Morgan Stanley

Family Wealth Director Family Office Capabilities

Helping You Manage the Complex, Multigenerational Challenges of Managing Significant Wealth

At Morgan Stanley, we have an elite group of Financial Advisors who earned the Family Wealth Director designation. It is given to those who have extensive experience working with ultra high net worth families, and who have undergone sophisticated/rigorous training. Family Wealth Directors have specialized access to an extensive range of resources needed to help highly affluent families manage the complex, multigenerational challenges of managing significant wealth.

Our integrated approach to planning includes family issues, wealth transfer, asset protection and location, and business succession planning strategies, with a focus on helping you:

- Preserve your assets and transfer them efficiently to the next generation and the causes and institutions you support
- Maintain family unity across generations, focusing on family mission, governance, conflict management and family endowments
- Develop strategies that pass down family values as well as family assets
- Ease administration burdens by managing some of the most complex aspects of your life
- Access specialized ultra high net worth resources and strategies tailored specifically to your needs and goals
- Manage wealth with a long-term view and an unwavering focus on your family's interests

ESTATE PLANNING STRATEGIES

LIFESTYLE ADVISORY

FAMILY GOVERNANCE & WEALTH EDUCATION

PHILANTHROPY MANAGEMENT

CASH MANAGEMENT AND LENDING

PRIVATE HEALTH CARE ADVISORY

1. Estate Planning Strategies

A fully integrated, holistic analysis of your balance sheet, estate plan and investment strategy through a collaborative process, including your Morgan Stanley Family Wealth Director, Wealth and Estate Planning Strategist and, at your request, your legal and tax advisors.

OUR COLLABORATIVE APPROACH

- **Tax, Trust & Estate Planning Strategies**
- **Your current external tax advisors**
- **Your Morgan Stanley Family Wealth Director**
- **Your current external legal advisors**

OUR PROCESS

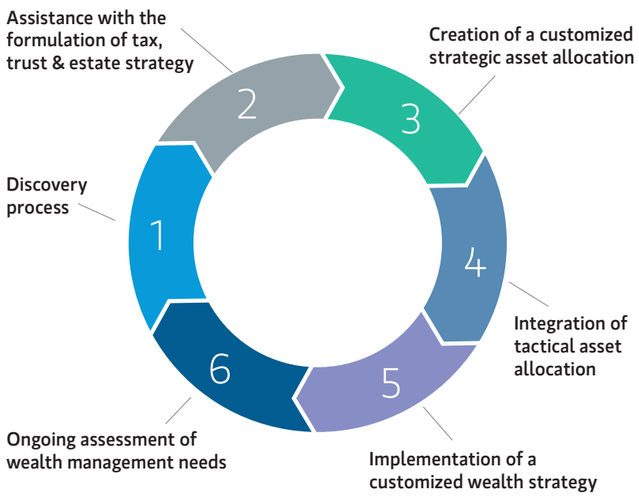
CONDUCT preliminary due diligence (review of balance sheet and existing estate strategy)

EXPLORE goals, concerns and aspirations with respect to tax planning, legacy, wealth transfer, asset protection, trust planning and philanthropy

ANALYZE available planning techniques in relation to your financial goals

COLLABORATE with your Family Wealth Director, tax and legal advisors and other Morgan Stanley specialists

Customized Wealth Management Approach



Family Office Capabilities

An integrated approach to planning, which includes family issues, wealth transfer, asset protection and business succession planning strategies

Helps you maintain family unity across generations by focusing on family mission, governance, conflict management and family endowments

Access to solutions to help ease administrative burdens — from consolidating your financial reports to helping you manage some of the most complex aspects of your life

Management of wealth, focused on your family's interests over the long term

Helping you protect what you will transfer to the next generation — your values as well as financial assets

Access to solutions tailored specifically to your highly exclusive range of lifestyle

2. Access to Cash Management & Lending

Comprehensive cash management and lending solutions available to complement your investment strategy.

