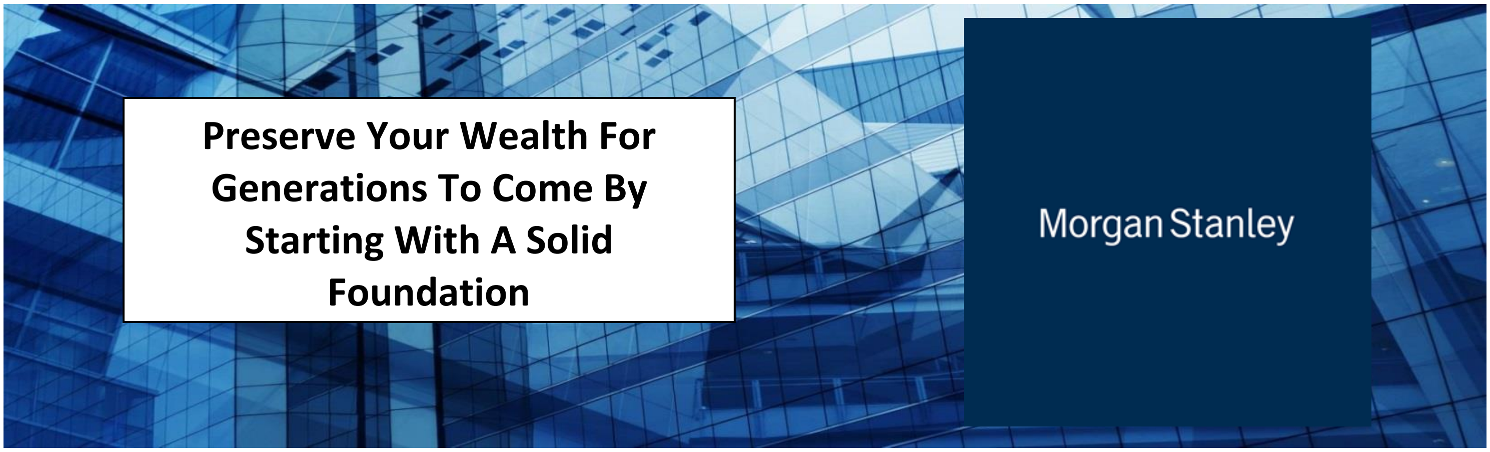

Preserve Your Wealth For Generations To Come By Starting With A Solid Foundation

Annamarie Priolo CFP®
Senior Vice President, Financial Advisor

Robert J. Priolo
Senior Vice President, Financial Advisor

Our Philosophy

The Priolo Group at Morgan Stanley is dedicated to providing its clients with a customized approach to wealth management, built on a personal relationship and shaped by an understanding of each client's unique needs and aspirations. While working together, we'll concentrate our efforts on developing long-term relationships through a commitment to exceptional service and ongoing dialogue. You will have access to some of the world's most seasoned and respected investment professionals, a premier trading and execution platform and a full spectrum of investment strategies.

We are focused on serving the multi-generational needs of affluent individuals and families. We believe success in achieving important financial goals starts with a comprehensive wealth management strategy. We work closely with our clients, their attorneys, and their accountants. This ensures that all current and future assets are analyzed, liabilities are weighed and estate planning strategies are implemented. We hold quarterly reviews to benchmark investment strategies to current goals, and proactively propose and implement solutions. Our approach is bespoke both in asset management and planning strategies.

Financial Planning and Family Office Resources

Goals Planning System Goal Analysis
Quarterly Monitoring
Tax Planning Strategies
Retirement Planning
Family Office Resources
Estate & Trust Planning Strategies
Philanthropic Strategy
Charitable Giving Strategies
Insurance Review
Life/Disability Insurance Planning

Cash Management Services

Securities-Based Lending
Mortgages
Reserved Living & Giving Program
CashPlus Brokerage Account with Identity and Credit
Experian Protection
Daily Cash Management Resources
Ultra-High Net Worth Liability Consultation

Digital Services

Morgan Stanley Online
Total Wealth View
eAuthorization
Digital Vault
eDelivery
Lifestyle Advisory Services

Investment Resources

Portfolio Risk Analysis
Customized Asset Allocation
Alternative Investment Platform
Research and Analytics

Pricing

Clear and Transparent Pricing

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Morgan Stanley Smith Barney LLC ("Morgan Stanley"), its affiliates and Morgan Stanley Financial Advisors or 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 and other legal matters.

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.

The term "Family Office Resources" is being used as a term of art and not to imply that Morgan Stanley and/or its employees are acting as a family office pursuant to Investment Advisers Act of 1940.

Life insurance, disability income insurance, and long-term care insurance are offered through Morgan Stanley Smith Barney LLC's licensed insurance agency affiliates.

Morgan Stanley Reserved Living & Giving is a complimentary loyalty program that rewards eligible clients of Morgan Stanley. Morgan Stanley Smith Barney LLC ("Morgan Stanley") reserves the right in its discretion to change the terms and conditions of, or terminate, the Reserved Living & Giving ("Reserved") program and the Signature Access program at any time and without notice. Morgan Stanley periodically reviews Reserved and Signature Access program participants' accounts and activity and may in its discretion remove program participants from either program at any time and without notice.

The CashPlus Account is a brokerage account offered through Morgan Stanley Smith Barney LLC. Conditions and restrictions apply. Please refer to the CashPlus Account Disclosure Statement for further details, at https://www.morganstanley.com/wealth-disclosures/cashplusaccountdisclosurestatement.pdf

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 margin calls on short notice, and that market conditions can magnify any potential for loss.

Important Risk Information for Securities Based Lending: You need to understand that: (1) Sufficient collateral must be maintained to support your loan(s) and to take future advances; (2) You may have to deposit additional cash or eligible securities on short notice; (3) Some or all of your securities may be sold without prior notice in order to maintain account equity at required maintenance levels. You will not be entitled to choose the securities that will be sold. These actions may interrupt your long-term investment strategy and may result in adverse tax consequences or in additional fees being assessed; (4) Morgan Stanley Bank, N.A., Morgan Stanley Private Bank, National Association or Morgan Stanley Smith Barney LLC (collectively referred to as "Morgan Stanley") reserves the right not to fund any advance request due to insufficient collateral or for any other reason except for any portion of a securities based loan that is identified as a committed facility; (5) Morgan Stanley reserves the right to increase your collateral maintenance requirements at any time without notice; and (6) Morgan Stanley reserves the right to call securities based loans at any time and for any reason.

Morgan Stanley Smith Barney LLC is a registered Broker/Dealer, Member SIPC, and not a bank. Where appropriate, Morgan Stanley Smith Barney LLC has entered into arrangements with banks and other third parties to assist in offering certain banking related products and services.

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

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EQUAL HOUSING LENDER Morgan Stanley Smith Barney LLC. Member SIPC.