

Morgan Stanley



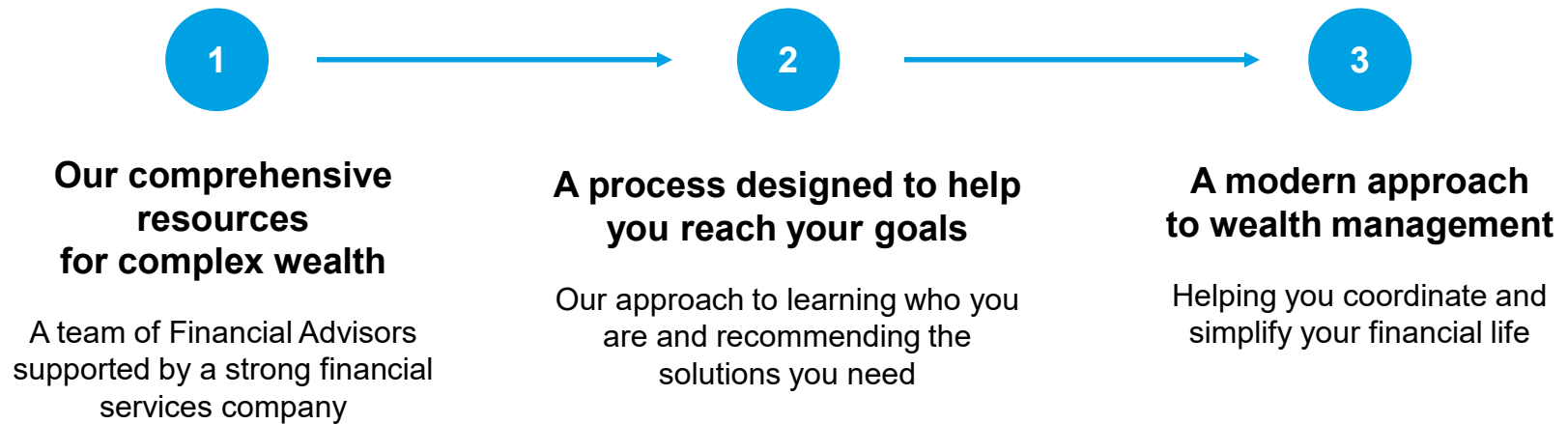
## **The M-1 Group at Morgan Stanley**

34901 Woodward Avenue  
Suite 300  
Birmingham, MI 48009

<https://advisor.morganstanley.com/the-m-1-group>

March 2022  
CRC #4499643

## Agenda



Morgan Stanley

SECTION 1: OUR TEAM

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**Our Comprehensive Resources for Complex Wealth**

**A Team of Financial Advisors Supported by a Strong Financial Services Company**

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## Complex Needs Require Distinct Knowledge

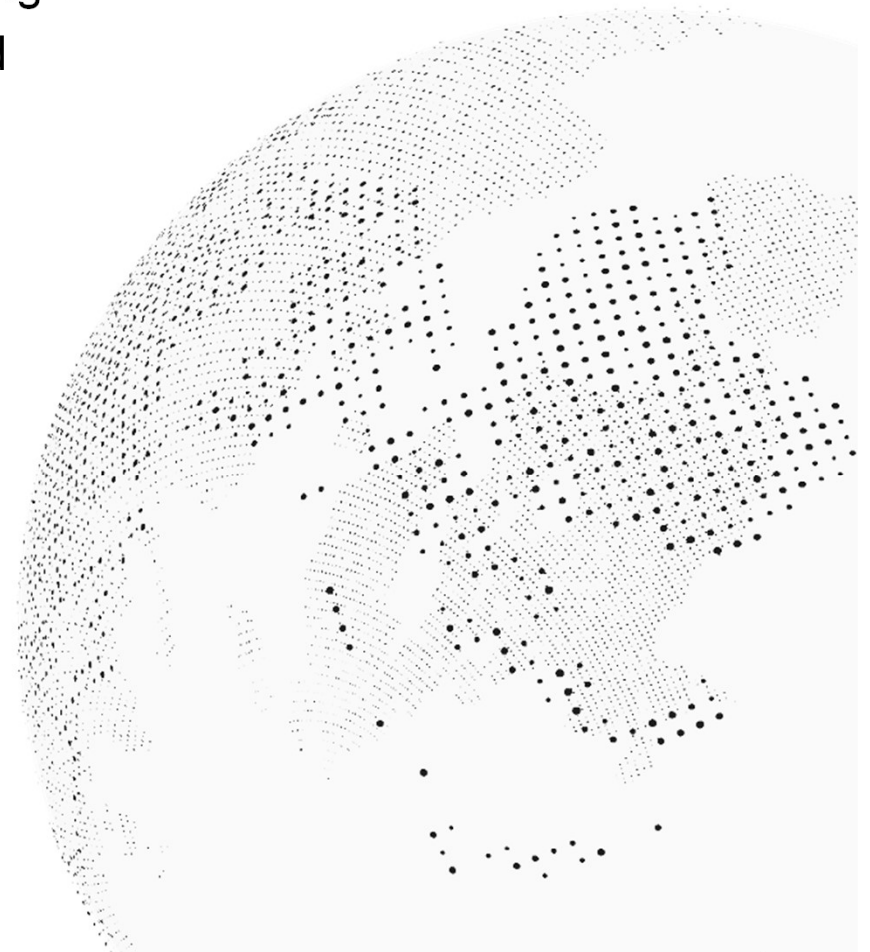
At the M-1 Group at Morgan Stanley, we do things differently—providing the sophisticated service, experience and advice that unique clients like you deserve. We invest our time in truly getting to understand the issues you are trying to solve and expend all our efforts into helping you and your family define and achieve the success you desire. And we:

