Morgan Stanley

The Bell Team at Morgan Stanley

Distinctive Wealth Management in Complex Times

Left to right: Peter Mikail, Jeff Smulevitz, Harvey Bell, Tiffany K. Thomas, Murray Bell

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“The Only Source Of Knowledge Is Experience”

This quote, attributed to Albert Einstein, is the essence of The Bell Team at Morgan Stanley. We are a multigenerational team with more than 110+ combined years of wealth management experience. We have guided clients through virtually every market cycle and economic condition. We have addressed the most challenging client goals and objectives. We have recommended an almost limitless variety of financial solutions and vehicles.

Leveraging all this experience, we have established a series of fundamental beliefs that drive our recommendations. We call them the Seven Principles (page 7). Experience has also shown us how to build close, lasting client relationships by striving to “over-deliver” on core client expectations:

Clients want thoughtful advice and recommendations on every financial decision.

Integrity, transparency and professional ethics are fundamental.

First-class service means being available, responsive and proactive.

Clients expect prudent stewardship of their hard-earned wealth.

Seeking To Build A Strong Relationship

Every client of The Bell Team is unique. Our personalized advice, recommendations and services are customized to your specific needs. Yet the way we work is extremely consistent, designed to meet our clients' expectations and preferences. We have found that our clients, as varied as they are, share certain characteristics:

Our clients are successful.

They are hard workers.

They want an advisor they can trust.

They demand honest advice and unimpeachable integrity.

They value knowledge and experience.

They are community-minded and future-focused.

They are committed to their families.

Clients of The Bell Team feel like extended family. We often assist them with family meetings, wealth stewardship and financial education for succeeding generations.

Many of our clients have been with us across generations. We believe that our relationships are strong because we share common values.

Some Common Client Questions — What Are Yours?

"How do I guard against financial catastrophe?"

"Will I have the money I need when I need it?"

"How should I invest my money?"

"Will I be
able to leave a
consequential legacy?"

"What's the best
way to take care of
my family?"

"Do I need
to adjust
my spending?"

Our Services

FOR INDIVIDUALS AND FAMILIES

- Goal-Based Wealth Management
- Planning And Asset Allocation
- Traditional And Alternative Investments
- Professional Portfolio Management
- Insurance And Risk Management
- Philanthropy And Estate Planning Strategies
- Access To Cash Management And Lending Solutions

FOR BUSINESSES AND ORGANIZATIONS

- Professional, Mission-Based Asset Management
- Investment Policy Statement Analysis
- Corporate Cash Management
- Executive Wealth Management
- Corporate Retirement Plans

The Seven Principles

Our fundamental beliefs about investing and wealth management are based on many years of experience:

1. SUCCESS BEGINS WITH AN ACTIONABLE PLAN

We've been constructing thoughtful wealth management plans for decades.

2. INVESTMENT PERFORMANCE IS GOAL-DEPENDENT

We strive for the only goal that matters — to enable clients to live the lives they choose.

3. CHANGE IS INEVITABLE; FLEXIBILITY IS CRUCIAL

Financial plans must be nimble enough to deal with whatever the future brings.

4. TRUST WHAT YOU KNOW, KNOW WHAT YOU TRUST

Actionable, insightful financial data is about quality, not quantity.

5. INVESTMENTS AND EMOTION DON'T MIX

Many poor decisions are driven by human emotions. We serve as a "voice of reason."

