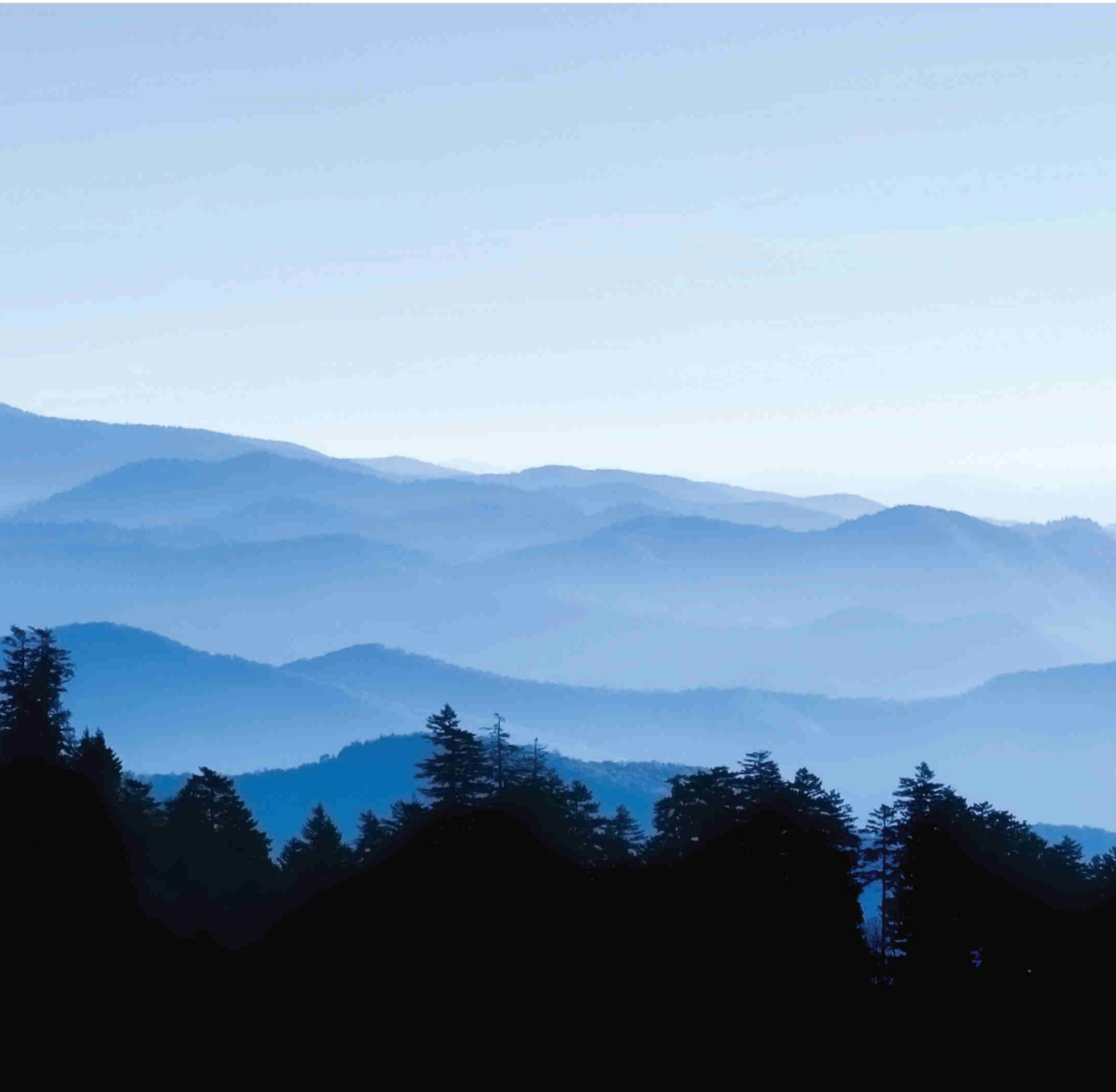


Morgan Stanley



**The Osborn-Berrier Group
at Morgan Stanley**



L to R: Brett Berrier - Financial Advisor, Lauren Casey - Consulting Group Analyst, Ernie Osborn - Financial Advisor, Blake Stanley - Financial Advisor, Linda Patti - Client Service Associate, Todd Welch - Wealth Management Associate.

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The Osborn-Berrier Group at Morgan Stanley

Experience, Intellectual Capital and Dedicated Personal Service to Help Meet Your Life Goals.

Empowering families to achieve and maintain financial independence is the fundamental principle that drives our practice. We focus on what is most important to you and provide the critical thinking, specialized skills and global resources to enable you to make more informed decisions about your finances. Our ultimate goal — through a comprehensive goals-based wealth management process — is to help bring clarity and focus on what matters most to you, so you can manage your wealth more effectively in today's complex global market environment.

