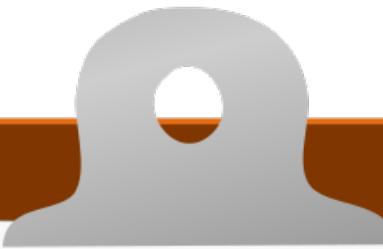


PREPARING FOR YOUR MEETING



Take a few moments to prepare for our meeting...

- Complete the “Financial Organizer”
Found on the next two pages
- Gather detailed statements with the specific holdings listed:
 - Bank Account Statements
 - Savings and Checking Accounts
 - Money Markets
 - CDs
 - Investment Account Statements – These include:
 - Mutual Funds and Stock
 - Treasury Bonds, Corporate Bonds & Municipal Bonds
 - Stock Purchase Plans
 - Retirement Plans
 - IRA Accounts (Rollover, Traditional, Roth)
 - Current 401(k) Plan and Investment Choices
 - Old 401(k) Statements
 - Social Security Statements (Monthly Income Projection)
 - Pension Details
 - Profit Sharing Plans, TSA, or 403(b) Statements
 - Insurance or Annuity Policy Information
- Do you own any stocks in Stock Certificate form?
 - If so, please gather the information

Please email or fax the completed financial organizer and above items to: 925-254-2550.

We look forward to speaking with you soon!

FINANCIAL ORGANIZER

Date _____

Please be sure to include your detailed account statements.

MY INFORMATION

Name _____

Address _____

Cell Phone _____

Home Phone _____

Work Phone _____

Home/Work Fax _____

Email _____

Social Security Number _____

Your Date of Birth _____

U.S. Citizen Yes No

Marital Status _____ Dependents _____

Employer's Name _____

Employer's Address _____

Job Title _____

Employed Since (Year) _____

Stock Market Experience (List the *year* you started)

Stocks _____ Bonds _____ Options _____

SPOUSE/PARTNER/OTHER

Name _____

Address _____

Cell Phone _____

Home Phone _____

Work Phone _____

Home/Work Fax _____

Email _____

Social Security Number _____

Your Date of Birth _____

U.S. Citizen Yes No

Marital Status _____ Dependents _____

Employer's Name _____

Employer's Address _____

Job Title _____

Employed Since (Year) _____

Stock Market Experience (List the *year* you started)

Stocks _____ Bonds _____ Options _____

CHILDREN

Name _____

Date of Birth _____

If under 18, list SSN _____

1. _____

2. _____

3. _____

4. _____

Any relations financially dependent upon you (i.e. parents, grandparents, etc.)? Yes No

FINANCIAL OBJECTIVES – Your goals or areas of concern

Increased Income Now

Retirement Income

Income Tax Reduction

Build College Funds

Build Net Worth

Other

Your Biggest Fear or Concern: _____

Additional Comments: _____

REAL ESTATE

Present Value of Home \$ _____

Mortgage Balance Due \$ _____

Equity in Home (Value less Mortgage) \$ _____

Other Real Estate \$ _____

Mortgage Balance Due \$ _____

Equity in Home (Value less Mortgage) \$ _____

Type of Mortgage _____

Type of Mortgage _____

Current Interest Rate _____

Current Interest Rate _____

RETIREMENT DETAILS

I am retired. Retired since: _____

Who was your former employer? _____ Job Title _____

I plan to retire in _____ years. I save \$ _____ a month toward retirement.

SOURCES OF RETIREMENT INCOME (IF APPLICABLE)

Social Security \$ _____ /Month

Spouse/Partner \$ _____ /Month

Pension \$ _____ /Month

Spouse/Partner \$ _____ /Month

Other \$ _____ /Month

Spouse/Partner \$ _____ /Month

CURRENT INCOME & EXPENSES

Annual Earned Income \$ _____
Annual Spouse/Partner's Earned Income \$ _____ Monthly Expenses (Estimate) \$ _____ /Month

Other Income:

Taxable Investment Income \$ _____

Non-Taxable Income \$ _____

ESTATE INFORMATION

Do you have a Will? Self Spouse/Partner

Do you have a Trust? Self Spouse/Partner

LIFE INSURANCE

Company	Type	Face Amount	Cash Value	Annual Premium
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

MY PROFESSIONAL CONTACTS

CPA _____

Address _____ Phone # _____

Attorney _____

Address _____ Phone # _____

DEBTS

Type of Loan

Amount Owed

Interest Rate

ADDITIONAL COMMENTS/NOTES

Thank you for taking the time to fill in this confidential financial worksheet.

Keep a copy for your own records and update it regularly.

THE BACH GROUP AT MORGAN STANLEY

Morgan Stanley Smith Barney LLC ("Morgan Stanley"), its affiliates and Morgan Stanley Financial Advisors do not provide tax or legal advice. Individuals are encouraged to consult their tax and legal advisors regarding any potential tax and related consequences of any investments made under such account.