

# Morgan Stanley

PRIVATE WEALTH MANAGEMENT

## Signature Access Lifestyle Advisory

Elevate and Enrich Your Lifestyle

Your unique needs call for specialized care. Signature Access can provide you with a dedicated Lifestyle Advisory Concierge to create customized solutions through our industry-leading, third-party providers. Each of our providers is selected to help you find solutions to mitigate certain nonsecurities-related investment risks, contain costs and enhance your enjoyment of life.

Working as an extension of your Private Wealth Management team, your Lifestyle Advisory Concierge will help you define your requirements, assess solutions and engage providers to explore opportunities and address your needs.

### **Lifestyle Advisory Services include:**

#### **TRAVEL AND CONCIERGE**

- Travel and Luxury Vacations
- Exclusive Experiences
- Tickets to Shows and Events
- Personal Interests and Hobbyist Specialties

#### **TANGIBLE ASSET MANAGEMENT**

- Aircraft Advisory Services
- Home Advisory/Recruitment of Household Staff
- Real Estate Services
- Yacht Advisory Services

#### **HEALTH AND SECURITY ADVISORY**

- Eldercare Services
- Personal and Home Security
- Private Health Advisory and Advocacy

#### **PERSONAL ENRICHMENT**

- Executive and Professional Coaching
- College and Admissions Counseling
- Genealogy

#### **FINANCIAL ADMINISTRATION**

- Bookkeeping and Bill Pay Services

To find out more, or to access your complimentary Lifestyle Advisory Concierge, please contact your Private Wealth Advisor or email [lifestyleadvisory@morganstanley.com](mailto:lifestyleadvisory@morganstanley.com).

## Customized Solutions, Services and Opportunities for Your Unique Needs

The Advisory Services highlighted on the following pages have proven to be some of our more popular offerings. Each delivers the services of carefully selected professionals in their fields, most of whom have agreed to extend preferred rates to Morgan Stanley clients. Our third-party providers are available for everything from simple consultations to more extended engagements, where they take over the management of tasks that you wish to outsource.

We have negotiated preferred terms for our clients; however, to help ensure your best interest is our top priority, Morgan Stanley does not receive any revenue from our third-party providers.



### AIRCRAFT ADVISORY SERVICES

Private aviation is the way to fly. Planes can leave on your schedule, and often arrive far closer to your final destination than any commercial flight. The efficiencies of private aviation are measured not only in the amount of time saved, but also in the flexibility of time used. However, determining the most appropriate private aviation solutions for your needs and preferences can be complex. Our providers can help you decide what ownership model makes the most sense for your family or your business, whether that is buying, leasing, chartering or one of the many time-share solutions. These professionals can facilitate access to private aviation for any type of personal or corporate event. Should you decide to purchase your own aircraft, they are available to conduct due diligence on aircraft history, maintenance records and flight hours. These specialists can then advise you on insurance needs, hiring staff, maintenance and hangars. It's everything you need to make and implement informed decisions about private aviation.



### BOOKKEEPING AND BILL PAY SERVICES

Expense management can quickly become quite complex, particularly in ultra high net worth families with multiple homes and businesses in far-ranging locations. Our Lifestyle Advisory specialists help combat these complexities by offering services such as bill pay, personal bookkeeping, household payroll and tax-filing services. Our Bookkeeping and Bill Pay Service providers offer customized cash flow reports, year-end special reports related to tax items, and tax advisory and audit services. The comprehensive reports can then be shared with your CPA to assist with tax preparations, as well as with your Private Wealth Advisor, estate planning attorney or anyone else you determine has a need for the information. The full range of services can easily be customized to address your needs and circumstances, including international services to manage expenses for your overseas residences and/or employees.



### COLLEGE ADVISORY SERVICES

Identifying the right college and compiling the best application can be daunting and confusing for students and their parents. Lifestyle Advisory has made a special arrangement with leading national college advisory firms to help your family successfully navigate the process. Counselors with extensive admissions experience at the nation's most prestigious colleges and universities are available to help your children select the right school and prepare the application that will ultimately give them the best opportunity for success. Each counselor works with a limited number of students, taking a holistic approach to the entire process. Their concierge-style services encompass everything from standardized test preparation and in-depth reports on target institutions to guidance on which extracurricular activities best strengthen their candidacy. Counseling services are available for both undergraduate and graduate admissions.

