

Morgan Stanley

Plan for Your Future. Make It Happen.

Helping You Take Control of Your Financial Future



All of us have financial goals, whether they're planning for a wedding, purchasing a home, saving for a child's education or retiring comfortably. Your goals may also include protecting your family in the event of a financial crisis and safeguarding your assets for your heirs. Whatever your financial goals, achieving them requires thoughtful planning, as well as experienced guidance and a proven process for managing your wealth.

Having a Plan Helps Increase Your Confidence

Do you already have a financial plan in place? Do you know how much money you'll need to retire? If you answered "no" to either or both of these questions, you're not alone:

- Only 23% of American workers feel very confident about achieving their retirement goals.¹
- More than 50% of U.S. employees are stressed about their finances.²

A recent survey showed that adults who have a personal financial advisor have a higher sense of financial security.³ And 92% of adults say that they are happiest and most confident when their finances are in order.⁴

Our Wealth Management Process

Morgan Stanley has designed our wealth management process to provide a portal into your future—a vision of the life you want for yourself and your family. This process can help you see where you are today, chart where you want to be and show you the steps you need to take to get there. It can also provide a greater degree of clarity about your finances and your financial future, giving you confidence that you've mapped a course and are following it toward the future you envision.

DISCOVER

Our relationship begins with a thorough understanding of you—your needs, your lifestyle and family, and your goals for the future.

ADVISE

We work with you to develop strategies to help you achieve and protect the outcomes you envision.

IMPLEMENT

We look across multiple accounts/products to help you implement solutions suited to your needs.

TRACK PROGRESS

We help you periodically track your progress and make adjustments as necessary.

Your Financial Advisor is committed to helping you explore your options, clarify your financial goals and develop a strategy for achieving them. By leveraging the resources and intellectual capital of Morgan Stanley, your Financial Advisor can help you develop a road map for addressing your most important priorities.

Our wealth management process addresses every aspect of your financial life, from your current financial situation to your future financial goals. The process begins with you—let us put our wealth management process to work to help you take control of your financial future and prepare for unexpected challenges, as well as opportunities.

Let's have that conversation.

Your Financial Advisor can work with you to create a personalized wealth strategy and adapt it over time to changing circumstances or market conditions, helping you achieve—and protect—your goals.

Looking at the Big Picture

In order to help you create an effective strategy, your Financial Advisor strives to develop a complete view of all your financial resources by analyzing:

- All your investments, assets and liabilities.
- Your current portfolio allocation, to consider whether it properly reflects your risk profile, time horizon and financial goals.
- Assets you've earmarked for specific goals, such as retirement or your children's or grandchildren's education.
- Your current income and savings, as well as anticipated future spending and income.

Based on this analysis, your Financial Advisor can help you determine whether you'll have enough resources to fulfill your needs and wishes. If not, or if shortfalls are likely, your Financial Advisor will recommend strategies and adjustments you may need to consider to maximize your chances of success.

You will also be able to examine how your choices affect your ability to achieve your goals. Planning for your future often involves trade-offs, and looking at the big picture can help you see exactly what kinds of trade-offs you may need to make.

Sophisticated Tools for Helping You Achieve Your Financial Goals

Your Financial Advisor has access to sophisticated tools that can be used to quantify the likelihood that your strategy will support your financial goals. Using these tools, your Financial Advisor can run probability analyses and multiple alternative scenarios that show the impact of factors beyond your control, such as:

- **LIFE EXPECTANCY.** Will you have enough to fund the retirement you envision? What if you were to live to be 100?
- **INFLATION.** Will you have enough to support increases in cost of living and health care?
- **HEALTH.** Will you have enough savings to take care of your loved ones if something happens to you?
- **MARKET VOLATILITY.** What impact might the timing or sequence of returns have on your investments?



YOUR FINANCIAL ADVISOR CAN ALSO:

- Analyze your current investments and financial situation.
- Review your major life goals, including making major purchases, retiring comfortably, saving for your children's or grandchildren's education, or planning for key events.
- Evaluate and recommend financial goal protection utilizing life, disability or long-term care insurance.
- Introduce and analyze different estate-planning strategies.

Sources:

¹ Employee Benefit Research Institute (EBRI) Retirement Confidence Survey: Summary of Findings, April 2019.

² PwC. 2019 Employee Financial Wellness Survey highlights. Available at <https://www.pwc.com/us/en/industries/private-company-services/library/financial-well-being-retirement-survey.html>.

³ PenFed Credit Union/McLaughlin & Associates Survey. Available at <https://www.penfed.org/learn/media-center/New-Survey-Financial-Future.html>.

⁴ Northwestern Mutual 2019 Planning & Progress Study.

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A LifeView Financial Goal Analysis or LifeView Financial Plan ("Financial Plan") is based on the methodology, estimates and assumptions as described

in your report, as well as personal data provided by you. It should be considered a working document that can assist you with your objectives. Morgan Stanley makes no guarantees as to future results or that an individual's investment objectives will be achieved. The responsibility for implementing, monitoring and adjusting your financial goal analysis or financial plan rests with you. After your Financial Advisor delivers your report to you, if you so desire, your Financial Advisor can help you implement any part that you choose; however, you are not obligated to work with your Financial Advisor or Morgan Stanley.

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