- Are ever focused on serving your best interests today and tomorrow.
- Focus on delivering value through customized strategies and unparalleled service, while making it our goal to be the first call you make for any personal, business, family or financial need.
- Use our collective experience to build plans that simultaneously meet the unique needs and concerns of each generation.
- Leverage our distinct knowledge in alternatives, estate planning and retirement to custom-build the unique strategies that can help you and your family secure the future you envision.
- Combine the institutional resources of a global leader with the true creativity and objective advice of a boutique—anticipating your needs and helping you navigate the most complex market, business and family situations.

## A Firm You Can Trust

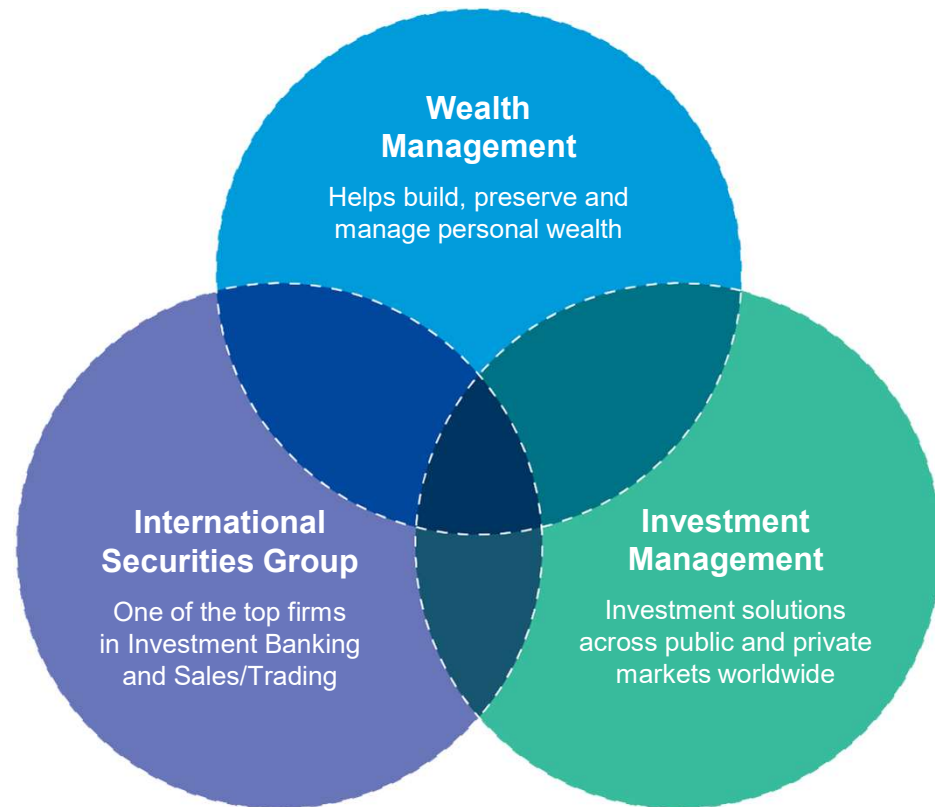
For more than 85 years, Morgan Stanley has served as a global leader in financial services, advising our clients on creating, trading, managing and distributing capital—and we do so with a standard of excellence.

At Morgan Stanley Wealth Management, exclusive access to vast resources, combined with our unique capabilities, gives us the means to support your goals at any life stage. Our commitment to building, preserving and managing the wealth of our clients forms the foundation of everything we do.



## Global Resources, Local Expertise

Morgan Stanley Wealth Management is one of the largest, most established wealth management businesses in the industry, with 15,950 Financial Advisors and more than \$3.99 trillion in client assets. Our Institutional Securities Group and Investment Management businesses expand our Wealth Management capabilities, delivering investment banking, capital markets and institutional investing services to corporations, organizations and governments around the world, all of which give us the size and scale to help preserve and grow your wealth.



