Morgan Stanley

INTERNATIONAL WEALTH MANAGEMENT

Overview

Morgan Stanley International Wealth Management, a specialized area within Morgan Stanley Smith Barney LLC, focuses on the unique financial needs of clients who live outside the United States. We serve individuals from 68 countries across the globe.[2]

Our International Client Advisors often specialize in a specific country or region, so they frequently speak the language, understand the culture and are familiar with the economic and regulatory climate. Combining their investment knowledge with the vast resources and intellectual capital of Morgan Stanley, International Client Advisors deliver solutions that help our clients pursue the goals and aspirations they have for themselves, their families and their communities.

MORGAN STANLEY GLOBAL FRANCHISE

Over $4.9 trillion in assets under management at Morgan Stanley Wealth Management.[1]

40 years providing wealth management services to the world's most sophisticated individuals and families.

Over 85 years serving clients around the world.

Over 75,000 employees in 41 countries on six continents.[1]

Serving families and individuals from over 68 countries.

[1] Morgan Stanley 4Q 2021 Earnings Report.
[2] Right column notes global counts.

These metrics are reflective of all Morgan Stanley entities. Morgan Stanley Smith Barney LLC, which is the Morgan Stanley entity through which the Wealth Management services noted herein are offered, services clients from outside the United States but does not maintain IWM offices outside the United States.

COMPREHENSIVE CAPABILITIES

MORGAN STANLEY INVESTMENT MANAGEMENT

Time-Tested Investment Managers

True Active Management

Expertise Across Public and Private Markets

- Global Liquidity
- Global Fixed Income
- Active Fundamental Equity
- Private Credit and Equity
- Solutions and Multi-Asset
- Real Assets

Morgan Stanley Investment Management is the asset management division of Morgan Stanley.

RISK MANAGEMENT

Hedging Strategies

Concentrated/Restricted Stock Advice

Interest Rate Risk Management

Currency Exposure Strategies

Insurance Solutions

Morgan Stanley offers insurance products in conjunction with its licensed insurance agency affiliates.

INVESTMENT SOLUTIONS

Wealth Planning

Goals-Based Planning

Cash Management/Lending Products and Services

Referrals to Tax, Trust and Estate Planning Strategy Professionals

CORPORATE SERVICES

Directed Shares, Stock Plans, 10b5-(1) Programs

Capital Markets and Investment Banking Interaction

Retirement and Pension Plans

ACCESS TO INVESTMENT PRODUCTS We offer an extensive selection of investment products. This extensive expanding universe of investment opportunities provides you with a choice of investment options across a wide range of asset classes.

CONSULTING GROUP This includes tactical and strategic asset-allocation recommendations, based primarily on the insights of the Morgan Stanley Global Investment Committee, or customized allocations based on your specific objectives.

STRUCTURED INVESTMENTS & SOLUTIONS Among the largest issuers of structured products to nonresident investors, we offer a broad array of customizable instruments that can be designed to reflect your view of the market. These strategies can provide investors with solutions to pursue particular investment objectives — such as yield enhancement or risk management — or achieve desired risk-reward or diversification goals through the implementation of investments or portfolio overlays.

EMERGING MARKET DEBT Our International Client Advisors leverage the intellectual capital of our dedicated Emerging Markets fixed income team to provide insight and market intelligence in the global marketplace and for their executional capabilities. The Morgan Stanley desk provides execution and sales of emerging market and domestic fixed income and cash securities.

COMPREHENSIVE WEALTH PLANNING Our Wealth Analytics & Solutions team supports International Client Advisors in their efforts to help international clients create personalized investment strategies based on their unique situations, including tailoring plans to the specific circumstances of a given jurisdiction.

FAMILY GOVERNANCE & WEALTH EDUCATION Our Family Governance & Wealth Education specialists work with ultra high net worth families to manage the complexities of intergenerational wealth transfer, seeking to preserve shared values and create an enduring family legacy. Philanthropy Management works with ultra high net worth individuals, families and foundations in the development of philanthropic focus; selection of charitable entities; measurement of giving effectiveness and philanthropic legacy and succession planning. We also provide direct assistance to nonprofits in the areas of fundraising strategy, governance, development and capacity building, and board recruitment. Signature Access offers referrals and introductions to trusted professionals in the areas of Art, Aircraft, Household Staffing, Health Advisory, Personal Security, College Admissions Counseling, Experiential Travel and a variety of other services of interest to affluent families.

CASH MANAGEMENT AND LENDING Our experienced professionals can help you develop customized solutions to address your cash flow, liquidity management and deposit needs.

Not all products and services are available in all jurisdictions or countries.

This material does not provide individually tailored investment advice. It has been prepared without regard to the individual financial circumstances and objectives of persons who receive it. The securities discussed in this material may not be appropriate for all investors. Morgan Stanley Smith Barney LLC ("Morgan Stanley") recommends that investors independently evaluate particular investments and strategies, and encourages investors to seek the advice of an International Client Advisor. The appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives.

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

Structured Investments are complex and not appropriate for all investors, and there is no assurance that a strategy of using structured product for wealth preservation, yield enhancement, and/or interest rate risk hedging will meet its objectives.

Emerging Market Debt. Investing in foreign emerging markets entails greater risks than those normally associated with domestic markets, such as political, currency, economic and market risks. Emerging-market debt should comprise only a limited portion of a balanced portfolio.

Morgan Stanley offers investment program services through a variety of investment programs, which are opened pursuant to written client agreements, may require a minimum asset level and, depending on a client's specific investment objectives and financial position, may not be appropriate for the client.

Signature Access: Products and services are provided by third-party service providers that are not affiliates of Morgan Stanley. Morgan Stanley may not receive a referral fee or have any input concerning their products or services. There may be additional service providers for comparative purposes. Please perform a thorough due diligence and make your own independent decision.

Morgan Stanley, its affiliates and Morgan Stanley International Client Advisors do not provide tax or legal advice and are not "fiduciaries" (under ERISA, the Internal Revenue Code or otherwise) with respect to the services or activities described herein except as otherwise provided in writing by Morgan Stanley and/or as described at www.morganstanley.com/disclosures/dol. Individuals are encouraged to consult their tax and legal advisors (a) before establishing a retirement plan or account, (b) regarding any potential tax, ERISA and related consequences of any investments made under such plan or account and (c) 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.

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 is a registered broker-dealer, Member SIPC, and not a bank. Where appropriate, Morgan Stanley Smith Barney LLC has entered into arrangements with 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**

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