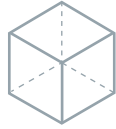
## MORGAN STANLEY SIGNATURE ACCESS LIFESTYLE ADVISORY



### EXPERIENTIAL SERVICES

No matter what's next on your bucket list, our Experiential Services providers will try to make it happen. These experiences can include exclusive access to sold-out concerts, theater performances and sporting events, as well as VIP-access packages with special appearances from celebrities. Our providers can also provide access to private tours of museums, historic facilities and art collections not available to the general public.

Our bespoke travel providers can help you travel with your friends and family in ways that fit your hectic schedule and personal preferences. They are also available to customize itineraries to exotic and remote locations around the world, where you can pursue whatever adventures you choose: mountain climbing, skydiving, auto racing, big-game hunting or maybe just sailing around secluded waterways in a private yacht. These providers can also arrange accommodations in the most luxurious private homes and villas, and assemble private staff to address any need: drivers, translators, chefs, housekeepers, nannies and more. Their full suite of customizable options allows you and your family to enjoy whatever experiences you wish to pursue next.



### HOME ADVISORY SERVICES

The most effective way to attract and retain skilled professionals is to offer them a truly professional work environment. That requires employing effective practices for hiring, training and evaluating household management. Our Home Advisory providers offer guidance and provide assistance with staff management and the maintenance requirements of a client's property or properties. They can help you administrate an orderly hiring process, from generating job descriptions and identifying qualified candidates to performing background screening, skill testing and personality assessments. They are also available to prepare preventive maintenance calendars, write furniture care guides, assemble a master vendor list and provide complete budget oversight.

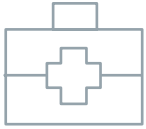
Home Advisory providers are also available to provide consulting services. This may include providing solutions to household staffing issues that can reduce turnover costs or understanding the liabilities of state and federal labor laws related to multistate staffing. These consultative capabilities extend to many facets of the real estate industry, including assistance with acquisitions, liquidations, complete builds, restorations, renovations and project management oversight.



### PERSONAL SECURITY

The unique security risks created by affluence can be greatly mitigated by taking reasonable precautions and getting appropriate help when you need it. By offering a comprehensive range of personal security services for home and office, our Personal Security providers can help you and your family feel more secure and live more confident lives. They can begin with basic awareness training, family education and instructions on how to use all of your home's security systems. Additionally, they can screen your household employees so you know who is inside your home. Experts are also available to assess your cybersecurity vulnerability and help your family take appropriate precautions to safeguard sensitive data and reduce the risk of identity theft.

In addition to your home life, our security providers are available to help you address risks to your business. Experts can conduct employee screening, provide employee security training, search for potential ethical breaches, and provide security assessments and audits.



