

Morgan Stanley



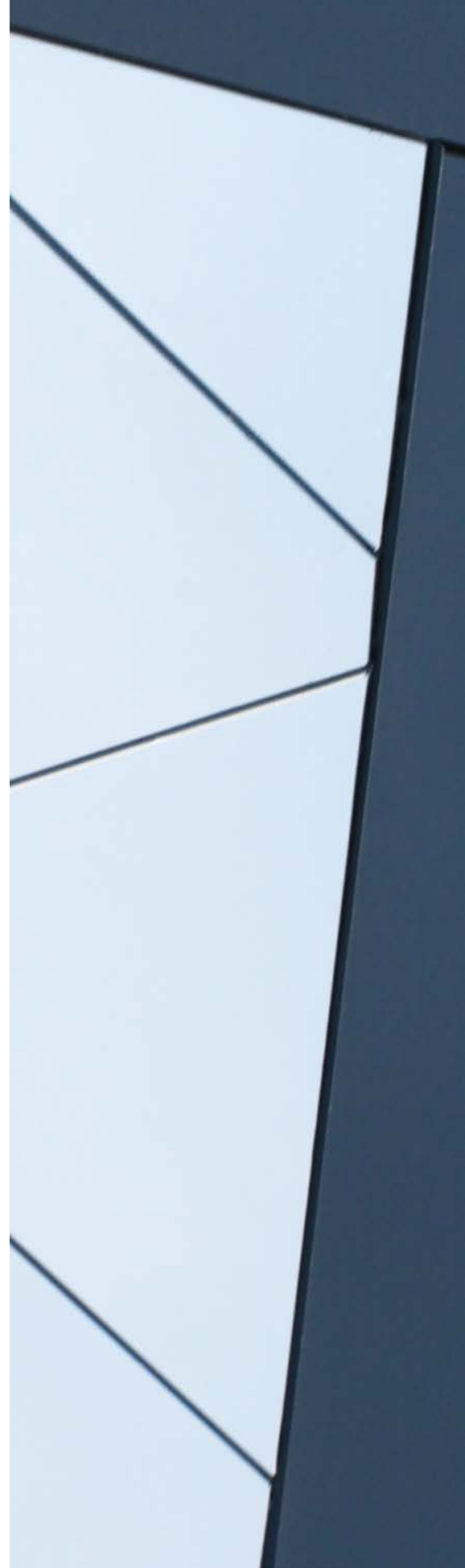
Morgan Stanley Signature Access Lifestyle Advisory

Adding to Your Comfort
Protecting Your Family
Enriching Your Life

Enriching Every Aspect of the Affluent Lifestyle

Your financial achievements have created exceptional opportunities for you and your family. You live in comfortable surroundings. You have the resources to pursue your passions and acquire the possessions that enable those pursuits. In all likelihood, you also have a crowded schedule and complex, time-consuming issues to address. There are many decisions to be made, homes to be maintained, and challenges to be resolved that touch every aspect of your life and lifestyle. Your Financial Advisor can easily connect you to specialists who can help you work through all these issues.

Signature Access provides Lifestyle Advisory services for the most affluent families. We provide introductions to carefully vetted, experienced professionals who can provide an extensive variety of services to help you contain costs, mitigate risks and enhance your overall enjoyment of life.



Lifestyle Advisory Services include:

TRAVEL & CONCIERGE SERVICES

- Travel and Luxury Vacations
- Exclusive Experiences
- Tickets to Shows and Events
- Personal Interests and Hobbyist Specialties

TANGIBLE ASSET MANAGEMENT

- Aircraft Advisory Services
- Art Advisory Services
- Home Advisory/Recruitment of Household Staff
- Property and Casualty Risk Management
- Real Estate Services
- Yacht Advisory Services

HEALTH & SECURITY ADVISORY

- Eldercare Services
- Personal and Home Security
- Private Health Advisory and Advocacy

PERSONAL ENRICHMENT

- Executive and Professional Coaching
- College and Admissions Counseling
- Genealogy

FINANCIAL ADMINISTRATION

- Bookkeeping and Bill Pay Services

Select Offerings to Enhance Your Health, Comfort and Convenience

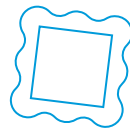
The Advisory Services highlighted on the following pages have proven to be some of our more popular offerings. Each delivers the services of carefully vetted experts in their fields, most of whom have agreed to extend preferred rates to Morgan Stanley clients. Our third-party purveyors are available for everything from simple consultations to more extended engagements, where they take over the management of tasks that you wish to outsource.