Our approach covers the full spectrum of customized strategies. We begin by determining your goals and outlining your financial portrait. We then help you build a plan tailored to your specific goals. Once implemented, we will periodically track your progress as you move through life, adjusting your plan when necessary.

Committed to helping you protect and grow your assets, we are focused on providing timely, unbiased advice and earning your confidence every day to make a real difference in your life.



Ernest Osborn, CLTC

Financial Advisor

Managing Director - Wealth Management

Ernie began his career with Morgan Stanley's predecessor firm Shearson Lehman Brothers in 1992 after having worked as an account executive with Carolina Freight Carriers. In 2000, The Osborn-Berrier Group was founded when Brett and Ernie formed their partnership. Through his career of more than 28 years with Morgan Stanley, Ernie has excelled at providing financial planning and investment solutions to individuals and families. His primary responsibilities are team management, client servicing and marketing. Ernie holds Series 7, 31, 63, 65, Life, Health and Long Term Care insurance licenses and he has earned the following designations: Certified in Long Term Care, Insurance Planning Director, Financial Planning Specialist and Certified Investment Management Consultant.

Ernie was born and raised in Winston-Salem, attended Bishop McGuinness High School and then Wake Forest University where he majored in Business and minored in Sociology. After graduating in 1987 he moved briefly to Maryland, then Virginia where he met and married his wife Nancy in 1989, and finally returned to his hometown in 1990. Ernie and Nancy are the proud parents of Ross, Clark and Caroline who

all carried on his legacy by attending Wake Forest University. In addition to their cat, brilliantly named Kitty, they have two dogs - an Airedale named Annie and a Havanese named Bella. Ernie has been actively involved in his community by serving on the Board of Trustees at Summit School, as President of Keep Winston Salem Beautiful, as a coach for all three children's Winston Salem Optimist Soccer Teams, as Business Office Manager of Centenary United Methodist Church, and as a member of the UNCISA Dean's Council. On weekends Ernie enjoys playing soccer, golf, traveling, supporting WFU athletics and all things family.

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Brett Berrier, CFP®

Financial Advisor

Managing Director - Wealth Management

Brett joined Morgan Stanley in August 2000 as a financial advisor after a four year stint with Bank of America where he focused on Mergers and Acquisitions. His current responsibilities on the team are primarily developing and monitoring the financial plans for existing and prospective clients and maintaining the client relationships once the financial plan has been implemented.

Brett was born and raised in Germantown, NC and attended South Stokes High School and then furthered his education at Appalachian State University where he received both academic and athletic scholarships and graduated Summa Cum Laude with a Business Degree and a concentration in Finance. He was a four year letterman on the varsity baseball team and was awarded the Eloise Brakefield Academic Award in 1997, which is given to the graduating senior athlete with the highest GPA. Brett and his wife, Jessica, have a daughter, Molly, and they attend Revo Church where Brett currently serves on the Finance Committee. Brett's hobbies include cheering for the Wake Forest athletic teams and running.

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**Blake Stanley***Financial Advisor**Vice President - Wealth Management*

Blake was born in Lexington, NC but lived his adolescent years in Cary, NC. He attended NC State University where he was a student athlete playing on the university's tennis team. After graduating in 2005, he moved to Charlotte where he met his wife Lindsay, who is a Winston-Salem native. They returned to Winston-Salem in 2010 when he joined Morgan Stanley. In addition to their two children, McCall and Worth, they have a golden retriever puppy named Addy. Blake is active in the community coaching his daughter's and son's soccer and basketball teams, and attends Centenary United Methodist Church. With the little spare time he has, Blake plays golf, tennis, runs, supports both NC State University and Wake Forest University athletics, and of course enjoys spending time with his family.

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The Way We Do Business

"We are what we repeatedly do; excellence is not an act but a habit." - Aristotle

Why Work With a Team:

Because wealth creates complexities: complex decisions, complex analysis and complex strategies. The breadth and depth of our team helps provide our clients broad financial vision and deep financial insight which seeks to reduce the complexities associated with significant wealth and helps simplify one's financial life.

Based on our experience a growing number of wealthy investors wish to execute their financial business at one institution, one which can also provide both the specialists and the services they need. Moreover, we have found that as high-net-worth investors' assets grow, they recognize one Financial Advisor alone cannot provide the full breadth of services needed.

The Osborn-Berrier Group at Morgan Stanley's 116 years of combined

financial industry experience* together with Morgan Stanley's vast resources, stands ready to help you manage the complexities of your financial life.

*Ernie Osborn 30 years, Brett Berrier 22 years, Blake Stanley 12 years, Todd Welch, Wealth Management Associate 24 years, Lauren Casey, Consulting Group Analyst 23 years, Linda Patti, Client Service Associate 5 years.



Our Charge To You

Our purpose is to help answer the two questions virtually all clients have of their Financial Advisor(s):

ONE: "Will I make it?"

Some definitions of "making it" might be:

- Endowing a retirement with no compromise in lifestyle.
- Funding in whole or part a child/grandchild's higher education.
- Providing the funds for quality care to one's aging parents.
- Leaving a meaningful legacy to a school, church or charity.