### PRIVATE HEALTH ADVISORY

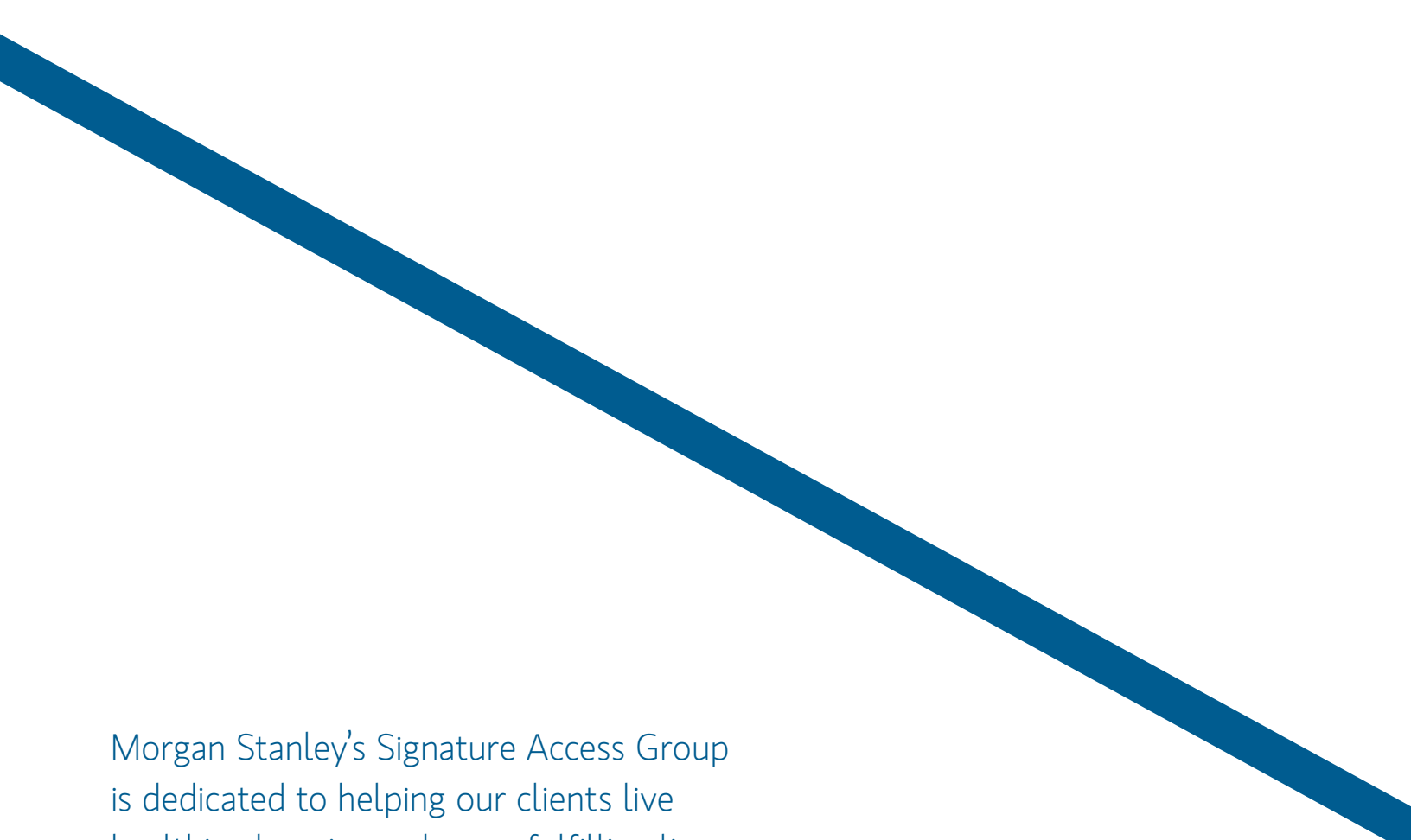
While many of the world's premier physicians and health care facilities are in the United States, it is not always easy to determine the best course of care and identify the best providers. Even individuals who have the means to pay for the latest treatments or have philanthropic relationships with top hospitals don't always receive the best care. More pressured than ever, doctors have less time to spend assessing, treating and discussing options with patients and their families. Private Health Advisory providers can help fill that gap. With 24-hour access to your own advisory team, you always have a source for objective data on physicians and treatment options, expedited access to care, or perhaps an annual executive physical to pinpoint problems in the early stages.

Private health advisors are available to manage the entire process: from compiling medical records from all of the health care practitioners your family has seen, expediting appointments and completing the necessary paperwork to accompanying patients to appointments and acting as an objective second pair of ears. We can even orchestrate global travel support, overseeing your medical care anywhere in the world.

