

Morgan Stanley

David L. Bolson, CFP®

Senior Investment Management Consultant
Vice President
Financial Advisor



4000 Carillon Point

Suite 600, Kirkland, WA 98033

425-455-8065 / MAIN

425-941-1035 / CELL 800-733-6650 / TOLLFREE

<https://advisor.morganstanley.com/david.bolson>

David.Bolson@morganstanley.com

David L. Bolson CFP®

Senior Investment Management Consultant
Vice President
Financial Advisor

Experienced Wealth Planning Services for Your Life and Legacy Goals.

As your life evolves, not only does your financial strategy become more complex, but your options for managing it effectively increase as well. Often, evaluating these options and wisely choosing among them may require the time and experience of a Financial Advisor — one who not only understands your diverse needs, but has access to customized programs that can be properly utilized to provide you with appropriate financial strategies for your particular situation.

As a seasoned Financial Advisor at Morgan Stanley, I focus on what is most important to you and provide the skills, integrated strategies and world-class resources needed to make informed, confident decisions about your life, your family and your finances.

I use a goals-based wealth management approach that measures success by how you're progressing toward meeting the goals most important to you. It enables you to stay flexible and proactive in managing your portfolio and identifies innovative ways to help improve your results by either altering saving and spending behaviors or changing investment strategies for potentially better long-term results.

Ultimately, goals-based planning empowers you to be more confident in your investment decisions. It brings clarity and focus to what matters most to you and your family through an integrated approach that aligns your goals with your finances.





David L. Bolson, CFP®

Senior Investment Management Consultant

Vice President

Financial Advisor

Mr. Bolson is well positioned to provide investors with advice and guidance. With over 40 years' experience in the financial services industry, he is a highly trained investment professional who builds long-term relationships with clients and helps them establish financial strategies and select appropriate investments to help meet their short- and long-term goals.

As part of a full-service, global financial services firm, he can offer a comprehensive range of financial products and services, retirement and personal trust services, financial planning, professional portfolio management, and access to lending services.

Mr. Bolson holds undergraduate and graduate degrees in business administration, is a Certified Financial Planner certificant, and holds a graduate certificate in Personal Financial Planning. David has two grown sons, Philip and Harry, and resides on Mercer Island with his wife Audrey.

David.Bolson@morganstanley.com

425-455-8065

NMLS#: 1255366

Insurance License#: 0B88137

My Consultative Process

Charting a prudent course to financial independence begins with a well-crafted wealth management plan, a prudent investment philosophy and a proven process that is followed with diligence and care. My four-step process provides the context to develop and implement highly customized strategies designed to help you attain your specific financial goals.

1

Discovery

During this discussion, I will ask many questions to understand what matters most to you. We'll talk about the lifestyle you enjoy, your passions and your concerns. Our conversation will also explore personal values, key relationships, details about your current investment portfolio, preferred manner of communication, as well as identify the other professional advisors with whom you currently work. Capturing all of this information will enable me to map out a long-term strategy, ensuring each facet of your financial situation is working together effectively.

2

Analysis and Recommendation

Based on our dialogue, I will analyze your personal and financial information, assess risks and identify any potential threats to your financial health. I will then present appropriate investment options that are designed to work together to help grow your portfolio and achieve your financial goals. I may also present several wealth management recommendations that often encompass cash flow management strategies, risk management solutions, as well as estate, trust and philanthropic services.

3

Implement

After you've approved your wealth plan, I will work closely with you to help ensure the various elements of your plan integrate well with one another. Wherever appropriate, I will suggest seeking additional, in-depth advice on particularly complex issues we have identified, such as estate planning and tax minimization strategies. Whatever approach we implement, I will help keep your strategy on track.

4

Reviewing Objectives

Ongoing communication is a vital component of our relationship and I am committed to keeping abreast of your changing financial needs. Your financial documents provide the foundation for regular meetings. I will review your portfolio at your request and whenever you feel your circumstances have changed. I will then seek to make certain your assets are positioned according to your evolving needs. If necessary, I will suggest adjustments to your strategy to address changes in your life or your long-term objectives.

