSWM (the “MSWM Fee”), which covers MSWM investment advisory services, custody of securities (if we are the custodian), trade execution with or through MSWM, as well as compensation to any Financial Advisor. The Portfolio Management program fees are described in the applicable Morgan Stanley ADV Part 2, available at www.morganstanley.com/ADV or from your Financial Advisor.

Typically, a retirement plan participant leaving an employer's plan has the following four options (and may be able to use a combination of these options depending on their employment status, age and the availability of the particular option):

1.Cash out the account value and take a lump sum distribution from the current plan subject to mandatory 20% federal income tax withholding, as well as potential income taxes and 10% early withdrawal penalty tax, or continue tax deferred growth potential by doing one of the following:

2. Leave the assets in the former employer's plan (if permitted)

3.Roll over the retirement assets into the new employer's qualified plan, if one is available and rollovers are permitted, or

4. Roll over the retirement savings into an IRA

Other factors to consider when making a rollover decision include (among other things) the differences in: (1) investment options, (2) fees and expenses, (3) services, (4) penalty-free withdrawals, (5) creditor protection in bankruptcy and from legal judgments, (6) required minimum distributions or “RMDs,” (7) the Tax Treatment of Employer Stock, and (8) borrowing privileges.The decision of which option to select is a complicated one and must take into consideration your total financial picture. To reach an informed decision, you should discuss the matter with your own independent legal and tax advisor and carefully consider and compare the differences in your options.

Disclaimers

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