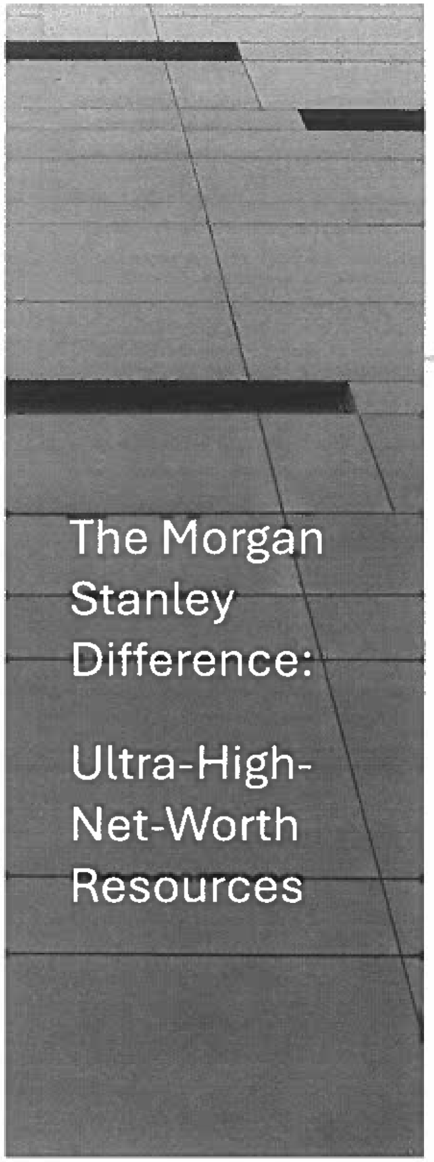

The Morgan Stanley Difference:

Ultra-High-Net-Worth Resources

Morgan Stanley

A Holistic Approach to Protecting, Growing, and Enjoying Your Wealth

Save More, Keep More

We help you reduce the impact of taxes so more of your wealth stays where it belongs—with you and your family.

Our Value Add:

- Smart strategies to optimize your tax situation
- Direct indexing with tax-loss harvesting to unlock potential savings across your portfolio

Plan Your Legacy with Confidence

We simplify the complexities of estate planning so you can protect your family's future and feel secure knowing your wishes will be carried out.

Our Value Add:

- Clear illustrations of how your estate plan shapes long-term wealth
- Access to experienced Trust & Estate attorneys for tailored guidance

Make the Most of Your Equity Compensation

We help you turn your stock and company benefits into opportunities, not stress.

Our Value Add:

- Personalized guidance on when and how to act on your holdings
- Diversification strategies that comply with company policies

See the Full Picture of Your Wealth

Gain clarity and control with a complete financial plan designed to help you make better decisions today and for the future.

Our Value Add:

- Comprehensive view of all your assets and goals
- Ongoing reporting and insights to keep you on track

Give with Greater Impact

Maximize the meaning of your charitable giving while staying aligned with your values.

Our Value Add:

- Strategies to amplify the difference your gifts make
- Investment options that reflect your environmental and social priorities

Build the Right Support for Your Family Office

If you're forming a family office or enhancing an existing one, we provide the structure, services, and operational support so you can focus on what matters.

Our Value Add:

- Decades of experience managing Outsourced Chief Investment Offices
- End-to-end investment and administrative support

Strengthen Your Family's Financial Legacy

Foster open conversations and shared values across generations so your wealth builds unity, not conflict.

Our Value Add:

- Guidance to help families align on financial priorities
- Support in creating a family mission statement to preserve your legacy

Protect What Matters Most

Have peace of mind knowing your loved ones and assets are covered with insurance strategies tailored to your unique situation.

Our Value Add:

- Personalized assessments of your family's insurance needs
- Access to comprehensive solutions through leading insurance partners