6. RISK AND UNCERTAINTY ARE FACTS OF LIFE

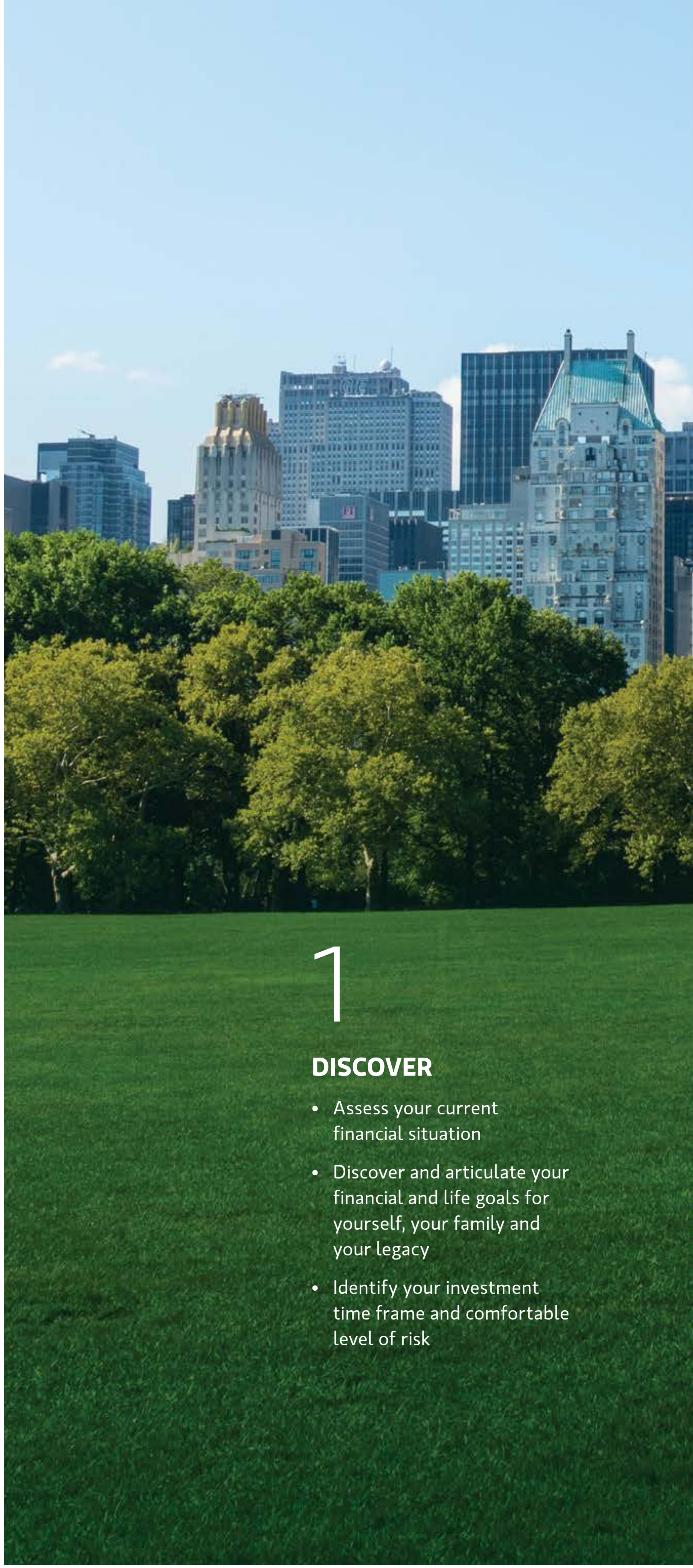
Every investment carries risk, which must be managed as judiciously as potential return.

7. THERE'S NO EXCUSE FOR BEING OUTWORKED

Because the financial world never stops, we are available whenever you need us.

Our Four-Step Process

Our wealth management process is designed to help identify, plan for and reach your personal and specific goals. It has been honed over many years of working with successful clients and families.



1

DISCOVER

- Assess your current financial situation
- Discover and articulate your financial and life goals for yourself, your family and your legacy
- Identify your investment time frame and comfortable level of risk

2

CREATE

- Develop a goal-based investment strategy
- Recommend portfolio design and an asset allocation strategy
- Create comprehensive retirement, education and charitable giving plans
- Advise on company-sponsored plans: 401k, stock options/grants, and deferred compensation
- Incorporate cash flow and liability requirements
- Seek strategies to help minimize tax liabilities

3

ACT

- Implement solutions that may include investments, retirement, trust services, cash management and insurance
- Integrate your corporate benefits with your comprehensive strategy
- Consult with your attorneys and tax advisors to help ensure strategic alignment

4

ADJUST

- Continually analyze investment allocation
- Conduct formal reviews throughout the year to assess progress
- Monitor and adjust to changing tax and regulatory environments
- Modify for changing life events, market cycles and economic conditions

Meet The Professionals

Harvey J. Bell

Managing Director — Wealth Management
Senior Portfolio Management Director
Workplace Advisor — Equity Compensation
Financial Advisor

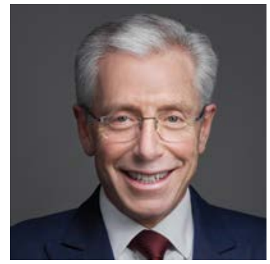
The founder and leader of The Bell Team, Harvey has been helping clients reach their goals since 1982. In 2015, he brought the team to Morgan Stanley from Merrill Lynch to expand and strengthen the services and resources available to clients.