ACCESS TO CASH MANAGEMENT

Access to a full suite of cash management products and services to help you manage your cash needs more efficiently

SECURITIES BASED LENDING

Loans which may be used for certain qualified personal or business needs* such as home improvements, educational funding and business expansion

RESIDENTIAL MORTGAGE LOANS

Fixed- and adjustable-rate (including interest-only) mortgages and Home Equity Lines of Credit (HELOC) available for qualified clients

TAILORED LENDING SOLUTIONS

Customized borrowing options, which are developed and offered by Morgan Stanley Private Bank, National Association for qualified clients

*Borrowing against securities may not be appropriate for everyone. You should be aware that there are risks associated with a securities based loan, including possible maintenance calls on short notice, and that market conditions can magnify any potential for loss. For details please see the important disclosures at the end of this document.

Morgan Stanley Private Bank, National Association, and Morgan Stanley Bank, N.A. are affiliates of Morgan Stanley Smith Barney LLC, and are each a Member FDIC that is primarily regulated by the Office of the Comptroller of the Currency.

Family Wealth Director Family Office Capabilities

3. Family Governance & Wealth Education

Dedicated professionals who can help you address sensitive family issues, facilitate communication, manage conflict and achieve a shared sense of common direction in coordination with clients' outside advisors

FAMILY GOVERNANCE
Family mission statements and family governance documents (such as family constitutions, bylaws) and structures (such as family councils)

FAMILY DYNAMICS AND LEGACY
Advising on the dynamics of intergenerational wealth transfer and the management of family conflict

Helping families integrate shared values into estate planning

EFFECTIVE COMMUNICATIONS STRATEGIES
Helping you structure and lead family meetings and retreats, and address communication challenges

Helping parents conduct discussions about wealth

WEALTH PRESERVATION STRATEGIES
Helping you develop strategies that can help protect the integrity of existing wealth management structures and develop new protective approaches

WEALTH EDUCATION
Working in collaboration with you and your Family Wealth Director, our Wealth Education team will develop a fully customized financial education curriculum based on your family's goals and aspirations, existing knowledge base and learning styles. Developed and taught by experienced wealth education specialists, the program employs a diverse set of methods to engage the family member and promote mastery. Courses can be designed for an individual member or multiple generations, and programs are held in locations that are most convenient for your family.

4. Philanthropy Management

Provide strategic advisory solutions that can help our clients achieve their philanthropic goals

INDIVIDUALS AND FAMILIES
- Develop philanthropic legacy and mission statements
- Assist with selecting and structuring charitable-giving vehicles
- Facilitate family meetings, coordinate site visits and mentor next-generation family members
- Advise on effective grant-making strategies

PRIVATE AND CORPORATE FOUNDATIONS
- Turnkey, web-based, back-office services
- Setup and configuration
- Grant-making support

NONPROFITS
- Fundraising strategy consulting
- Board development and placement
- Create innovative partnerships
- Raise nonprofit's visibility

Services may be provided by a third party or through an affiliate of Morgan Stanley Smith Barney LLC.

5. Lifestyle Advisory[1]

Provide bespoke solutions and access to knowledgeable, highly personal third-party providers to help meet your exceptional needs from the everyday to the extraordinary

TRAVEL & CONCIERGE SERVICES
- Travel and Luxury Vacations
- Exclusive Experiences
- Tickets to Shows and Events
- Personal Interests and Hobbyist Specialties

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

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

FINANCIAL ADMINISTRATION
Bookkeeping and Bill Pay Services

DIGITAL LIFESTYLE OFFERING
In addition to the services above, Reserved clients can enhance their lifestyle with special offers from over 60 premium brands and curated content from Reserved Living & Giving, our complimentary loyalty program. Our highest tier, Signature Access, provides exclusive access to additional, personalized advisory services for art, aircraft, health, personal cybersecurity and more. To learn more go to MSReserved.com.

