Morgan Stanley

The North Central Group at Morgan Stanley

While You're Taking Care of Your Company's Future, Who is Taking Care of Yours?

Willis Tower 233 South Wacker Drive
Suite 8600, Chicago, IL 60602

312-419-3480 / MAIN
312-419-3515 / FAX

advisor.morganstanley.com/north-central-group
thenorthcentralgroup@morganstanley.com

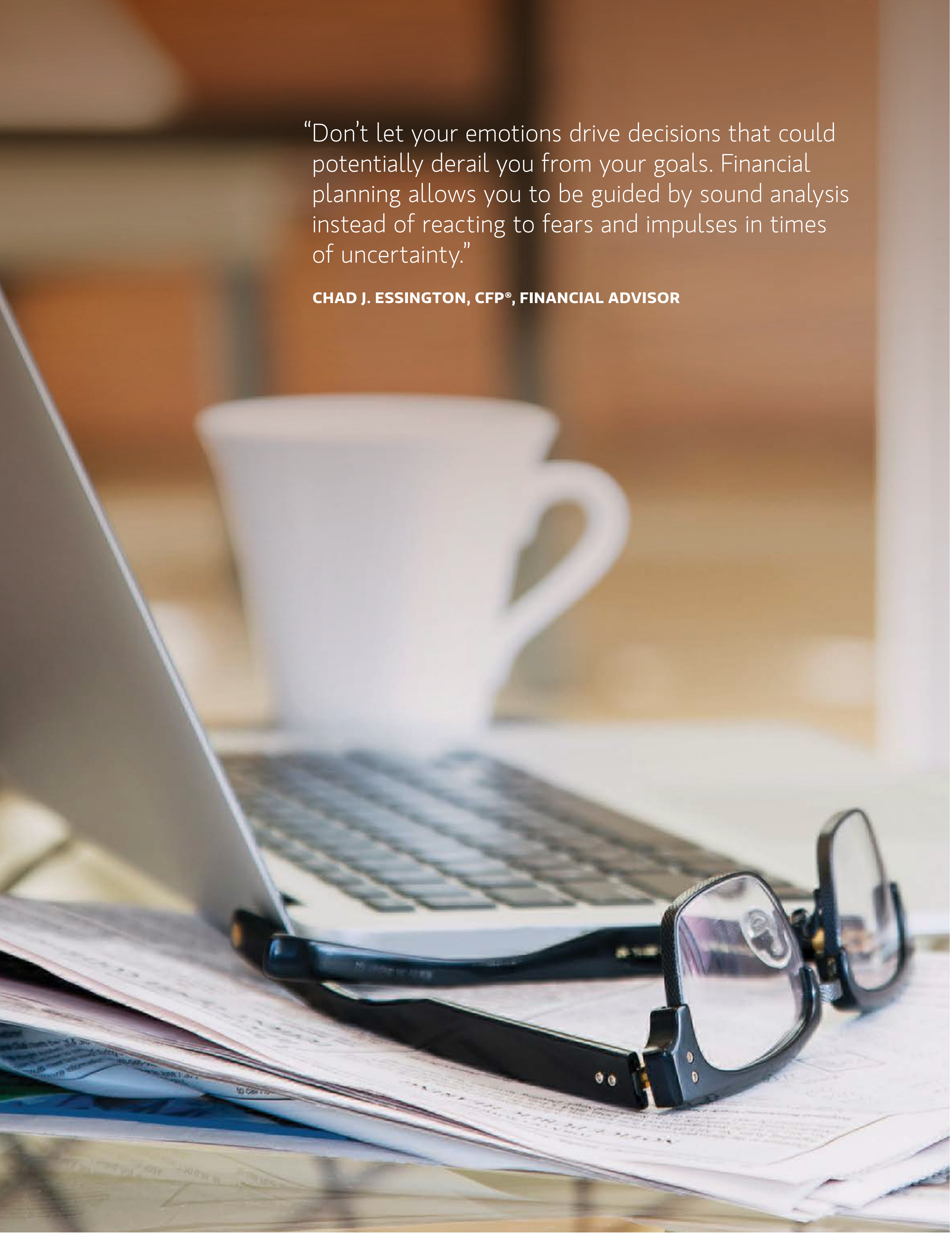
The North Central Group at Morgan Stanley

Over five decades[1] of combined investment experience has taught us that every solid investment portfolio begins with an understanding of a client's investment objectives and a tailored plan to attain those goals. The North Central Group takes pride in creating highly customized portfolio solutions coupled with a best-in-class service team.

