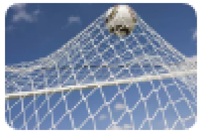
OUR PROCESS

At Morgan Stanley, we believe that identifying financial solutions begins with a solid understanding of each client's situation, goals, objectives and risk tolerance. We follow a disciplined process that allows us to work with you to craft a solution that helps meet your individual financial needs:

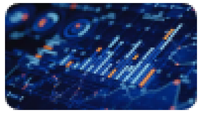


Step 1: Introductory Meeting

Our relationship begins with an initial discussion aimed towards getting to know you, your lifestyle, and your future goals.

Step 2: Discovery Meeting

During the discovery meeting, we will work together to establish your financial goals by reviewing your current financial situation and developing an appropriate risk tolerance that can help you achieve the financial outcome you envision for yourself.



Step 3: Financial Plan Presentation

Financial plan presentations map our essential factors that play into your financial success such as your employee and employer contributions, liquidity events, and insurance coverage. Examining relevant financial information provides a holistic asset allocation analysis for your accounts, helping ensure a comprehensive financial plan.

Step 4: Action Items / Next Steps

After the financial plan presentation, we will follow up with you regarding our analysis and recommendations, which may include adjustments to your financial plan, investment allocation, company benefits and insurance coverage.

Step 5: Implementation Meeting

The implementation meeting focuses on creating prospective strategies custom designed for your specific needs. Recommended changes could include logistics, tax impact, asset allocation adjustments, and saving/benefit modifications.

Step 6: Monitoring & Performance Tracking

Finally, we will be constantly monitoring your assets and analyzing your performance tracking data, seeking to ensure your financial expectations are being met and adjusted accordingly. We will keep a high degree of communication with you to make sure your concerns and requests are always addressed.