

The Chicago Cornerstone Group at Morgan Stanley



227 W. Monroe Street

34th Floor, Chicago, IL 60606

312-648-3441_{/MAIN}

800-621-5231_{/TOLL-FREE} 312-648-3344_{/FAX}

www.morganstanleyfa.com/chicagocornerstonegroup

Felicia.G.DiSilvestro@morganstanley.com

John.Mele.Jr@morganstanley.com

The Chicago Cornerstone Group at Morgan Stanley

As Financial Advisors, our role is to help you use your wealth to achieve what is most important to you. That may mean providing an education to children and grandchildren, buying a vacation home, meeting the special needs of a family member, retiring ten years early — the list is endless, and the decision is uniquely your own.

Together, we will explore your aspirations and the life you envision. We will work with you to translate your goals into a specific investment objective and personalized investment strategy. And then, building on the team's experience — and perspective informed by the insight and resources of one of the world's largest financial firms — we will structure a portfolio for you, executing and refining that strategy to help bring you closer to your definition of investment success.

In short, your goals become our focus, and working towards them becomes a commitment that we share.

Meet the Professionals

The Chicago Cornerstone Group at Morgan Stanley

As the cornerstone represents the fundamental starting place on which something is constructed or developed, we believe this represents our comprehensive approach to wealth management. As your cornerstone, we will continue to build upon your established plan, or work with you to create one, to help ensure the most efficient paths to achieve your goals.



From left to right: Felicia Di Silvestro, Senior Vice President — Wealth Management, Alternative Investment Director, Senior Investment Management Consultant and Financial Advisor and John Mele Jr., CFP®, CFA, Vice President — Wealth Management, Alternative Investment Director, Family Wealth Advisor and Financial Advisor



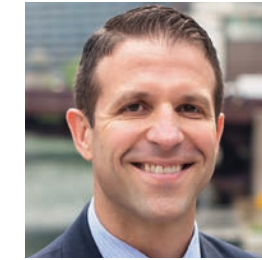
Felicia Di Silvestro

Senior Vice President — Wealth Management
Alternative Investment Director
Senior Investment Management Consultant
Financial Advisor

Felicia has been a Financial Advisor with Morgan Stanley since 1998. She is dedicated to building, managing and preserving wealth through objective, custom investment strategies tailored to clients' individual needs and goals. Felicia graduated from Miami University with a B.S. in finance and received a law degree from DePaul University College of Law. She is a member of the Semester at Sea Alumni Council, the Institute of Shipboard Education – Investment Committee, the Women's Bar Association of Illinois, University of Chicago Women's Board and was a founding member of the State of Illinois Treasurer's Advisory Board for Women's Issues.

Felicia has been a recipient of the Working Mother Magazine Top Wealth Advisor Moms from 2017-2021,¹ and the Forbes Top Women Wealth Advisor Best in State in 2022 and 2023.² She is also a recipient of the Five Star Wealth Manager Award from 2017-2022,³ and was also recognized in Registered REP. magazine as one of America's Top 50 Women Advisors in 2011.⁴ Felicia enjoys spending time with her husband, Bob, and daughter, Carla. They enjoy traveling, biking and tennis.

Felicia.G.DiSilvestro@morganstanley.com
312-648-3441



John A. Mele Jr., CFP®, CFA

Vice President - Wealth Management
Alternative Investment Director
Financial Advisor

John graduated from the University of Notre Dame with a degree in accounting and computer applications. He started his career as a CPA with the audit practice at Ernst & Young. He later earned the Chartered Financial Analyst® (CFA) designation while at BlackBerry Finance, performing credit research and accounting for the wholly owned subsidiary that managed the Canadian parent company's cash in a \$2.4 billion fixed income portfolio. In addition, he earned the Certified Financial Planner™ (CFP®) designation and then joined Morgan Stanley as a Financial Advisor.

John utilizes all of his designations in providing clients comprehensive financial planning and designing portfolios that, given a client's risk tolerance, not only seek to maximize returns but maximize tax efficiency as well.