We are dedicated to working exclusively with corporate executives and their families. From the initial discovery meeting, where we help develop and define specific objectives, to the implementation and management of a personalized investment solution, we guide clients from the Workplace to Retirement.

Together with Morgan Stanley's technology and resources, we have created a team that is well-suited for today's corporate executive and their demands. We understand how difficult it is in an ever-complex corporate world to manage both the affairs of your company and the retirement goals of you and your family. Our motto, "While you're taking care of your company's future, who is taking care of yours?" appropriately defines most of our clients' struggles with that balance.

[1] William C. Menke, Financial Advisor since 1997, Chad J. Essington, Financial Advisor since 1997, Michael Wojkowski, Financial Advisor since 2016



"Don't let your emotions drive decisions that could potentially derail you from your goals. Financial planning allows you to be guided by sound analysis instead of reacting to fears and impulses in times of uncertainty."

CHAD J. ESSINGTON, CFP®, FINANCIAL ADVISOR

Building a Plan Around Your Needs and Goals

Our four-step consultative process begins with an in-depth discussion of your current finances, goals and objectives. We will review your goals together to ensure that significant issues have not been overlooked. We will also look at your liabilities, insurance policies, estate plans and other aspects of your financial life that may impact your ability to reach those goals. Finally, we will determine how we can help you adjust your investment strategy to accommodate changing conditions and meet any unforeseen expenses or income demands that may arise.

1

Discovery

We will take the time to learn about you and your financial situation. We will take an inventory of your finances and gauge your risk tolerance. Through the discovery process, we will help you develop and define very specific goals and objectives.

2

Analysis and Solutions

We will develop an investment strategy to help achieve the goals that we have defined in the discovery process. We then test the results against a broad range of potential market scenarios to arrive at a tailored solution.

3

Implementation and Commitment

Implementing a financial plan and an investment strategy takes careful coordination to ensure a smooth transition. Access to some of the world's most seasoned and respected investment professionals, and our highly trained Client Service Associates, will help you through this process. Our group is committed to providing the highest level of service and ongoing support.

4

Monitor and Review

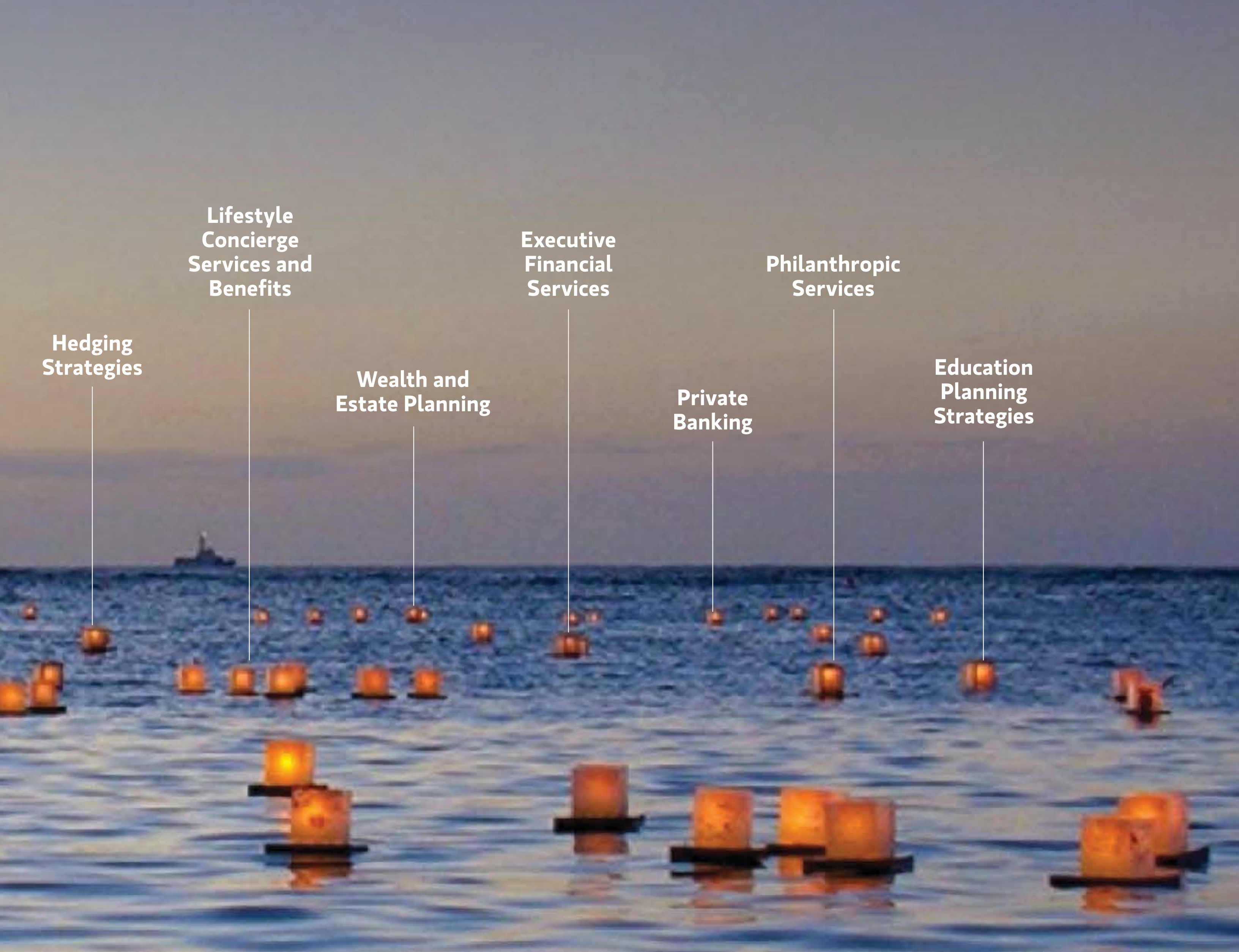
We constantly monitor your portfolio and will review it together regularly. Updating your plan on a yearly basis helps us understand if changes in your personal goals warrant adjustments to the portfolio. As market conditions change, we will suggest appropriate adjustments to your portfolio as well.