The Osborn-Berrier Group can provide a financial blueprint to help you achieve your specific goals and objectives and determine what "making it" means to you.

TWO: "Do I have any financial blind spots that might prevent me from making it?"

- What if you live too long?
- What if you die too soon?
- What if your health fails you?

There is no greater tragedy than to believe you have a sound financial plan in place only to be blind-sided by an unanticipated event. Our team helps provide a 360 degree view of you (and your business) to help make certain that all contingencies are factored into your plan.



Our Consultative Process

Charting a prudent course to financial independence begins with a well-crafted wealth management plan, a prudent investment philosophy and a proven process that is followed with diligence and care. Our four-step process provides the context to develop and implement highly customized strategies designed to help you attain your specific financial goals.

1

Discovery

During the discovery discussion, we will ask many questions to understand what matters most to you. We'll talk about the lifestyle you enjoy, your passions and your concerns. Our conversation will also explore personal values, key relationships, details about your current investment portfolio, preferred manner of communication, as well as identify the other professional advisors with whom you currently work. Capturing all of this information will enable us to map out a long-term strategy, ensuring each facet of your financial situation is working together effectively.

2

Analysis and Recommendation

Based on our dialogue, we will analyze your personal and financial information, assess risks and identify any potential threats to your financial health. We will then present appropriate investment options that are designed to work together to help grow your portfolio and achieve your financial goals. We may also present several wealth management recommendations that often encompass cash flow management strategies, risk management solutions, as well as estate, trust and philanthropic services.

3

Implementation

Once you've approved your wealth management plan, we will work closely with you to help ensure the various elements of your plan integrate well with one another. Wherever appropriate, we will suggest seeking additional, in-depth advice on particularly complex issues we have identified, such as estate planning and tax minimization strategies. Whatever approach we implement, we will help keep your strategy on track.

4

Reviewing Objectives

Ongoing communication is a vital component of our relationship and we are committed to keeping abreast of your changing financial needs. Your financial documents provide the foundation for regular meetings. We will review your portfolio at your request and whenever you feel your circumstances have changed. We will then seek to make certain your assets are positioned according to your evolving needs. If necessary, we will suggest adjustments to your strategy to address changes in your life or your long-term objectives.

Our Goals-Based Wealth Management Process

As your team of Financial Advisors, our role is to help you develop a strategy that lays out a path to your goals that you can follow, knowing you are making informed, confident decisions in the face of today's complex financial markets.

We utilize a goals-based process that enables us to design and implement appropriate solutions to empower you to achieve and maintain financial success.



Morgan Stanley has an exceptional reputation based on product innovation, an integrated goals-based wealth management approach and strong money management platforms. With our global presence and capabilities in capital markets and wealth planning resources, we expect to remain a dominant force in wealth management for years to come.

We are proud to be part of the Morgan Stanley family to provide you with the following:

- A wide range of products beyond traditional investments, including impact investing strategies and alternative investments, access to banking and lending services, donor-advised offerings, trusts and many other services.
- World-class technology to enhance trading and analysis.
- Access to industry-leading analysts and experts.
- Some of the most impressive and extensive research capabilities in the world.
- An 80-year old culture focused on “delivering first-class business in a first-class way.” The firm’s open architecture structure empowers us to identify and recommend the strategies and solutions that are appropriate for your unique situation and goals.



This material does not provide individually tailored investment advice. It has been prepared without regard to the individual financial circumstances and objectives of persons who receive it. The strategies and/or investments discussed in this material may not be appropriate for all investors. Morgan Stanley Wealth Management recommends that investors independently evaluate particular investments and strategies, and encourages investors to seek the advice of a Financial Advisor. The appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives.

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Investment, insurance and annuity products offered through Morgan Stanley Smith Barney LLC are: NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED | NOT A BANK DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

Asset Allocation and diversification do not assure a profit or protect against loss in declining financial markets.

Impact Investing -The returns on a portfolio consisting primarily of Environmental, Social and Governance ("ESG") aware investments may be lower or higher than a portfolio that is more diversified or where decisions are based solely on investment considerations. Because ESG criteria exclude some investments, investors may not be able to take advantage of the same opportunities or market trends as investors that do not use such criteria.

Alternative Investments are speculative and include a high degree of risk. An investor could lose all or a substantial amount of his/her investment.

Alternative investments are appropriate only for qualified, long-term investors who are willing to forgo liquidity and put capital at risk for an indefinite period of time.

The appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives.

Morgan Stanley Smith Barney LLC ("Morgan Stanley"), its affiliates and Morgan Stanley Financial Advisors and Private Wealth Advisors do not provide tax or legal advice. Clients should consult their tax advisor for matters involving taxation and tax planning and their attorney for matters involving trust and estate planning, charitable giving, philanthropic planning and other legal matters.