Morgan Stanley

Family Office Resources — Capabilities

The **Family Office Resources Generalists (FORGs)** help clients and Financial Advisors curate and navigate an expansive suite of highly specialized resources to address the complex, multifaceted challenges of managing significant wealth so clients may make complicated decisions confidently. The methodical and comprehensive process incorporates and distinguishes among structural, behavioral and investment decisions; and leads to the creation of integrated, holistic and customized solutions. The FORGs sequence and facilitate each step in the process by coordinating with specialists across three complementary areas of expertise — **Governance & Legacy, Wealth Strategies** and **Signature Access** — to determine and assess the impact of making discrete and combinations of decisions.

GOVERNANCE & LEGACY

	FAMILY GOVERNANCE	WEALTH EDUCATION	PHILANTHROPY MANAGEMENT	ESTATE PLANNING STRATEGIES (WEPS)	ART RESOURCES TEAM (ART)
CLIENT TYPES	▪ Individual ▪ Nonprofit ▪ International[1]	▪ Individual ▪ Nonprofit ▪ Institution ▪ International[1]	▪ Individual ▪ Nonprofit ▪ Institution	▪ Individual ▪ Nonprofit ▪ International[1]	▪ Individual ▪ Nonprofit ▪ Institution ▪ International[1]
OUTPUTS	▪ Family mission statement ▪ Family constitution ▪ Family bylaws ▪ Values-based estate planning review consultation	▪ Modules (personal finance, investing, family gov, philanthropy) ▪ Workbooks ▪ Personal Finance Checklist ▪ Assessment	▪ Landscape analysis ▪ Mission Statement ▪ Grantee due diligence ▪ Financial scan	▪ Personal Wealth Analysis ▪ Trust Map ▪ Meeting/call summary ▪ Wealth Analysis Illustration-Modeling of Techniques ▪ Toolkits ▪ Stock and Options Analysis ▪ IPS	▪ Educational materials – public/private museums, wealth transfer, transactions, art as an asset class, newsletter
SERVICES	▪ Advise on family issues/managing conflict ▪ Structure/run family retreats/meetings ▪ Talking to children about money ▪ Alignment around shared issues ▪ Decision-making help	▪ Education sessions (one-on-one, groups) ▪ Family education meetings ▪ Experiential learning activities	▪ Fundraising strategy ▪ Board governance ▪ Board placement ▪ Grant-making strategy ▪ Family retreat ▪ Philanthropic legacy & succession planning strategies ▪ NextGen engagement ▪ Review of grant and bylaws	▪ Education on TTE structures ▪ Group presentations ▪ Discuss next steps with client's external advisors ▪ Entity overview ▪ Review of existing estate plan ▪ Document review	▪ Collection governance ▪ Collection donation ▪ Collection TTE planning with WEPS
INTERNAL REFERRALS	▪ Trust Services ▪ Insurance ▪ WEPS	▪ Guest speakers ▪ SCM ▪ Family Governance ▪ Philanthropy	▪ PBG ▪ Trust Services ▪ MS GIFT (DAF Program MGMT & Help Desk) ▪ WEPS	▪ Insurance ▪ PBG ▪ SCM - Valuation Companies ▪ Trust Services	▪ Insurance ▪ PBG ▪ Trust services
EXTERNAL REFERRALS			▪ Foundation Source	▪ Attorneys ▪ Accountants	▪ Attorneys ▪ Third-party art advisors ▪ Third-party art lenders