## Doing Business with Integrity: A Focus on Core Values

Since our founding in 1935, Morgan Stanley has consistently delivered first-class business in a first-class way. Our standard of excellence has always been driven by our core values:



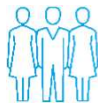
### Do the Right Thing

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Act with integrity

Think like an owner to help create long-term shareholder value

Value and reward honesty and character



### Put Clients First

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Keep the client's interests first

Work with colleagues to deliver the best of the firm to every client

Listen to what the client says and needs



### Lead with Exceptional Ideas

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Win by breaking new ground

Leverage different perspectives to gain new insight

Drive innovation

Be vigilant about what we can do better



### Commit to Diversity and Inclusion

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Value individual and cultural differences as a defining strength

Champion an environment where all employees feel a sense of belonging and are heard, seen and respected

Expect everyone to challenge behavior counter to our culture of inclusion

Attract, develop and retain talent reflecting the full diversity of society



### Give Back

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Serve our communities generously with our expertise, time and money

Build a better firm for the future by contributing to our culture

Develop our talent through mentoring and sponsorship

## Third-Party Credentials\*

We are dedicated to education and have spent many years and thousands of hours to grow our knowledge in many financial areas to help ensure our recommendations—as well as client decisions—are based on deep understanding. And we have the credentials to prove it.

### **CERTIFIED FINANCIAL PLANNER™ (CFP®):**

This certification identifies individuals who have met rigorous professional standards in 72 specific areas and agreed to adhere to the principles of integrity, objectivity, competence, fairness, confidentiality, professionalism and diligence when dealing with clients.

*What it means to you: I understand the entire spectrum of financial concerns and can help build a plan to address all of them.*

### **CERTIFIED INVESTMENT MANAGEMENT ANALYST (CIMA®):**

This credential identifies professionals with extensive knowledge in asset allocation, ethics, due diligence, risk measurement, investment policy and performance measurement.

*What it means to you: I am able to better assess not only the risks of investments, but also the true risks to your wealth, your business and more in order to help you make better decisions.*

### **CHARTERED ALTERNATIVE INVESTMENT ANALYST (CAIA®):**

This designation identifies professionals with substantial knowledge in manager research, due diligence, asset allocation and risk management for alternative assets like hedge funds, private equity, real estate and more.

*What it means to you: I understand how to evaluate and incorporate alternatives into portfolios, where appropriate, in order to meet your investment objectives.*

### **CERTIFIED PRIVATE WEALTH ADVISOR (CPWA®):**

This designation identifies professionals with advanced knowledge and skills for serving high net worth clients.

*What it means to you: I am uniquely qualified to help affluent clients to minimize taxes, monetize and preserve assets, maximize growth, establish charitable legacies, and transfer their wealth.*

### **CHARTERED RETIREMENT PLANS SPECIALIST (CRPS®):**

This certification identifies individuals with substantial knowledge in the administration of all manner of retirement plans for businesses.

*What it means to you: I am able to help you evaluate, design, administer and serve as a fiduciary for your retirement plan.*

\*See page 11 for details about the team members, including which credentials they hold.



## Morgan Stanley Credentials

Morgan Stanley has 15,950 Financial Advisors and Private Wealth Advisors\*\*, but only a handful have earned these prestigious designations.

### **CORPORATE RETIREMENT DIRECTOR:**

This designation recognizes Financial Advisors who have dedicated their practice to helping corporate clients manage all aspects of their retirement plans. It has only been awarded to less than 2% of our Financial Advisors as of December 2020.

*What it means to you: I am uniquely qualified to help you manage your retirement plan and help your participants become retirement ready.*

### **ALTERNATIVE INVESTMENTS DIRECTOR:**

This designation is given to Financial Advisors with a minimum of five years of relevant experience incorporating the significant use of alternative investments into their practice.

*What it means to you: I have extensive experience incorporating alternatives into portfolios, where appropriate, in order to meet your investment objectives.*

### **GLOBAL SPORTS AND ENTERTAINMENT:**

This designation indicates Financial Advisors who are dedicated to meeting the specific needs of sports and entertainment professionals at every stage of their careers. This select group of professionals know how money flows from your work to your wallet and live in your world, day in, day out, crafting innovative financial strategies as their chosen career.

