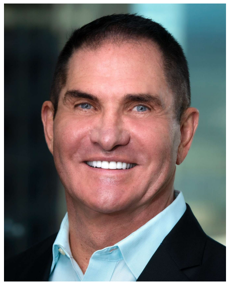
Morgan Stanley

PRIVATE WEALTH MANAGEMENT

Greg Fullmer, Daniel Hawkins, Douglas Dyakon, Alex London, Joel Russak, & Charlie Dorman



GREG FULLMER

Managing Director
Private Wealth Advisor

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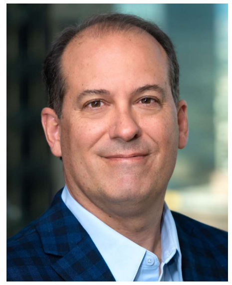
As Managing Director, Greg oversees one of the top ultra-high-net-worth Private Wealth Management teams in the country. He has been honored as a ***Barron's* Top 1,200 Financial Advisor (2020, 2021, 2022, 2023)** and a ***Financial Times* Top 400 Advisor (2019, 2020)**. Since joining the industry in 1987, Greg has worked for Goldman Sachs, where he built one of the most successful Private Wealth Management teams in the world, before moving to UBS and then Morgan Stanley in 2015. Greg earned his M.B.A. from **Harvard Business School**, where he served as Student Body President. During his undergraduate studies, he was the Student Body President and a valedictorian, earning a B.S. in sociology and English. Greg grew up on a dairy, potato, hay and grain farm in Idaho. His passions include travel, scuba diving, exercise, and motivational materials.



DANIEL HAWKINS

Vice President
Portfolio Management
Associate Director

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Danny initially joined the team in 1997 and focuses on overseeing the group's investment management process and managing client relationships. He has extensive experience in asset allocation, manager selection and alternative investments. Before joining Morgan Stanley in 2015, Danny worked for many years at UBS, Goldman Sachs and Merrill Lynch. After obtaining a B.S. in psychology, Danny earned his M.B.A. from **Harvard Business School**. In his free time, Danny enjoys staying active through bicycling, scuba diving and motorcycling, but his greatest joy is spending time with his wife and three children.

DOUGLAS DYAKON

Vice President
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Associate Director

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Doug joined the team in 2003 and actively manages client relationships and the group's investment management process. Previously, he worked in Private Wealth Management at both Goldman Sachs and UBS before joining Morgan Stanley in 2015. Doug graduated with honors from **The George Washington University** with a B.A. in international business. Outside the office, Doug has a passion for traveling and his French Bulldog, Louis. He enjoys engaging with different cultures and has explored six of the seven continents.

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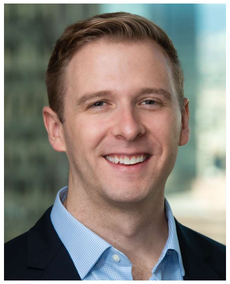
2020, 2021, 2022, 2023 Barron's Top 1,200 Financial Advisors: State-by-State (formerly referred to as Barron's Top 1,000 Financial Advisors: State-by-State). Source: Barrons.com (2020,2021,2022,2023). Barron's Top 1,200 Financial Advisors: State-by-State ranking awarded in 2020,2021,2022,2023. Each ranking was determined based on an evaluation process conducted by Barron's which concluded in September of the previous year the award was issued having commenced in September of the year before that. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to Barron's to obtain or use the ranking. This ranking is based on in-person and telephone due diligence meetings to evaluate each 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 Barron's and this ranking may not be representative of any one client's experience. This ranking is not indicative of the Financial Advisor's future performance. Morgan Stanley Smith Barney LLC is not affiliated with Barron's. Barron's is a registered trademark of Dow Jones & Company, L.P. All rights reserved. 2019, 2020 Financial Times 400 Top Financial Advisors. Source: ft.com Financial Times 400 Top Financial Advisors ranking awarded in 2019,2020. Each ranking was determined based on an evaluation process conducted by the Financial Times during the periods indicated below. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to the Financial Times in to obtain or use the ranking. This ranking is based on quantifiable and objective criteria, including, but not limited to, AUM, compliance record, years of experience, AUM growth rate, industry certifications and online accessibility. Ratings are based on the opinion of the Financial Times and may not be representative of any one client's experience nor indicative of the financial advisor's future performance. For more on methodology please go to www.ft.com/reports. Awarded 2020; data 6/30/16 - 6/30/19, Awarded 2019; data 6/30/15 - 6/30/18



ALEX LONDON

Associate Vice President
Wealth Management Associate

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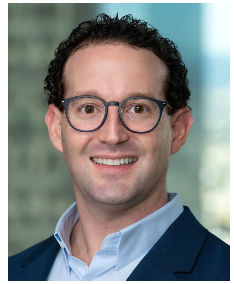
Alex has worked with the team since 2010 and focuses on on-boarding new clients, pursuing business development opportunities and upholding rigorous standards for client service. After graduating from the **University of Southern California** with a B.S. in business administration, Alex started his career at UBS before moving to Morgan Stanley in 2015. Originally from Northern California, Alex is a passionate San Francisco Giants fan. He also enjoys traveling to new places with his wife, playing golf, and spending time with family and friends.



JOEL RUSSAK

Associate Vice President
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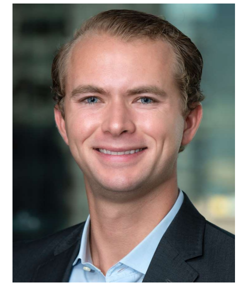
Joel joined the team in 2009 and focuses on portfolio analysis and investment research, in addition to providing personalized service to clients. Prior to joining Morgan Stanley in 2015, Joel worked for UBS after previously interning at Citi Smith Barney in the ultra-high-net-worth division. At age 20, Joel earned a master's degree in mathematical finance, a B.S. in economics/mathematics, and a minor in business law with honors from the **University of Southern California**. He is a proud native of Los Angeles, and he enjoys cycling and weightlifting in his free time.



CHARLIE DORMAN

Portfolio Associate

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Charlie joined the team in 2018 and provides exceptional service to clients while assisting the team with portfolio analysis and investment research. He graduated with honors from the **University of Southern California** with a B.S. in human biology and a minor in business finance. Prior to joining Morgan Stanley, he researched brain activity at the USC Hires Neuroscience Lab. Charlie is a Los Angeles native and an avid Dodgers fan. Outside the office, he has volunteered with various health-focused nonprofits and enjoys spending time with his family and friends.