To find out more about any of these capabilities, ask your Financial Advisor to schedule an appointment with Lifestyle Advisory Services.



AIRCRAFT ADVISORY SERVICES

Private aviation is the way to fly! Planes can leave on your schedule, and often arrive far closer to your final destination than any commercial flight. The efficiencies of private aviation are measured not only in the amount of time saved, but also in the flexibility of the time used. However, determining the most appropriate private aviation solutions for your needs and preferences can be complex. Our purveyors can help you decide what ownership model makes the most sense for your family or your business, whether that is buying, leasing, chartering or one of the many time-share solutions. These experts can facilitate access to private aviation for any type of personal or corporate event. Should you decide to purchase your own aircraft, they are available to conduct due diligence on aircraft history, maintenance records and flight hours. These experts can then advise you on insurance needs, hiring staff, maintenance and hangars. It's everything you need to make and implement informed decisions about private aviation.



ART ADVISORY SERVICES

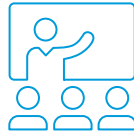
Art is an investment class unlike any other. Success is measured not only in the performance of your portfolio, but also in pride of ownership and the simple joys it brings into your life. Art Advisory Services purveyors are available to assist you with every aspect of that experience: the acquisition, collection, management and/or divestiture of works of art. When you are in acquisition mode, these experts can help you formulate a prepurchase strategy that can include determining what, when and where to buy. They can also offer guidance on which type of entity should own the works of art, whether it is personally, or through a partnership, foundation or LLC. Experts are also available to verify the authenticity of the works you purchase, and to help you understand the overall value, provenance and titling of your pieces. As you expand your collection, Art Advisory Services can assist with collection management including cataloguing, title review, and appraisals (USPAP/IRS compliant) for insurance, estate and replacement values. They can also assist with security, transportation, insurance, storage and special issues.

When it is time to divest works of art, our experts are available to help you determine an optimal strategy. For sales, all avenues will be explored, including markets, fairs, auctions, galleries and private sales. Art Advisory Services offer access to other alternatives besides selling. These options include monetization, gifting and 1031 (like-kind) exchanges. Finally, Art Advisory Services offer solutions for your art with regard to legacy and estate planning as well as more complex family issues such as divorce. The more your passions drive your collecting, the more helpful Art Advisory Services can be.



BOOKKEEPING AND BILL PAY SERVICES

Expense management can quickly become quite complex, particularly in ultra high net worth families with multiple homes and businesses in far-ranging locations. Lifestyle Advisory helps to combat these complexities by offering services such as bill pay, personal bookkeeping, household payroll and tax-filing services. Our Bookkeeping and Bill Pay service purveyors offer customized cash flow reports, year-end special reports related to tax items, and tax advisory and audit services. The comprehensive reports can then be shared with your CPA to assist tax preparations, as well as with your Financial Advisor, estate planning attorney or anyone else you determine has a need for the information. The full range of services can easily be customized to address your needs and circumstances, including international services to manage expenses for your overseas residencies and/or employees.