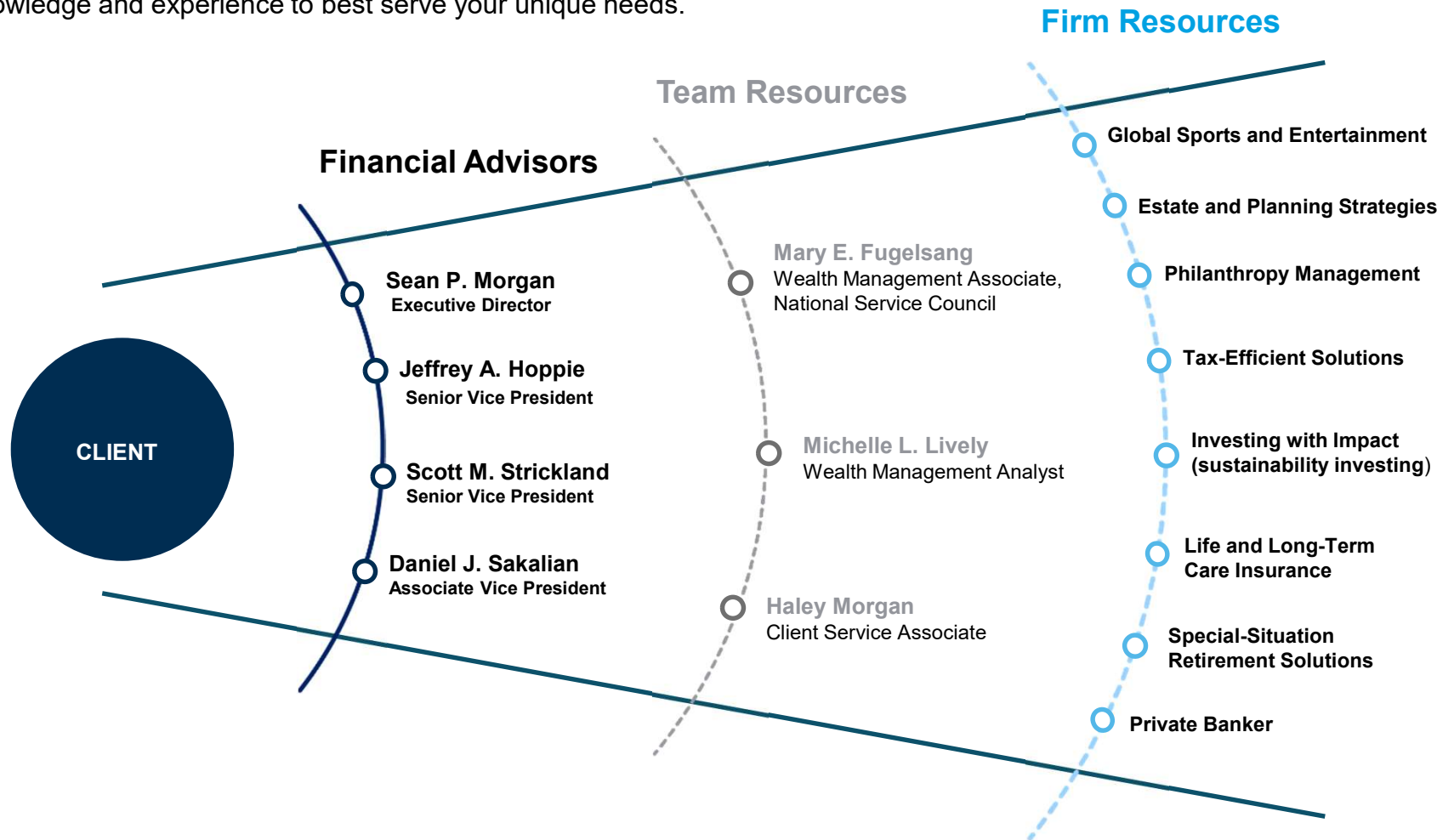
*What it means to you: I can help sports and entertainment veterans and emerging talents to avoid common mishaps and make smart decisions about their wealth and finances.*

\*See page 11 for details about the team members, including which credentials they hold.

\*\*As of December 31, 2020. Morgan Stanley 4Q2020. Number is approximate.

## Meet the Team

We build your team with professionals who we believe have the knowledge and experience to best serve your unique needs.



## Meet the Team



### Sean P. Moran

**Executive Director, Financial Advisor,  
Family Wealth Advisor**

(248) 258-2718

[Sean.P.Moran@morganstanley.com](mailto:Sean.P.Moran@morganstanley.com)

NMLS# 1255349

#### How I can help you

Sean helps clients align their financial decisions to their goals, needs and values by creating a comprehensive wealth plan to address every financial concern. Perhaps this is why so many clients view him as their personal CFO—seeking his advice on a broad array of personal, business and family financial matters.

#### What makes me knowledgeable

As a fully licensed investment professional with Morgan Stanley since 1992, Sean has achieved a great deal of success in business, family and the community by focusing on commitment and loyalty. Sean holds a bachelor's degree in finance from the University of Detroit and continues to expand his learning by participating in numerous industry-related educational programs that keep him in tune with the ever-changing financial landscape.