John is a recipient of the Five Star Wealth Manager award for 2022, 2021, 2020 and 2019, as noted in the November issues of Chicago Magazine.⁵ He has also been named to Morgan Stanley's Pacesetter's Club during all five years of eligibility (2017-2021).

He loves to cook and spend his free time with his daughter, Tessa, occasionally finding time for golf, snowboarding and cycling.

John.Mele.Jr@morganstanley.com
312-648-3412

¹ 2017-2021 Working Mother Magazine & SHOOK Research's Top Wealth Advisor Moms

Source: Workingmother.com (Awarded October 2017-2021). Data compiled by SHOOK Research LLC based on 12-month period concluding in Mar of the year the award was given.

² 2022-2023 Forbes America's Top Women Wealth Advisors & Forbes Top Women Wealth Advisors Best-In- State (formerly referred to as Forbes Top Women Wealth Advisors, Forbes America's Top Women Wealth Advisors)

Source: Forbes.com (Awarded 2022-2023). Data compiled by SHOOK Research LLC based on 12-month time period concluding in Sept of year prior to the issuance of the award.

³ 2017-2022 Five Star Wealth Manager Award

Source: fivestarpromotional.com (Awarded 2017-2022) The award was determined based on an evaluation process conducted by Five-Star Professional based on objective criteria. The award was not based on a specific time period.

⁴ Registered REP Magazine Top 50 US Women Advisors, 2011

Source: Wealthmanagement.com (2012). Data compiled by Meridian-IQ. Advisors are ranked by assets under management, effective November 1, 2011. Only those Advisors for whom a majority of assets correspond to retail clients were eligible for the list. Wealth Management Magazine was formerly known as Registered Rep. Magazine.

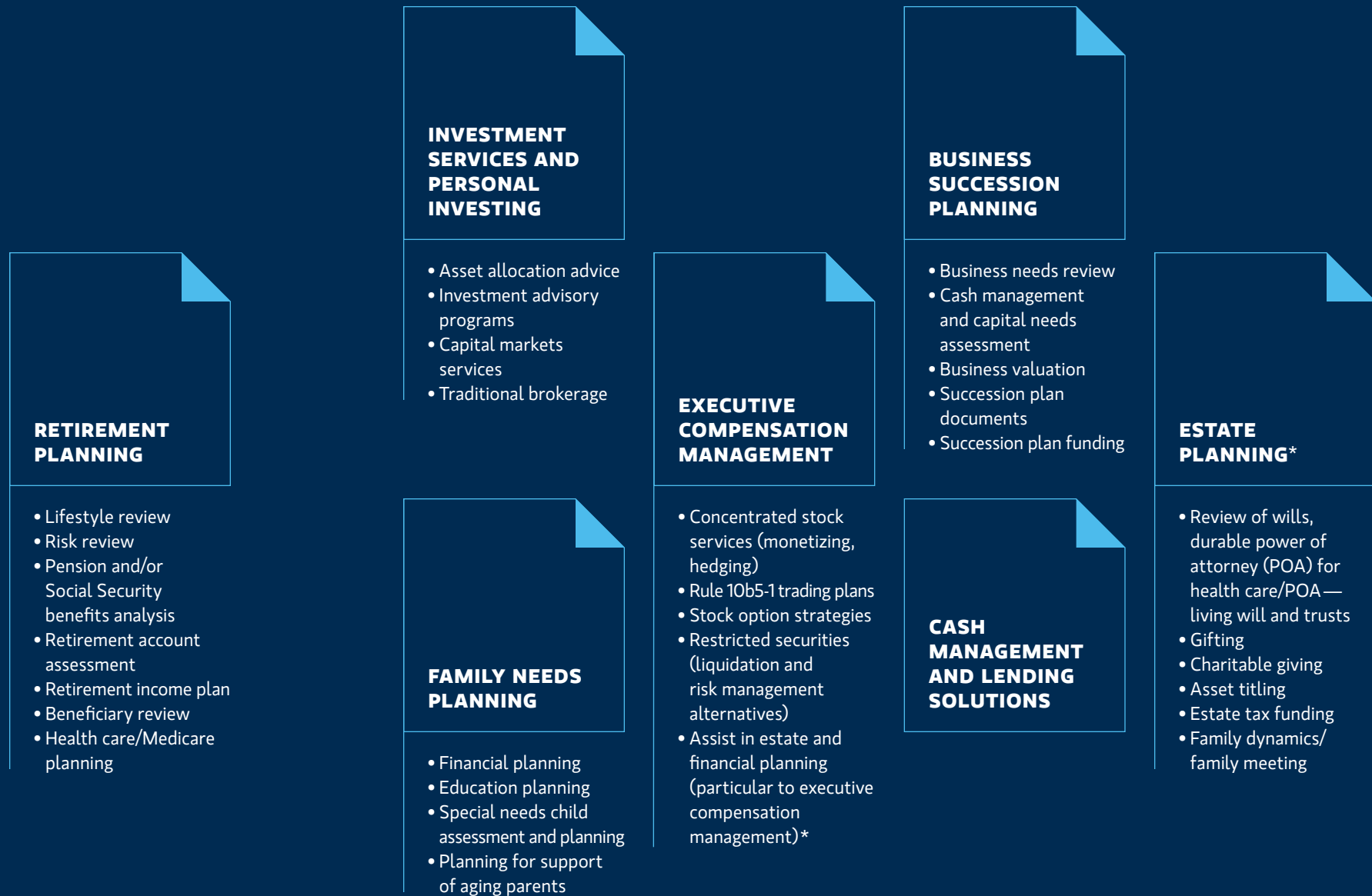
⁵ 2019-2022 Five Star Wealth Manager Award