COLLEGE ADVISORY SERVICES

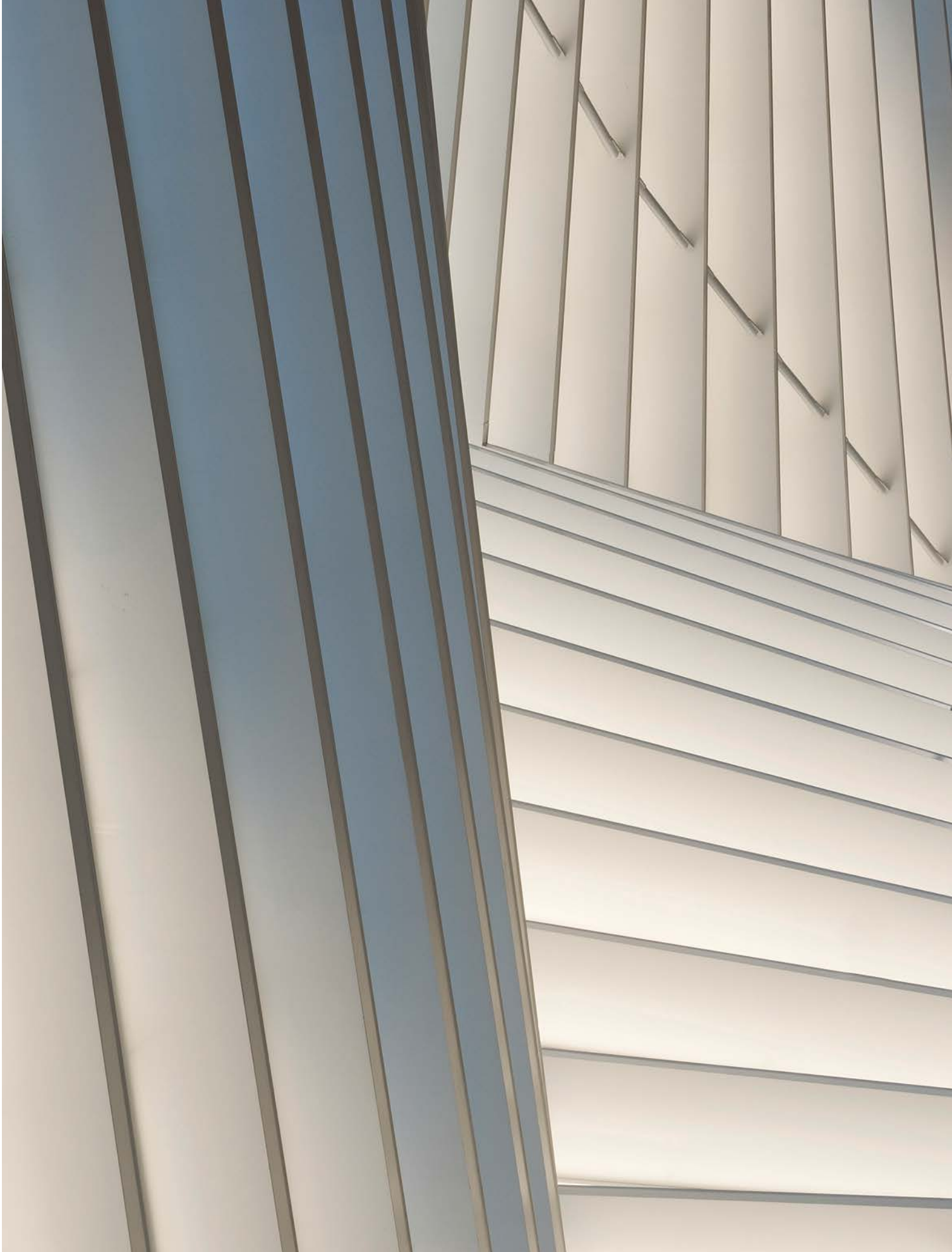
Identifying the right college and compiling the best application can be daunting and confusing for students and their parents. Lifestyle Advisory Services has made a special arrangement with leading national college advisory firms to help your family successfully navigate the process. Counselors with extensive admissions experience at the nation's most prestigious colleges and universities are available to help your children select the right school for them, and to help prepare the application that will ultimately give them the best opportunity for success. Each counselor works with a limited number of students, taking a holistic approach to the entire process. Their concierge-style services encompass everything from standardized test preparations, in-depth reports on target institutions and guidance on which extracurricular activities best strengthen their candidacy. Counseling services are available for both undergraduate and graduate admissions.



EXPERIENTIAL SERVICES

No matter what's next on your bucket list, our Experiential Services purveyors will try to make it happen. These experiences can include exclusive access to sold-out concerts, theater performances, sporting events, as well as VIP access packages with special appearances from celebrities. They can also provide access to private tours of museums, historic facilities, and art collections not available to the general public.