Offering You Concierge Service and Global Resources

By combining our experience and best-in-class service with the vast global resources and intellectual capital of Morgan Stanley, we can help you create and maintain a personalized Wealth Management strategy. We have access to a sophisticated suite of tools to help you implement our wealth management process and translate your goals into reality.

"One of the key ingredients within our Wealth Management process is the ability to provide a holistic approach. We are able to help compliment your investment strategy by providing the relationship you want with the solutions and service you need."

THE NORTH CENTRAL GROUP



Executive Financial Services

Having worked with senior executives from many publicly traded companies, we understand the complex challenges presented by different types of equity compensation. Integrating equity compensation into a financial plan requires an advisor with special skills and extensive knowledge. Our experience includes the following:

- Restricted and Performance Stock Holdings
- Equity Compensation
- Blackout Periods
- Concentrated Stock Positions
- Rule 144 Issues
- SEC Regulations
- Deferred Compensation
- Protection Strategies
- Public Disclosure
- Employee Stock Purchase Plan
- Rule 10b5-1 Plans
- Incentive and Nonqualified Stock Options
- Stock Appreciation Rights

"Nowadays, people spend more time on vacation planning than retirement planning. If you could flip that thought process, you might be able to permanently 'vacation' throughout your retirement. Our goal is to help you reach your short- and long-term goals. Let us help you plan for your permanent vacation."

WILLIAM C. MENKE, FINANCIAL ADVISOR

Ready. Set. Retire.

Retirement is the doorway to a new stage of life, providing you with opportunities for personal growth and even the possibility of adventure. Getting from where you are today to where you want to be in retirement is a difficult task. At this stage, your focus shifts from saving for retirement to funding your retirement, drawing from your savings as well as the income from your investments.

Your task is to turn your life's savings into a steady income stream to potentially last a lifetime. It will involve challenging decisions on investments, taxes, estate planning strategies, insurance, Social Security and more. Whether your financial situation is straightforward or complex, it's important to get those decisions right the first time.

That's where the North Central Group at Morgan Stanley can help. We focus heavily on retirement planning and have helped many people like you plan for a successful life after work.

Let's Get Started

Our Wealth Management process begins with you, your investment objectives and your financial goals. Chances are the goals you set today will evolve over time. Our Wealth Management process is designed to evolve with them — and the changing circumstances of your life. Leveraging a sophisticated suite of analytic tools, as well as the extensive resources of Morgan Stanley, we can help you take charge of your financial future and achieve your goals.

Contact the North Central Group at Morgan Stanley to get started today.

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