Source: fivestarpromotional.com (Awarded 2019-2022) The award was determined based on an evaluation process conducted by Five-Star Professional based on objective criteria. The award was not based on a specific time period.

Your Life and Your Legacy

Whatever your goals — income, borrowing, education funding, estate planning, retirement, risk management, charitable giving, wealth accumulation or preservation just to name a few — designing a strategic wealth management plan is our top priority. Drawing on our own insight and experience, as well as Morgan Stanley's global research and financial specialists, we are able to make objective recommendations and propose a customized plan for your business, your family and your future.

Comprehensive Wealth Management Services



We Work to Understand the Full Scope of Your Financial Picture

It starts with listening. We ask questions — regarding your needs and dreams, your tolerance for risk, your time horizon — and then listen. It’s an ongoing process through which we strive to know all we can about you, your family, your business (if applicable) and your short- and long-term goals. This period of “discovery” helps us make informed recommendations and design a flexible wealth management plan that is uniquely yours.

The Client Experience



Morgan Stanley strives to offer clients the finest in financial thinking, products and execution to help them meet their individual needs and achieve their personal financial goals. When we work together, you'll benefit from personalized advice, objective guidance and dedication to your success as an investor. With access to Morgan Stanley's renowned global resources and investment opportunities, we can help you develop and maintain an optimal investment strategy. Our wealth management strategy will address key areas of your financial life beyond traditional investments and may incorporate diverse recommendations for building and protecting your wealth.



¹ 2017-2021 Working Mother Magazine & SHOOK Research's Top Wealth Advisor Moms

Source: Workingmother.com (October 2017-2021). Working Mother Magazine & SHOOK Research's Top Wealth Advisor Moms ranking awarded in 2017-2021. Each ranking was determined based on an evaluation process conducted by SHOOK Research LLC (the research company) in partnership with Working Mother Magazine (the publisher). This evaluation process concluded in March of the year the award was given having commenced in March of the previous year. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to SHOOK Research LLC to obtain or use the ranking. This ranking is based on in-person and telephone due diligence meetings to evaluate each advisor qualitatively, a major component of a ranking algorithm that includes client retention, industry experience, review of compliance records, firm nominations, and quantitative criteria, including assets under management and revenue generated for their firms. Investment performance is not a criterion. Rankings are based on the opinions of SHOOK Research LLC and this ranking may not be representative of any one client's experience. This ranking is not indicative of the Financial Advisor's future performance. Morgan Stanley Smith Barney LLC is not affiliated with SHOOK Research LLC or Working Mother Magazine. For more information, see www.SHOOKresearch.com.