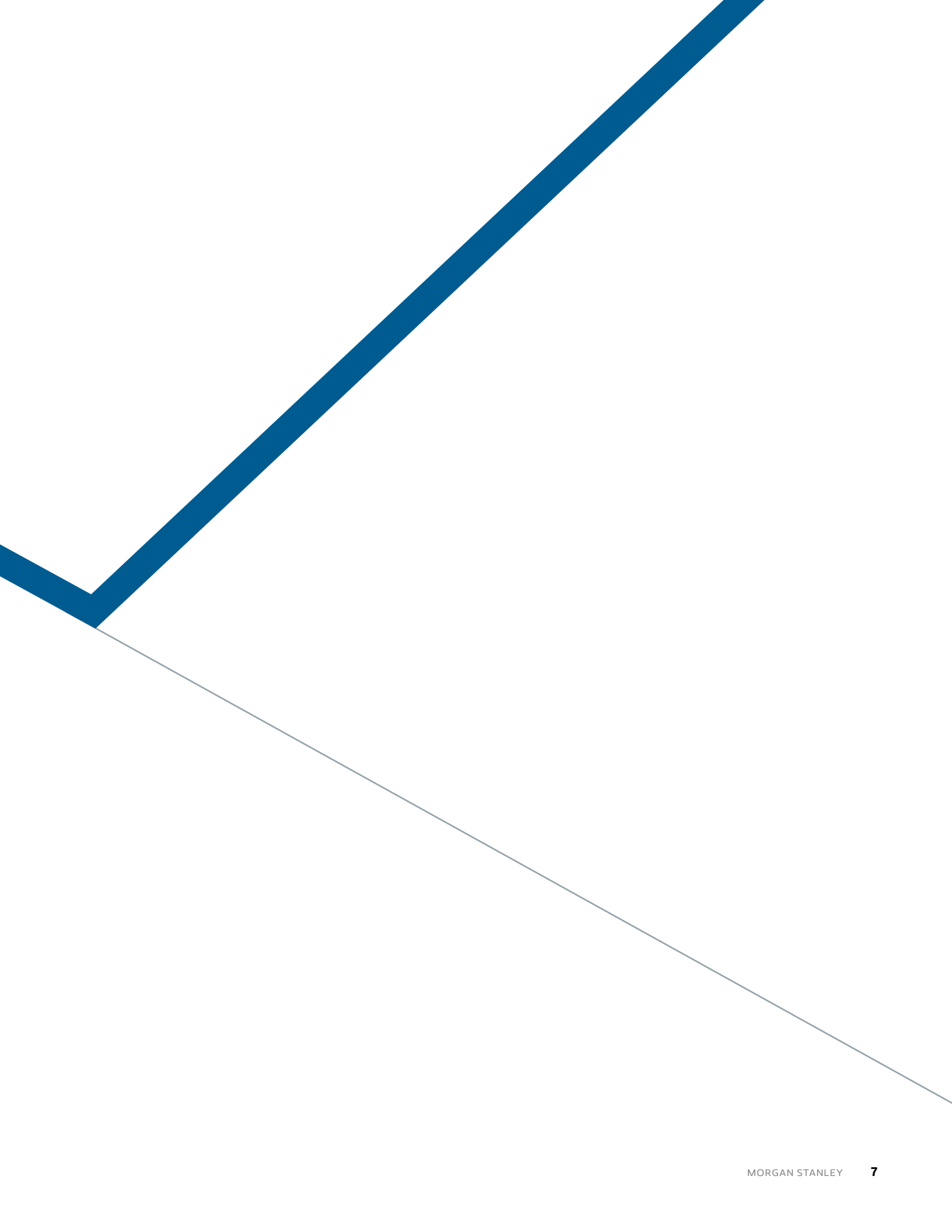


### REAL ESTATE SERVICES

Lifestyle Advisory can assist families in the purchase or sale of your residence through our real estate service providers. These professionals understand the real estate market for these types of unique properties. Additionally, there are relocation specialists that make sure all home furnishings and art collections are packed appropriately to arrive safely at the new residence. For new home builds, renovations, restorations and complete project management oversight, there are consultative capabilities as well. Lifestyle Advisory has providers that can assist in most, if not all, real estate services.



Morgan Stanley's Signature Access Group is dedicated to helping our clients live healthier, happier and more fulfilling lives. We look forward to learning more about how we can help you and your family. To schedule a consultation with your Lifestyle Advisory Concierge, please speak with your Private Wealth Advisor.



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