#### Getting to know me

Sean and his wife, Christa, reside in Bloomfield Village, Michigan, and are the proud parents of four children. Outside the office, Sean enjoys baseball, basketball, bowling and coaching his children's sports teams. He is active with many local philanthropic institutions and has been a loyal activist in empowering the youth of Detroit, including being a Co-Founder of Racquet Up Detroit. Sean also serves on the Boards of the Parade Company, the University of Detroit Mercy and Belle Isle Conservancy.

## Meet the Team



### Jeffrey A. Hoppie

**Senior Vice President, Portfolio Manager,  
Financial Advisor**

(248) 258-3239

[Jeffrey.A.Hoppie@morganstanley.com](mailto:Jeffrey.A.Hoppie@morganstanley.com)

NMLS# 1282833

#### How I can help you

Jeffrey is responsible for helping build and co-manage the portfolios that sophisticated clients need to achieve their distinct goals.

#### What makes me knowledgeable

Jeffrey has more than 35 years of experience in financial services. He graduated with a bachelor's degree in Accounting from Albion College. Jeffrey has earned the Portfolio Manager designation, and he has been named a Five Star Wealth Manager from 2012 to 2021. Jeffrey holds the Series 3, 7, 8, 31, 63 and 65 Securities licenses, as well as State Health Life Insurance licenses, a National Mortgage license and more.

#### Getting to know me

Jeffrey has guided and coached numerous successful Financial Advisors throughout the Metro Detroit area. He is a proud parent of Sarah Hoppie Coulter and resides in Bloomfield Hills and Mancelona, Michigan. Jeff's personal activities focus on trying to prove people wrong, that you can be a good boater and a good golfer at the same time. Jeff is active in the community, participating with the Pontiac Grace Centers of Hope and a strong supporter of the Wounded Warrior Project.

## Meet the Team



### Scott M. Strickland, CIMA<sup>®</sup>, CAIA<sup>®</sup>, CFP<sup>®</sup>, CPWA<sup>®</sup>, CRPS<sup>®</sup>

**Senior Vice President, Senior Investment Management Consultant, Alternative Investments Director, Corporate Retirement Director, Financial Advisor**

(248) 258-2716

[Scott.Strickland@morganstanley.com](mailto:Scott.Strickland@morganstanley.com)

NMLS# 1278902

#### How I can help you

Scott plays many roles on the team from helping to set its strategic vision and managing investment portfolios to helping ensure the team has the support it needs to succeed. He works tirelessly to understand each client's distinct goals and create a holistic wealth plan that can help make their dreams a reality. Scott has demonstrated a dedication to growing his knowledge by earning several of the industry's most recognized professional designations. As a result, he is uniquely qualified to simplify the lives of ultra-high-net-worth clients using his unparalleled access to Morgan Stanley's specialized resources.

#### What makes me knowledgeable

Scott has been helping financial services clients achieve their goals since 2005 and joined Morgan Stanley in 2008. Prior to this, his experience includes multiple positions with UBS Wealth Management. Scott holds a bachelor's degree in Finance from the Richard T. Farmer School of Business at Miami University. He also earned the Certified Investment Management Analyst<sup>®</sup> (CIMA<sup>®</sup>) designation through the Wharton School of Business at the University of Pennsylvania and the Certified Private Wealth Advisor<sup>®</sup> (CPWA<sup>®</sup>) designation through the Booth School of Business at the University of Chicago. In addition, Scott holds the CERTIFIED FINANCIAL PLANNER<sup>™</sup> (CFP<sup>®</sup>), Chartered Alternative Investment Analyst (CAIA<sup>®</sup>) and Chartered Retirement Plan Specialist (CRPS<sup>®</sup>) designations, and he is a member of the Investments & Wealth Institute (formerly IMCA).

#### Getting to know me

Scott is an active member of his community, formerly serving as a Governor of Cranbrook Schools and a past President of the Cranbrook Kingswood Alumni Association. He cofounded and served as Treasurer of the Born and Raised Detroit Foundation and is a member of the Investment Committee for Sparky Anderson's CATCH Charity for Children helping oversee the organization's endowment portfolio. Scott is a former Trustee at Beaumont Hospital and served as Co-Chair of the Beaumont Hospital Drive to Beat Breast Cancer golf outing.

Scott and his wife, Anne, reside in Bloomfield Village, MI with their three children and their Golden Retriever, Walter.

## Meet the Team



### **Daniel J. Sakalian**

**Associate Vice President, Financial Advisor, Global Sports and Entertainment Associate, Workplace Advisor – Equity Compensation**

(248) 593-2472

[Dan.Sakalian@morganstanley.com](mailto:Dan.Sakalian@morganstanley.com)

NMLS# 1692172

#### **How I can help you**

Dan focuses on holistic financial planning and investment management for his clients with various backgrounds, stages of life and careers. Dan's background has put him in a unique position to help individuals, business owners, entertainers and athletes turn today's income into wealth that can support them, their loved ones, and the causes they care about for a lifetime.