Harvey draws on his extensive experience, knowledge and training to provide a comprehensive array of wealth management services – these may include investments, financial planning, retirement planning, philanthropy, estate planning strategies, credit & lending, and cash management services. He also works with a limited number of businesses and non-profit organizations.

Harvey has been a thought leader in our industry for much of his career. He served as Senior Resident Director at Merrill Lynch, overseeing offices across New Jersey. He was also a Senior Portfolio Manager in the Global Wealth Management Group, and helped run a leadership development team to train other advisors.

Harvey earned an M.B.A. in Finance from Texas A&M University.

Harvey has chaired campaigns for charitable organizations such as the Lawfare Project and for the Zionist Organization of America where he is a Board member. Additionally, he sits on the Board of the Friars Club and supports the American Israel Public Affairs Committee.



Murray Bell

Senior Vice President
Chartered Retirement Planning Counselor℠
Financial Advisor

For more than three decades, Murray has worked with individuals and their families, delivering comprehensive wealth management advice and services to help them reach their financial goals. He also works with corporations to provide asset management strategically aligned with their business objectives.

Murray's experience allows him to offer thoughtful advice and strategically integrated solutions for any financial issue. He has extensive training and experience in planning, cash management, credit & lending, estate planning strategies and philanthropy, investments, retirement and solutions for business.

Murray holds the Chartered Retirement Planning CounselorSM designation, demonstrating broad knowledge of pre- and post-retirement planning, including taxes, estate strategies and investments. He also earned a B.S. in finance and operations from Syracuse University.

Murray is committed to his community, serving as the president of his synagogue. He also devotes time to major fund-raising events and initiatives for his alma mater.

Peter Mikail
Vice President
Wealth Management Analyst

For more than two decades, Peter has helped The Bell Team manage client portfolios, with a specific focus on research, analytics and portfolio construction. In his role as Wealth Management Analyst, Peter offers clients an important competitive advantage.

He began his career at Merrill Lynch while still attending college, reflecting his life-long interest in markets and trading. With The Bell Team, Peter also oversees team operations and is a point person for priority client requests.

He earned a B.A. in economics from Rutgers University.

Jeff Smulevitz, CFP®
CERTIFIED FINANCIAL PLANNER™
Financial Advisor

As a CERTIFIED FINANCIAL PLANNER™ (CFP®), Jeff uses a goal-based process to create and implement financial plans designed to help our clients reach their goals. His solutions may include retirement planning, investments, philanthropy, estate planning strategies, credit & lending, and cash management.

Jeff earned the coveted CERTIFIED FINANCIAL PLANNER™ designation in 2020, having met extensive training and experience requirements, and committing to ethical standards that require him to act as a fiduciary when providing financial advice to clients. CFP® professionals take a holistic, personalized approach to bring all the pieces of a client's financial life together.

Jeff earned a B.B.A. in corporate finance and economics from Queens College, City University of New York. He began his career in 2014 at Merrill Lynch until ultimately joining Morgan Stanley in 2017.

Jeff is passionate about value-based investing, and strives to help clients use their portfolios to invest in positive environmental and social impact. Outside the office, Jeff served on the youth committee of his synagogue, and enjoys spending time with his wife, Victoria, their two young daughters and their Golden Retriever. He is also a committed golfer.

Tiffany K. Thomas
Senior Registered Associate

As a Senior Registered Associate, and the primary point of client contact, Tiffany consistently enhances the client experience. She assists with all client service related matters in an efficient and precise manner. She also works closely with the Financial Advisors to support the team's financial planning efforts and portfolio maintenance.

Tiffany began her career in Social Services where she developed the skills of patience, empathy and the ability to gain trust and establish long-term relationships with others. She's been in the financial services industry for more than a decade having spent five years as a personal banker at JP Morgan Chase before embarking on a career at Morgan Stanley in 2015.

Tiffany earned a B.A in criminal justice from Morris Brown College, as well as an MBA from the University of Phoenix.

Outside of Morgan Stanley, you will find Tiffany proudly engaging in community service and advocacy by volunteering her time to teach yoga classes and perform with her dance company throughout the year.

Put Our Experience To Work For You

We welcome the opportunity to show you how we can use our experience, knowledge and distinctive services to help you reach your goals.
Please call (844) 289-5253 or email us at TheBellTeam@MorganStanley.com.

For more information about The Bell Team, please visit us at fa.morganstanley.com/thebellteam

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