² 2022-2023 Forbes America's Top Women Wealth Advisors & Forbes Top Women Wealth Advisors Best-In- State (formerly referred to as Forbes Top Women Wealth Advisors, Forbes America's Top Women Wealth Advisors)

Source: Forbes.com (2022-2023). Forbes America's Top Women Wealth Advisors & Forbes Top Women Wealth Advisors Best-In- State ranking awarded in 2022-2023. Each ranking was based on an evaluation process conducted by SHOOK Research LLC (the research company) in partnership with Forbes (the publisher). This evaluation process concluded in September of the previous year the award was issued having commenced in September of the year before that. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to SHOOK Research LLC to obtain or use the ranking. This ranking is based on in-person and telephone due diligence meetings to evaluate each advisor qualitatively, a major component of a ranking algorithm that includes client retention, industry experience, review of compliance records, firm nominations, and quantitative criteria, including assets under management and revenue generated for their firms. Investment performance is not a criterion. Rankings are based on the opinions of SHOOK Research LLC and this ranking may not be representative of any one client's experience. This ranking is not indicative of the Financial Advisor's future performance. Morgan Stanley Smith Barney LLC is not affiliated with SHOOK Research LLC or Forbes. For more information, see www.SHOOKresearch.com.

^{3, 5} This award was issued on 2017-2022 based on an evaluation process as described below. This evaluation was not based on a specific time period, but was conducted by Five Star Professional (FSP) that considered, among other factors, the following:

- Favorable regulatory and complaint history review. As defined by FSP, the wealth manager has not: 1.) Been subject to a regulatory action that resulted

in a license being suspended or revoked, or payment of a fine; 2.) Had more than a total of three settled or pending complaints filed against them and/or a total of five settled, pending, dismissed, or denied complaints with any regulatory authority or FSP's consumer complaint process.

- Personal bankruptcy filing within the past 11 years.
- Termination from a financial services firm within the past 11 years.
- Conviction of a felony.
- One-year client retention rate.
- Five-year client retention rate.

Five Star Professional, as a third party research firm, identified pre-qualified award candidates based on industry data and contacted all identified broker dealers, Registered Investment Advisor firms and FINRA-registered representatives to gather wealth manager nominations. Self-nominations are not accepted. Wealth managers and/or their firms do not pay a fee to be considered or placed on the final list of Five Star Wealth Managers.

For more information on the Five Star award and the research/selection methodology, go to fivestarpromotional.com.

⁴ "Top 50 Wirehouse Women," January 1, 2012. Advisors on the Top 50 Wirehouse Women list are ranked exclusively by assets under management custodied at their firm. Only advisors for whom 80 percent or more of assets corresponding to retail clients were eligible for the list. Assets under management are as of the end of the first quarter 2011. REP. magazine and WealthManagement.com do not receive any compensation from the financial advisors, participating firms, affiliates or the media in exchange for rankings.

This material does not provide individually tailored investment advice. It has been prepared without regard to the individual financial circumstances and objectives of persons who receive it. The strategies and/or investments discussed in this material may not be appropriate for all investors. Morgan Stanley Smith Barney LLC recommends that investors independently evaluate particular investments and strategies, and encourages investors to seek the advice of a Financial Advisor. The appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives.

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.

Morgan Stanley Smith Barney LLC ("Morgan Stanley"), its affiliates and Morgan Stanley Financial Advisors or 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 and other legal matters.

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