#### **What makes me knowledgeable**

Dan has been helping financial services clients to achieve their goals since 2014. He earned his bachelor's degree in Finance from Michigan State University's Eli Broad College of Business. Dan holds the Series 7 and 66 Securities licenses, as well as State Health Life Insurance licenses, a National Mortgage license and more.

#### **Getting to know me**

Dan is active in the community, participating with the Jamaica School Build Lady Janes Haircuts for Men and the Little Caesars Amateur Hockey Association. Dan has been awarded the Five Star Wealth Manager Award for 2021. Dan and his wife Sofia reside in Birmingham, MI. In his free time Dan enjoys golf, hockey, and spending time in northern Michigan.

## Meet the Team



### Mary E. Fugelsang

**Wealth Management Associate**

(248) 258-8717

Mary.Fugelsang@morganstanley.com

#### How I can help you

Mary partners with team members to address the specific needs and service issues of our clients in order to cultivate existing relationships and enhance business development. She is committed to providing a high level of service and integrity in all areas of customer service. Mary was recognized for her contributions to the firm when she was nominated, and accepted to, the Morgan Stanley National Service Council in 2018.

#### What makes me knowledgeable

Mary has been an integral part of the team for 16 years and has a total of 24 years of experience in the financial services field. She joined Morgan Stanley from UBS Financial Services, where she worked with institutional investors, corporations, high-net-worth individuals and families in all aspects of financial planning. Mary attended Macomb Community College, and she holds the Series 7, 63, and 65 Securities licenses, as well as State Health Life Insurance licenses.

#### Getting to know me

Mary is a dedicated supporter of the Gleaners Food Bank and March of Dimes. She currently resides in Sterling Heights with her two daughters and dogs. In her spare time, she enjoys quality time with her family, traveling, painting, reading and exercising.

## Meet the Team



### Michelle L. Lively

**Wealth Management Analyst**

(248) 258-1798

Michelle.Lively@morganstanley.com

#### How I can help you

Michelle is responsible for helping the team analyze each client's unique situation in order to build a wealth plan for pursuing their goals. She is also a Service Professional Coach for the complex's new hires.

#### What makes me knowledgeable

Michelle has been helping clients work toward their objectives since 1991. Prior to joining Morgan Stanley, she started her career in the industry in multiple operational areas at the Raymond James home office in St. Petersburg and then was promoted to Branch Manager Assistant and Operations Manager in Ft. Lauderdale. Michelle is a graduate of Oakland Community College and holds the Series 7, 63, and 65 Securities licenses.

#### Getting to know me

Michelle and her husband Jim currently reside in Lake Orion where they raised their two adult boys Austin & Jason after moving back from Ft. Lauderdale, Florida. Michelle and Jim are avid sports fans and love spending time with the family watching and going to live sporting events in the Metro Detroit area. Michelle has been the fundraising coordinator for the Grand Valley men's club soccer team and volunteered as the manager for the Lake Orion High School boys soccer program.



## Meet the Team



### Hayley M. Morgan

**Client Service Associate**

(248) 593-7559

Hayley.Morgan@morganstanley.com

#### How I can help you

Hayley helps ensure that each client receives the highest possible level of personal service during each and every interaction. She helps make sure they have the information and answers they need, when they need them.

#### What makes me knowledgeable

Hayley has been helping financial services clients since 1994. Her prior experience includes positions with Goldman Sachs International, M&G Prudential Portfolio Managers, Foreign and Colonial Fund Management, ABN AMRO, Scudder Investments, Columbia Threadneedle Investments and LB Asset Management.

#### Getting to know me

Hayley moved from England to the United States in 2014 with her Lhasa Apso to be with her Michigan-born husband, Dan. With a love of travel and the great outdoors, she is a keen clay pigeon shooter and diver.

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SECTION 2: INVESTMENT PROCESS AND PHILOSOPHY

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## **A Process Designed to Help You Reach Your Goals**

**Our Approach to Learning Who You Are and Recommending the Solutions You Need**

## The M-1 Process

We work with you to develop a plan that includes not just investments, but also ways to help mitigate taxes, manage your everyday finances and address borrowing needs. Plus, we provide regular progress updates, so you can see whether your savings and spending habits are in line with your goals—making it easier for you to stay the course.

### 1 DISCOVER

- Understand your financial goals, obstacles and preferences
- Gather documentation
- Open dialogues with your accountant and attorney, if required

### 2 PROPOSE

- Develop a personalized financial plan
- Design an investment portfolio
- Create a schedule for briefings and reviews

### 3 IMPLEMENT

- Initiate your financial plan
- Phase in the investment recommendations
- Enroll in selected services
- Review forthcoming client statements

### 4 TRACK

- Evaluate progress according to the plan
- Adjust the plan and investments when needed
- Inform you, your accountant and your attorney of notable developments
- Help you navigate timely options and opportunities

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SECTION 3: SERVICES

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**A Modern Approach to Wealth Management**  
Helping you coordinate and simplify your financial life

## You Define Success, We Help You Achieve It

With our commitment to partnership, we help guide you through life's uncertainties and strive for success.