Services may be provided by a third party or through an affiliate of Morgan Stanley Smith Barney LLC.
Morgan Stanley Smith Barney LLC reserves the right to change or terminate the Reserved program at any time and without notice. Reserved program participants accounts and activity are reviewed periodically to confirm that they continue to qualify for this program.

Our Team

BAREQ A. PESHTAZ, CIMA®, CPWA®
Executive Director
Family Wealth Director
Alternative Investments Director
Financial Advisor
bareq.peshtaz@morganstanley.com
206-344-5024
NMLS#: 1255566



TODD E. BONIME
Executive Director
Alternative Investments Director
Financial Advisor
todd.e.bonime@morganstanley.com
206-343-2930
NMLS#: 1262207



BRANDON LEITGEB, CFP®
Morgan Stanley Associate in the Financial Advisor Associate Program
brandon.leitgeb@morganstanley.com
206-628-4871





SIDNEY HUSSAINEE
Assistant Vice President, Wealth Management Analyst
sidney.hussainee@morganstanley.com
206-628-4413

ERIN L. NOLD
Sr. Client Service Associate
erin.nold@morganstanley.com
206-628-4879





ERIC DIMITROVICH
Client Service Associate
eric.dimitrovich@morganstanley.com
206-344-3521

https://advisor.morganstanley.com/the-aistear-wealth-management-group

601 Union Street
Suite 5200
Seattle, WA 98101

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.

The term "Family Office Resources" is being used as a term of art and not to imply that Morgan Stanley and/or its employees are acting as a family office pursuant to Investment Advisers Act of 1940.

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.

[1] Morgan Stanley Smith Barney LLC (the "Firm") and its affiliates do not currently offer private health advisory services or other lifestyle advisory services, which are provided by third-party Service Providers. The Service Providers are not affiliates of the Firm. Any review of the Service Providers performed by the Firm was based on information from sources that we believe are reliable but we cannot guarantee its accuracy or completeness. This referral should in no way be considered to be a solicitation by the Firm for business on behalf of the Service Providers. The Firm makes no representations regarding the suitability or otherwise of the products or services provided by the Service Providers. There may be additional service providers for comparative purposes. If you choose to contact the Service Providers, do thorough due diligence, and make your own independent decision.

The Firm is a diversified financial services company with clients in several countries around the world. The Firm routinely enters into a variety of business relationships for which either the Firm receives compensation or pays for services, and such business relationships may include the named Service Providers, its employees or agents, or companies affiliated with the Service Provider. The Firm will not receive a referral fee for referring you to the Service Providers.

The lending products referenced are separate and distinct, and are not connected in any way. The ability to qualify for one product is not connected to an individual's eligibility for another.

[2] **With the exception of a margin loan, the proceeds from securities based loan products may not be used to purchase, trade, or carry margin stock (or securities, with respect to Express CreditLine); repay margin debt that was used to purchase, trade or carry margin stock (or securities, with respect to Express CreditLine); and cannot be deposited into a Morgan Stanley Smith Barney LLC or other brokerage account.**

Margin Loans are investment products offered through Morgan Stanley Smith Barney LLC. Margin Loans are securities based loans, which can be risky, and are not suitable for all investors. To be eligible for a securities based loan, a client must have a brokerage account at Morgan Stanley Smith Barney LLC that contains eligible securities, which shall serve as collateral for the securities based loan.

[3] **Important Risk Information for Securities Based Lending**: You need to understand that: (1) Sufficient collateral must be maintained to support your loan(s) and to take future advances; (2) You may have to deposit additional cash or eligible securities on short notice; (3) Some or all of your securities may be sold without prior notice in order to maintain account equity at required maintenance levels. You will not be entitled to choose the securities that will be sold. These actions may interrupt your long-term investment strategy and may result in adverse tax consequences or in additional fees being assessed; (4) Morgan Stanley Bank, N.A., Morgan Stanley Private Bank, National Association or Morgan Stanley Smith Barney LLC (collectively referred to as "Morgan Stanley") reserves the right not to fund any advance request due to insufficient collateral or for any other reason except for any portion of a securities based loan that is identified as a committed facility; (5) Morgan Stanley reserves the right to increase your collateral maintenance requirements at any time without notice; and (6) Morgan Stanley reserves the right to call securities based loans at any time and for any reason.