Creating Your Wealth Plan

As the financial world becomes more complex and investment choices multiply, careful planning becomes even more important to helping you achieve your financial goals. As your Financial Advisor, my role is to help you develop a strategy that lays out a clear path to a successful financial future and empowers you to make more informed, confident decisions in the face of the market's ups and downs.

The following four steps were developed to achieve that goal:

4 Reviewing Objectives and Performance

After we put your wealth management plan into action, I'll set up a variety of tools to help ensure you have immediate access to your account information. And because markets and personal needs evolve over time, we'll set up regular, ongoing meetings to help ensure your plan remains on schedule to achieve your specific financial goals.

1 Setting Your Financial Objectives

Through a process of discovery and discussion, I will ask a series of detailed questions to understand and articulate your specific financial goals. Together, we'll examine your current and future liabilities, income sources and cash flow needs, while considering critical factors that may influence your overall strategy. These will include your tolerance for risk, tax concerns, liquidity needs and time horizon.



Discover



Plan

2 Creating Your Strategy

From this ongoing dialogue, I'll analyze your current situation and begin to develop a detailed action plan with recommendations to help you effectively build, protect and transfer your wealth. This analysis will serve as the foundation for building your initial plan, as well as future wealth management decisions.



Review



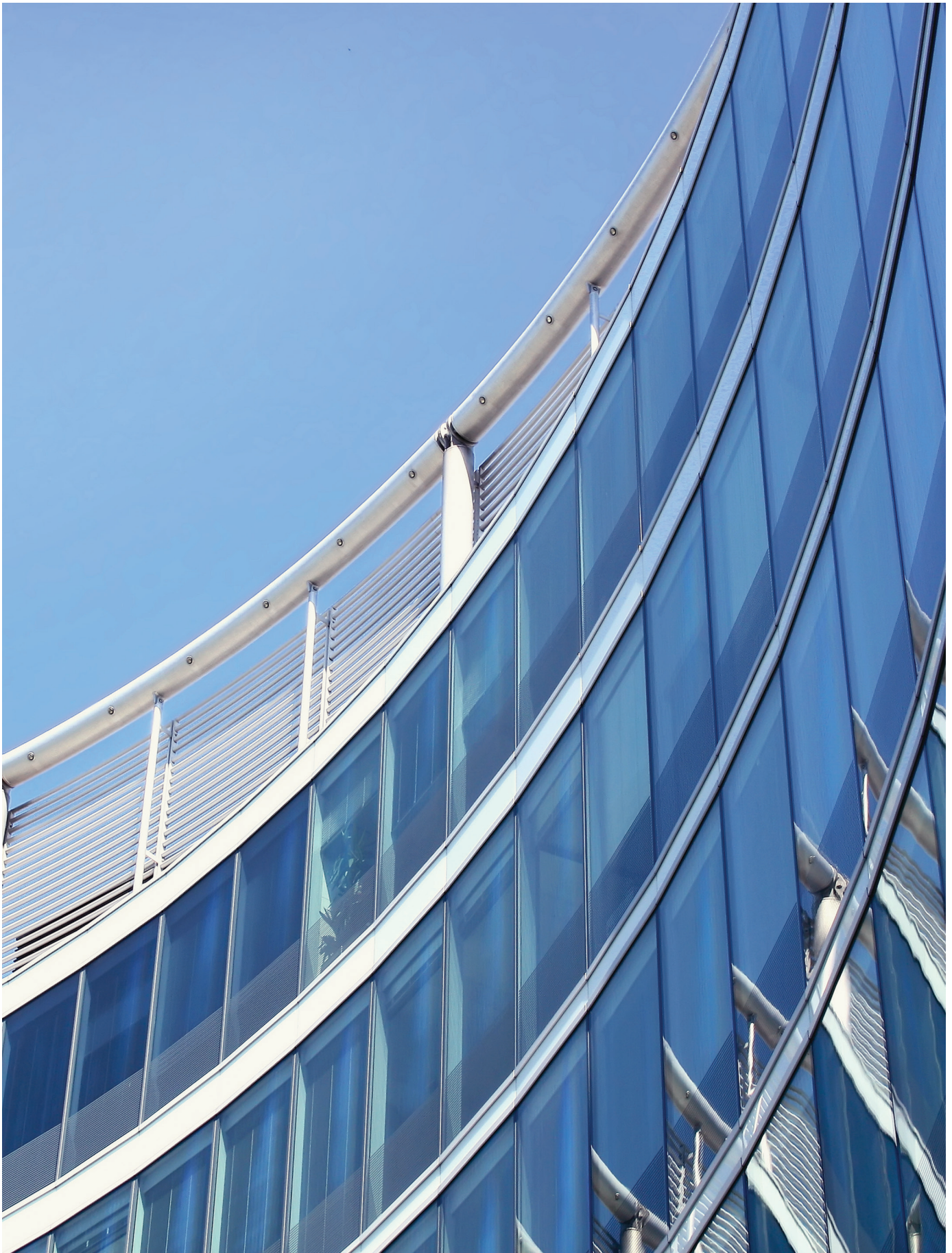
Implement

3 Implementing Your Strategy

Once we've discussed and refined your strategy, I will begin to execute your investment plan. In this step, I may also recommend several wealth management strategies to help preserve your assets, while positioning them to pass to loved ones and personal charitable interests. These strategies may encompass cash flow management strategies, risk management strategies, as well as estate, trust and philanthropic services.

Morgan Stanley strives to offer the finest in financial thinking, investment products and integrated execution strategies to help you meet your specific needs and achieve your personal financial goals. When we work together, you benefit from personalized advice, objective guidance and dedication to your success as an investor.

With access to Morgan Stanley's renowned global resources and sophisticated investment opportunities, we help you develop and maintain an optimal investment strategy. Our goals-based wealth management approach will address key areas of your financial life beyond traditional investments and may incorporate diverse recommendations for building and protecting your wealth.