<p><b>Health Needs</b></p> <p>What happens to our child's inheritance if one of us needs long-term care?</p>	<p><b>Charitable Giving</b></p> <p>The charities I support are extremely important to me—how do I maximize my support of them?</p>	<p><b>Retirement Planning</b></p> <p>Is there a way to plan for retirement that takes my lifestyle, family and company into account?</p>	<p><b>Estate Planning</b></p> <p>Making sure my estate goes to the people and organizations I care about is a priority. How do I transform my assets into a legacy?</p>
<p><b>Travel Goals</b></p> <p>Is my nest egg big enough for my travel dreams? Can we swing that vacation home?</p>	<p><b>Cash Flow</b></p> <p>I can predict some expenses, but others I can't. How can I plan to have the cash I need?</p>	<p><b>Investing</b></p> <p>I have so many goals and priorities. How can one investment strategy balance them all?</p>	<p><b>Home Ownership</b></p> <p>What is the right financing solution to allow me to pursue my home ownership goals?</p>
<p><b>Liability Management</b></p> <p>How do I manage risk due to loss of business and personal property or liability risk to litigation and other cyber-related activities?</p>	<p><b>Saving for College</b></p> <p>Will I be able to pay for my children's (and possibly grandchildren's) education?</p>	<p><b>Risk Management</b></p> <p>Do all of my investments match my tolerance for risk? Are my assets and family protected from unforeseen events?</p>	<p><b>Business Strategies</b></p> <p>How do I manage my personal wealth with so much tied up in my company?</p>

## We Offer Comprehensive Solutions

We help you manage your financial life, no matter the complexity of your specific situation.



## Advice and Solutions: A Comprehensive Suite of Investment Options

Our clients benefit from access to the intellectual capital of our Global Investment Committee, a group of seasoned market experts uniquely dedicated to providing high-quality investment strategies to Wealth Management clients. By continually monitoring developments in economic and market conditions, they serve as an invaluable resource to our Financial Advisors and their clients. Additionally, we offer a deep bench of experienced investment analysts, strategists and economists from across the firm.

**A full spectrum of solutions:** Our open-architecture platform offers exclusive proprietary, third-party, traditional and alternative investments—along with insured solutions, private investment opportunities, legacy planning, lending and cash management solutions—with expansive due diligence:



### Traditional Investments

- Mutual Funds
- Exchange-Traded Funds
- Closed-End Funds
- Unit Investment Trusts
- 529 Education Savings Plans
- Investing with Impact



### Alternative Investments

- Hedge Funds
- Funds of Funds
- Managed Futures
- Real Estate
- Private Equity
- Private Credit
- Exchange Funds



### Investment Advisory

- Nondiscretionary
- Firm Discretionary
- Financial Advisor Discretionary
- Unified Managed Accounts
- Separately Managed Accounts
- Target Date Portfolios
- Third Party Tax Planning
- Advisory Annuities
- Optional Tax Management Services



### Insured Solutions

- Permanent Life
- Term Life
- Long-Term Care
- Disability
- Property and Casualty
- Fixed, Indexed and Variable Annuities

Learn more at [www.morganstanley.com/portfolioinsights](http://www.morganstanley.com/portfolioinsights)

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## Legacy Planning: Trusts, Estates and Philanthropy

The road to financial well-being and success is an evolutionary one. Wealth accumulation is followed by wealth preservation, which in turn is followed by wealth transition. The management of these three wealth phases requires careful planning and intelligent structuring of assets to help meet short- and long-term goals.

We have provided sophisticated estate planning resources for high-net-worth families. These resources include a comprehensive analysis of your current plan along with ideas and solutions for future legacy planning objectives. Our tax and philanthropic areas are designed to complement your overall estate planning efforts. And finally, our unique corporate trustee platform offers a choice of different trustees and jurisdictions to help you implement your estate plan.



**Estate  
Planning**



**Philanthropic  
Management**



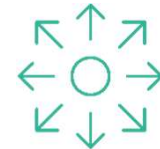
**Tax  
Services**



**Family Wealth  
Governance**



**Family Mission  
Statements**



**Next-Generation  
Education**

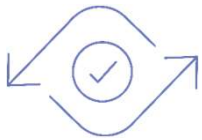
Learn more at [www.morganstanley.com/themes/tax](http://www.morganstanley.com/themes/tax)

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. Wealth and Estate Planning Strategists and other Estate Planning Strategies personnel holding legal degrees are acting purely in a non-representative capacity. Neither they, Financial Advisors nor Morgan Stanley provide tax or legal advice to clients or to Morgan Stanley.



