

October 20, 2018

Kevin S. Fine Awarded 2018 Five Star Wealth Manager by Five Star Professional

NEW YORK - Morgan Stanley (NYSE: MS) today announced that Kevin S. Fine, a Managing Director – Wealth Management, Financial Advisor in the Firm’s Deerfield Wealth Management office, has been awarded 2018 Five Star Wealth Manager by Five Star Professional.

Five Star Professional conducts market research to define and promote professional excellence in the professions we serve. The Five Star designation assists consumers in selecting a service professional that other consumers say provides exceptional client satisfaction and service. The award winners were announced in Chicago Magazine.

“I am pleased that Kevin S. Fine is representing Morgan Stanley,” commented Blake Mackenzie, Complex Manager of Morgan Stanley’s Deerfield office. “To be named to this list recognizes Kevin’s professionalism and dedication to the needs of his valued clients.”

Morgan Stanley Wealth Management, a global leader, provides access to a wide range of products and services to individuals, businesses and institutions, including brokerage and investment advisory services, financial and wealth planning, cash management and lending products and services, annuities and insurance, retirement and trust services.

Morgan Stanley (NYSE: MS) is a leading global financial services firm providing investment banking, securities, wealth management and investment management services. With offices in more than 42 countries, the Firm’s employees serve clients worldwide including corporations, governments, institutions and individuals. For further information about Morgan Stanley, please visit www.morganstanley.com.

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Source: The Five Star Wealth Manager award, administered by Crescendo Business Services, LLC (dba Five Star Professional), is based on 10 objective criteria. Eligibility criteria – required: 1. Credentialed as a registered investment adviser or a registered investment adviser representative; 2. Actively licensed as a registered investment adviser or as a principal of a registered investment adviser firm for a minimum of 5 years; 3. Favorable regulatory and complaint history review (As defined by Five Star Professional, the wealth manager has not; A. Been subject to a regulatory action that resulted in a license being suspended or revoked, or payment of a fine; B. 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 Five Star Professional’s consumer complaint process. Unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through Five Star Professional’s consumer complaint process; feedback may not be representative of any one client’s experience; C. Individually contributed to a financial settlement of a customer complaint; D. Filed for personal bankruptcy within the past 11 years; E. Been terminated from a financial services firm within the past 11 years; F. Been convicted of a felony); 4. Fulfilled their firm review based on internal standards; 5. Accepting new clients. Evaluation criteria – considered: 6. One-year client retention rate; 7. Five-year client

retention rate; 8. Non-institutional discretionary and/or non-discretionary client assets administered; 9. Number of client households served; 10. Education and professional designations. Wealth managers do not pay a fee to be considered or placed on the final list of Five Star Wealth Managers. Award does not evaluate quality of services provided to clients. Once awarded, wealth managers may purchase additional profile ad space or promotional products. The Five Star award is not indicative of the wealth manager's future performance. Wealth managers may or may not use discretion in their practice and therefore may not manage their client's assets. The inclusion of a wealth manager on the Five Star Wealth Manager list should not be construed as an endorsement of the wealth manager by Five Star Professional or this publication. Working with a Five Star Wealth Manager or any wealth manager is no guarantee as to future investment success, nor is there any guarantee that the selected wealth managers will be awarded this accomplishment by Five Star Professional in the future. For more information on the Five Star award and the research/selection methodology, go to fivestarpromotional.com. 5,449 Chicago area wealth managers were considered for the award; 435 (8 percent of candidates) were named 2018 Five Star Wealth Managers. 2017: 3,781 considered, 438 winners; 2016: 3,411 considered, 725 winners; 2015: 5,833 considered, 716 winners; 2014: 8,161 considered, 744 winners; 2013: 3,998 considered, 772 winners; 2012: 2,970 considered, 780 winners.

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