WEALTH STRATEGIES

	WEALTH STRATEGIES & PLANNING TOOLS	CUSTOM SOLUTIONS OCIO[2] & ADVISORY	INSURANCE SOLUTIONS	TRUST SERVICES	PRIVATE BANKING GROUP LENDING
CLIENT TYPES	▪ Individual ▪ Nonprofit ▪ Institution ▪ International[1]	▪ Individual ▪ Nonprofit ▪ Institution ▪ International[1]	▪ Individual ▪ Institution ▪ International (specific countries/onshore products only)	▪ Individual ▪ Nonprofit ▪ Institution	▪ Individual ▪ Nonprofit ▪ Institution ▪ International[1]
OUTPUTS	▪ Wealth Strategies Analysis ▪ Stock and Options Analysis ▪ Private equity model	▪ RFP response[2] ▪ Performance track record[2] ▪ IPS[2] ▪ Proposal/review presentation ▪ Portfolio analysis & attribution[2]	▪ Outputs from providers	▪ Charitable Trust Illustrations below WEPS minimums	▪ Loan cash flow analysis ▪ Product comparisons ▪ Residential mortgage loans ▪ Securities based lending ▪ Tailored lending
SERVICES	▪ Asset allocation ▪ Asset location	▪ Portfolio construction ▪ Onboarding & implementation[2] ▪ Portfolio & risk management[2] ▪ Performance reporting[2] ▪ Fiduciary Education[2]	▪ Digital platform ▪ Needs assessment ▪ Policy review ▪ Dynamic life insurance quoting ▪ Disability quote request ▪ Insurance planning specialist finder	▪ Trust review ▪ Trustee/agent/custodian ▪ Successor trustee ▪ Escrow	▪ Assess needs ▪ Liability consulting
INTERNAL REFERRALS	▪ Custom Solutions ▪ WEPS	▪ WM Global Investment Office ▪ Capital Markets ▪ PBG ▪ SCM	▪ WEPS ▪ Trust Services	▪ Insurance ▪ UMA & PM ▪ Custom Solutions ▪ WEPS	▪ Investment Banking Division (specifically ISG commercial real estate lending)
EXTERNAL REFERRALS		▪ Third-party managers	▪ Third-party partners - Life-UHNW & Core - P&C-UHNW	▪ Third-party corporate trustee partners	

SIGNATURE ACCESS

	SINGLE FAMILY OFFICE ADVISORY	LIFESTYLE ADVISORY
CLIENT TYPES	▪ Individual ▪ Institution ▪ International[1]	▪ Individual ▪ Institution ▪ International[1]
OUTPUTS	▪ Budgeting calculator ▪ Cost considerations ▪ Operating models	▪ Client interest questionnaire ▪ Lifestyle advisory 101
SERVICES	▪ Educational consultation ▪ Industry research and data ▪ Peer to Peer Networking	▪ Educational consultation ▪ Needs assessment
INTERNAL REFERRALS	▪ Custom Solutions ▪ Trust Services ▪ Insurance ▪ PBG ▪ SCM	▪ Reserved Living & Giving ▪ Art Resources Team (ART) ▪ PBG ▪ Insurance
EXTERNAL REFERRALS	▪ Third-party providers - Outsourced CFO, Compensation Consulting, Cybersecurity, Outsourced CTO Executive Recruiting, Lifestyle Manager	▪ Third-party providers - Travel & Concierge, Health & Security, Tangible Assets, Personal Enrichment, Financial Administration

[1] Not all products and services are available in all jurisdictions or countries, eligibility requirements may apply.

[2] ONLY AVAILABLE TO OCIO CLIENTS

Family Office Resources – Minimums

FOR capabilities will be available to clients based on different AUM tiers. Marketing Content is available at all AUM tiers.

FOR CAPABILITIES BY CLIENT AUM

	<10MM	10MM-25MM	25MM-50MM[3]	50MM-100MM	>100MM
FAMILY GOVERNANCE				✓	✓
WEALTH EDUCATION				✓	✓
PHILANTHROPY MANAGEMENT			✓	✓	✓
ESTATE PLANNING STRATEGIES (MIN $25MM TNW)**		▪ Modeling TTE techniques ▪ Meeting/call summary ▪ Education on TTE structures ▪ Discuss next steps with client's external advisors (15MM+) ▪ Document review	▪ Personal Wealth Analysis ▪ Stock and Options Analysis ▪ Trust Map	▪ Group presentations	✓
ART RESOURCES TEAM (ART)		▪ Depends on provider and service	✓	✓	✓
WEALTH STRATEGIES & PLANNING TOOLS (MIN $25MM TNW)**			▪ Wealth Strategies Analysis ▪ Stock and Options Analysis ▪ Private equity model		✓
CUSTOM SOLUTIONS OCIO & ADVISORY			✓	✓	✓
INSURANCE SOLUTIONS	▪ Core Life Partners	▪ UHNW P&C Partners	▪ UHNW Life Partners	✓	✓
TRUST SERVICES	▪ $250,000 minimum	✓	✓	✓	✓
PRIVATE BANKING GROUP LENDING	▪ Loan cash flow analysis ▪ Product comparisons ▪ Residential mortgage loans ▪ Securities based lending	▪ Tailored lending	✓	✓	✓
SINGLE FAMILY OFFICE ADVISORY					✓
LIFESTYLE ADVISORY		▪ Depends on provider	✓	✓	✓

[3] For Clients with minimum 25MM TNW

To learn more about FOR, please email for_generalists@morganstanley.com or visit the FOR Generalists.

For more information on acronyms mentioned on this placemat click here.

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For details and disclosures, please refer to https://www.ms.com/liquidityaccess.

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EQUAL HOUSING LENDER