## Lending and Cash Management Solutions

Solutions to complement your investment strategy



### Lending Solutions

Financing for Your Needs

In addition to investing, smart use of borrowing can help provide funding for personal, business or real estate needs—potentially without selling your investments.

#### OUR SECURITIES-BASED LOANS CAN OFFER:

- Competitive rates
- Quick access to funds once approved
- Flexible financing options

Borrowing against securities may not be appropriate for everyone. You should 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. See the important disclosures at the end of this brochure.



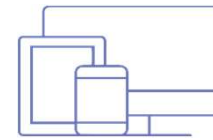
### Home Loans<sup>1</sup>

Professional Advice,  
Personal Attention

A dedicated Home Loans team will help you and your family identify the right home financing solution and then guide you through the process.

#### APPLICANTS WHO QUALIFY MAY HAVE ACCESS TO:

- Flexible financing options
- Competitive rates based on your eligible household assets
- Financing for properties beyond a primary residence



### Cash Management Solutions

Manage Day-to-Day Finances More Efficiently

As a Morgan Stanley client, you can better manage your cash and cash flow by viewing your investments and your finances in one place.

#### YOU CAN ENJOY A WEALTH OF CASH MANAGEMENT SOLUTIONS:

- Direct deposit
- ATM fee rebates worldwide
- Unlimited check writing
- Mobile Check Deposit with higher limits<sup>2</sup>
- Morgan Stanley cards from American Express
- Morgan Stanley debit card with price protection from Mastercard
- Online bill pay with Morgan Stanley Payments
- Savings program

Learn more at [www.morganstanley.com/cashplus](http://www.morganstanley.com/cashplus)

<sup>1</sup>Home loans are offered by Morgan Stanley Private Bank, National Association.

<sup>2</sup>Limits and conditions apply. Mobile check deposits are subject to certain terms and conditions. Checks must be drawn on a U.S. Bank.



## Morgan Stanley Online: Your Account, Your Way

Designed to help make managing your financial life easier, Morgan Stanley Online and our mobile app give you secure 24/7 access to your investment and cash management accounts from any device, so you can stay informed whether you're at home, at work or on the go.



### Manage Your Accounts

- View your account balance, activity, holdings and projected income
- Update profile information
- Access statements, trade confirmations and tax documents
- Set up account alerts
- View your total net worth in one place
- View your income and expenses, and create and track your budget



### Collaborate with Your Morgan Stanley Team

- Upload and share important documents
- Authorize wires and transfers
- Schedule a meeting with your Financial Advisor
- Access research reports



### Move Money

- Deposit checks from your mobile device
- Send money with Zelle®
- Electronically transfer funds
- Pay bills or invoices
- Explore mortgage options, calculate rates and apply online

### Protecting Our Clients: Cybersecurity

Protecting your assets is one of our top priorities. We continually invest capital and resources to provide the highest standard of care, not just because we have a fiduciary responsibility, but because we understand that our 85 years of success have been grounded in client trust.

Our protections include deep investments in cybersecurity and fraud prevention technology, as well as continuous employee training on security awareness and fraud protection policies. We have strong encryption protocols to safeguard your data and multifactor authentication to help protect access to our accounts.

Learn more at [www.morganstanley.com/digitalaccess](http://www.morganstanley.com/digitalaccess)

## **The Distinct Experience You Deserve**

At the M-1 Group at Morgan Stanley, we do things differently—and make it our goal to be the first call you make for any personal, business, family or financial need. Discover the difference sophisticated service, knowledge and advice can make.

### **The M-1 Group at Morgan Stanley**

34901 Woodward Avenue  
Suite 300  
Birmingham, MI 48009

<https://advisor.morganstanley.com/the-m-1-group>

## Disclosures

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. Award candidates are then evaluated against 10 objective eligibility and evaluation criteria associated with wealth managers who must have a minimum of five years' experience as an investment adviser representative or other accepted credentials, client retention rates, client assets administered, firm review and a favorable regulatory and complaint history as defined by Five Star. Five Star Professional determines the final list of Five Star Wealth Manager Award winners. The Award does not evaluate the quality of services furnished to clients and it is possible that the recipient may have received unfavorable ratings from those surveyed. Five Star Professional collected the information for this Award through surveys it conducted.

- 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.
- 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 clients' assets.
- The inclusion of a wealth manager on the list should not be construed as an endorsement of the wealth manager by Five Star Professional.
- 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 [fivestarprofessional.com](http://fivestarprofessional.com).

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## Disclosures

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Investing in financial instruments carries with it the possibility of losses and that a focus on above-market returns exposes the portfolio to above-average risk. Performance aspirations are not guaranteed and are subject to market conditions. High volatility investments may be subject to sudden and large falls in value, and there could be a large loss on realization which could be equal to the amount invested.

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## Disclosures

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