Our bespoke travel purveyors can help you travel with your friends and family in ways that fit your hectic schedule and personal preferences. They are also available to customize itineraries to exotic and remote locations around the world, where you can pursue whatever adventures you choose: mountain climbing, skydiving, auto racing, big game hunting or maybe just sailing around secluded waterways in a private yacht. These purveyors can also arrange accommodations in the most luxurious private homes and villas, and assemble private staff to address any need: drivers, translators, chefs, housekeepers, nannies and more. Their full suite of customizable options allow you and your family to enjoy whatever experiences you wish to pursue next.







HOME ADVISORY SERVICES

The most effective way to attract and retain skilled professionals is to offer them a truly professional work environment. That requires employing effective practices for hiring, training and evaluating household management. Our Home Advisory purveyors offer guidance and provide assistance with staff management and the maintenance requirements of a client's property or properties. They can help you administrate an orderly hiring process, from generating job descriptions to identifying qualified candidates to performing background screening, skill testing and personality assessments. They are also available to prepare preventive maintenance calendars, write furniture care guides, assemble a master vendor list and provide complete budget oversight.

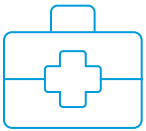
Home Advisory purveyors are also available to provide consulting services. This may include problem-solving household staffing issues that can reduce turnover costs or understanding the liabilities of state and federal labor laws with multistate staffing. These consultative capabilities extend to many facets in the real estate industry, including assistance with acquisitions, liquidations, complete builds, restorations, renovations and project management oversight.



PERSONAL SECURITY

The unique security risks created by affluence can be greatly mitigated by taking reasonable precautions and getting appropriate help when you need it. By offering a comprehensive range of personal security services for home and office, our Personal Security purveyors can help you and your family feel more secure and live more confident lives. They can begin with basic awareness training, family education and instructions on how to use all of your home's security systems. Additionally, they can also screen your household employees so you know who is inside your home. Experts are available to assess your cybersecurity vulnerability, and help your family take appropriate precautions to safeguard sensitive data and reduce the risk of identity theft.

In addition to your home life, our security purveyors are available to help you address risks to your business. Experts can conduct employee screening, provide employee security training, search for potential ethical breaches, and provide security assessments and security audits.



PRIVATE HEALTH ADVISORY

While many of the world's premier physicians and health care facilities are in the United States, it is not always easy to determine the best course of care and identify the best providers. Even individuals who have the means to pay for the latest treatments or have philanthropic relationships with top hospitals don't always receive the best care. More pressured than ever, doctors have less time to spend assessing, treating and discussing options with patients and their families. Private Health Advisory purveyors can help fill that gap. With 24-hour access to your own advisory team, you always have a source for objective data on physicians and treatment options, expedited access to care, or perhaps an annual executive physical to pinpoint problems in the early stages.

Private health advisors are available to manage the entire process: from compiling medical records from all of the health care practitioners your family has seen, expediting appointments and completing the necessary paperwork, to accompanying patients to appointments and acting as an objective second pair of ears. We can even orchestrate global travel support, overseeing your medical care anywhere in the world.



PROPERTY AND CASUALTY RISK MANAGEMENT

It takes considerable effort to protect significant wealth. That is why investment strategies for ultra high net worth families tend to focus on asset preservation. Unfortunately, relatively few ultra high net worth families are well prepared to protect themselves from the ever-present threat of liability suits and the loss of valuable possessions such as art, collectibles and jewelry. In fact, many families do not even carry umbrella liability policies. Lifestyle Advisory's Property and Casualty purveyors can help you uncover gaps in your coverage. They can advise on coverage for multiple and international properties, business exposures, the potential fiduciary risk when sitting on nonprofit boards, and other risks that are unique to affluent families.



Morgan Stanley's Signature Access Group is dedicated to helping the firm's clients live healthier, happier and more fulfilling lives. We look forward to learning more about how we can help you and your family. To schedule a consultation, please speak with your Financial Advisor.

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