Asset Allocation and diversification do not assure a profit or protect against loss in declining financial markets. ESG investments in a portfolio may experience performance that is lower or higher than a portfolio employing such practices. Portfolios with ESG restrictions and strategies as well as ESG investments will not be able to take advantage of the same opportunities or market trends as portfolios where ESG criteria is not applied. There are inconsistent ESG definitions and criteria within the industry, as well as multiple ESG ratings providers that provide ESG ratings of the same subject companies and/or securities that vary among the providers. Certain issuers of investments including may have differing and inconsistent views concerning ESG criteria where the ESG claims made in offering documents or other literature may overstate ESG impact. As a result, it is difficult to compare ESG investment products.

There is no assurance that an ESG investing strategy or techniques employed will be successful. Past performance is not a guarantee or a dependable measure of future results.

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.

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.

Morgan Stanley Smith Barney LLC offers insurance products in conjunction with its licenses insurance agency affiliates.

The Morgan Stanley Global Impact Funding Trust, Inc. (MS GIFT) 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. Back office administration provided by RenPSG, an unaffiliated charitable gift administrator.

Morgan Stanley Smith Barney LLC is a registered Broker/Dealer, Member SIPC, and not a bank. Where appropriate, Morgan Stanley Smith Barney LLC has entered into arrangements with other banks and other third parties to assist in offering certain banking related products and services.

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

Alternative Investments are speculative and include a high degree of risk. An investor could lose all or a substantial amount of his/her investment. Alternative investments are appropriate only for qualified, long-term investors who are willing to forgo liquidity and put capital at risk for an indefinite period of time. The appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives. Morgan Stanley Smith Barney LLC ("Morgan Stanley"), its affiliates and Morgan Stanley Financial Advisors and Private Wealth Advisors do not provide tax or legal advice. Clients should consult their tax advisor for matters involving taxation and tax planning and their attorney for matters involving trust and estate planning, charitable giving, philanthropic planning and other legal matters.