

## Morgan Stanley Family Office

Empowering a community of the world's most significant and sophisticated families.

### SCALE MATTERS

When it comes to providing institutional-level support for your family office, scale matters. Our offering aims to bring together specialized investment services and operational support to enhance your life and legacy.

#### Institutional Operational Support and a Unified View of Total Wealth

Our team helps to provide your family with full-service operational support to help alleviate administrative burden. Through institutional-quality technology, we can provide a consolidated view across entities and asset classes — giving you a unified picture of your portfolio.

#### Curated Approach and Differentiated Access to Investment Solutions

Our investment group can augment your family office by providing fiduciary advice and access to differentiated investment opportunities, and we seek to objectively help inform the decision-making process on opportunities sourced by you.

#### Family Office Service Model Delivered at Scale

Acting as an extension of your family office, our dedicated team helps to provide access to our family office community and the vast global resources of Morgan Stanley.

### A FULL-SERVICE ECOSYSTEM TO FUEL YOUR VISION

Our expansive team of specialists can help unlock the greater resources and intelligence of Morgan Stanley. We work alongside you to help ensure your objectives are thoughtfully met.

### DEEP BENCH OF ANALYSTS AND STRATEGISTS

Conducting research and manager due diligence for 4,000+ investment strategies annually.<sup>1</sup>

### DEDICATED OPERATIONAL STAFF

Providing access to reporting, analytics, money movement and investment execution.

### SUBJECT MATTER EXPERTS

Connecting you with expertise in trust and estate planning,<sup>2</sup> lifestyle advisory and more.



### Powered for More

You receive all the benefits of having access to Morgan Stanley's full suite of services — with custom solutions designed to power the unique pursuits of your family.



### Join Our Community Of Family Offices

#### EMAIL:

msfoclientmanagement  
@morganstanley.com

#### OR VISIT:

[www.morganstanley.com/msfo](http://www.morganstanley.com/msfo)

## CUSTOM INVESTMENT AND ADVISORY SERVICES

We build custom investment strategies with your needs at the center, designed to help sustain wealth throughout your lifetime and beyond.

- Investment Policy Setting
- Asset Allocation Strategy
- Portfolio Construction
- Cash Flow and Financial Liability Management
- Performance Monitoring
- Institutional Access

## HOLISTIC OPERATIONAL SUPPORT

A dedicated team helps to provide services to support your institutional-level operational needs and ease your administrative burden.

- Data Aggregation
- Tailored Reporting and Analytics
- Money Movement Facilitation
- Investment Execution Support
- Risk Management Across Your Relationship<sup>3</sup>

## SPECIALIZED SERVICES TO HELP MEET CLIENT-SPECIFIC NEEDS

Morgan Stanley has access to a myriad of specialists to support the multi-faceted challenges of managing significant wealth including:

- Estate Planning<sup>2</sup>
- Trust Services
- Philanthropy Management
- Family Governance
- Wealth Education
- Tailored Lending

<sup>1</sup> Global Investment Manager Analysis (GIMA), January 2024. Investments and services offered through Morgan Stanley Smith Barney LLC When Morgan Stanley Smith Barney LLC, its affiliates and Morgan Stanley Financial Advisors and Private Wealth Advisors (collectively, "Morgan Stanley") provide "investment advice" regarding a retirement or welfare benefit plan account, an individual retirement account or a Coverdell education savings account ("Retirement Account"), Morgan Stanley is a "fiduciary" as those terms are defined under the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), and/or the Internal Revenue Code of 1986 (the "Code"), as applicable. When Morgan Stanley provides investment education, takes orders on an unsolicited basis or otherwise does not provide "investment advice," Morgan Stanley will not be considered a "fiduciary" under ERISA and/or the Code. For more information regarding Morgan Stanley's role with respect to a Retirement Account, please visit [www.morganstanley.com/disclosures/dol](http://www.morganstanley.com/disclosures/dol). Tax laws are complex and subject to change. Morgan Stanley does not provide tax or legal advice. Individuals are encouraged to consult their tax and legal advisors (a) before establishing a Retirement Account, and (b) regarding any potential tax, ERISA and related consequences of any investments or other transactions made with respect to a Retirement Account.

<sup>2</sup> Wealth and Estate Planning Strategists may provide tax, trust and estate planning strategies. The core functions of the Wealth and Estate Planning Strategists include appraising clients of general estate and income tax planning issues and assisting to ensure that the client's investment strategy discussed with the Private Wealth Advisor is aligned with the client's estate plan. The services of Wealth and Estate Planning Strategists complement and support the client's relationship with the Private Wealth Advisor and tax and/or legal advisor but do not replace the client's relationship with his or her tax and legal teams. Although they may be admitted attorneys, Wealth and Estate Planning Strategists and other Estate Planning Strategies personnel holding legal degrees are acting purely in a non-representative capacity. Neither they or Morgan Stanley provide tax or legal advice to clients or to Morgan Stanley.

<sup>3</sup> Our team deploys a rigorous risk management process including holistic monitoring and oversight optimized by the technology infrastructure and cybersecurity measures of Morgan Stanley.

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Morgan Stanley Family Office services are only available to residents of the USA and may be available to a limited number of international jurisdictions including Territorial United States as well as Mexico, Argentina, Brazil & Uruguay, Morgan Stanley Private Wealth Management, a division of Morgan Stanley Wealth Management, which is the trade name of Morgan Stanley Smith Barney LLC ("Morgan Stanley").

Solutions provided are dependent on client needs and services agreed to be rendered. This offering is intended for \$150MM+ total net worth clients.

Asset Allocation does not assure a profit or protect against loss in declining financial markets.

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.

Lifestyle Advisory Services: Products and services are provided by third party service providers, not Morgan Stanley Smith Barney LLC ("Morgan Stanley"). Morgan Stanley may not receive a referral fee or have any input concerning such products or services. There may be additional service providers for comparative purposes. Clients should perform a thorough due diligence and make their own independent decisions.

Borrowing against securities may not be appropriate for everyone. Clients must 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.

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) generally 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.**

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Morgan Stanley Wealth Management is the trade name of Morgan Stanley Smith Barney LLC, a registered broker-dealer in the United States.

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