Securities based loans are provided by Morgan Stanley Smith Barney LLC, Morgan Stanley Private Bank, National Association or Morgan Stanley Bank, N.A, as applicable.

Tailored Lending is a loan/line of credit product offered by Morgan Stanley Private Bank, National Association, an affiliate of Morgan Stanley Smith Barney LLC. A Tailored Lending credit facility may be a committed or demand loan/line of credit. All Tailored Lending loans/lines of credit are subject to the underwriting standards and independent approval of Morgan Stanley Private Bank, National Association. Tailored Lending loans/lines of credit may not be available in all locations. Rates, terms, and programs are subject to change without notice. Other restrictions may apply. The information contained herein should not be construed as a commitment to lend. Morgan Stanley Private Bank, National Association is a Member FDIC that is primarily regulated by the Office of the Comptroller of the Currency. **The proceeds from a Tailored Lending loan/line of credit (including draws and other advances) may not be used to purchase, trade, or carry margin stock; repay margin debt that was used to purchase, trade, or carry margin stock; and cannot be deposited into a Morgan Stanley Smith Barney LLC or other brokerage account.**

Residential mortgage loans/home equity lines of credit are offered by Morgan Stanley Private Bank, National Association, an affiliate of Morgan Stanley Smith Barney LLC. With the exception of the pledged-asset feature, an investment relationship with Morgan Stanley Smith Barney LLC does not have to be established or maintained to obtain the residential mortgage products offered by Morgan Stanley Private Bank, National Association. All residential mortgage loans/home equity lines of credit are subject to the underwriting standards and independent approval of Morgan Stanley Private Bank, National Association. Rates, terms, and programs are subject to change without notice. Residential mortgage loans/home equity lines of credit may not be available in all states; not available in Guam, Puerto Rico and the U.S. Virgin Islands. Other restrictions may apply. The information contained herein should not be construed as a commitment to lend. Morgan Stanley Private Bank, National Association is an Equal Housing Lender and Member FDIC that is primarily regulated by the Office of the Comptroller of the Currency. Nationwide Mortgage Licensing System Unique Identifier #663185. **The proceeds from a residential mortgage loan (including draws and advances from a home equity line of credit) are not permitted to be used to purchase, trade, or carry eligible margin stock; repay margin debt that was used to purchase, trade, or carry margin stock; or to make payments on any amounts owed under the note, loan agreement, or loan security agreement; and cannot be deposited into a Morgan Stanley Smith Barney LLC or other brokerage account.**

Interest-only loans enable borrowers to make monthly payments of only the accrued monthly interest on the loan during the introductory interest-only period. Once that period ends, borrowers must make monthly payments of principal and interest for the remaining loan term, and payments will be substantially higher than the interest-only payments. During the interest-only period, the total interest that the borrower will be obligated to pay will vary based on the amount of principal paid down, if any. If a borrower makes just an interest-only payment, and no payment of principal, the total interest payable by the borrower during the interest-only period will be greater than the total interest that a borrower would be obligated to pay on a traditional loan of the same interest rate having principal-and-interest payments. In making comparisons between an interest-only loan and a traditional loan, borrowers should carefully review the terms and conditions of the various loan products available and weigh the relative merits of each type of loan product appropriately.

The appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives

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

EQUAL HOUSING LENDER

© 2023 Morgan Stanley Smith Barney LLC. Member SIPC.

CRC 6672841 06/24 CS 525787-2897548 01/23