

The Scott Lewis Group at Morgan Stanley

The Scott Lewis Group Steps to Success

Goals Analysis

- Needs, Wants, Wishes
- Evaluation of Alternatives
- Probability Analysis
- Monitoring Progress
- Records Organization

Budgeting and Cash Flow

- Budget Evaluation
- Cash Flow Management
- Saving Strategies for:
 - Education
 - Retirement
- Spending and Budgeting Tool
- Asset Aggregation

Special Circumstances

- Marriage/Divorce
- Disability/Illness
- Non-Traditional Families
- Job Change/Job Loss
- Dependents with Special Needs
- Blended Families

Consumer Debt Review

- Credit Cards
- Auto Loans

Real Estate Debt Review

- Primary Home
- Vacation Home
- Rental Homes
- Pledging of Assets

Student Loans

- Private
- Public
- Consolidated
- Subsidized
- Unsubsidized

Debt Consolidation

- Liquidity Access Line
- Interest Rate Across All Debt
- Payment Management
- Amortization Schedule
- Deductibility Review

Capital Needs and Disability Analysis

- Needs Analysis
- Policy Review
- Life Insurance
- Determining Appropriate Insurance Vehicle

Health Care

- Health Savings Account
- Medicare and Supplements
- Private Healthcare (Private Healthcare Specialist)
- Supplement Private
- Affordable Care Act Subsidy

Long-Term Care

- Needs Analysis
- Policy Review
- Determining Appropriate Long-Term Care Vehicle
- Medicaid Planning

4 INVESTMENT PLANNING

Asset Allocation

- Risk Tolerance
- Strategic and Tactical
- Active and Passive
- Rebalancing

Tax-Efficient Investing

- Taxable vs. Tax-Free vs. Tax-Deferred
- Tax/Loss Harvesting
- Account Funding Strategies
- College Savings Strategies/Vehicles
- CPA Coordination

Investment Selection

- Portfolio Construction
- Manager Selection
- Discretionary vs. Non-Discretionary
- Performance Reviews

5 ESTATE PLANNING STRATEGIES

Will and Legal Documents

- Health Care POA
- Durable POA
- Living Will

Legacy Planning, Gifting and Uses of Trusts

- Annual Gifting
- Lifetime Gift Exception
- Revocable and Irrevocable Trusts
- Testamentary Trusts
- Grantor Trusts

Trust Funding

- Retitling of Accounts
- Beneficiary Review
- Coordination with Attorney

Charitable Planning

- Charitable Trusts
- Direct Bequests
- Donor Advised Funds
- Private Foundations

6 INCOME PLANNING

Social Security & Pension Analysis

- Benefit Commencement Decision
- Payment Option Decision (Lump Sum, Survivorship)

Retirement Income

- Coordination of Fixed and Variable Sources of Income
- IRA / 401(k) / 403(b)
- Annuities
- Effects of Longevity
- Inflationary Risk
- Tax-Efficient Distributions

Premier Banking Solutions

- Identify Theft Protection
- Checking / Savings / Credit Card / Debit Card
- Social Media Monitoring
- Child Monitoring
- Credit Monitoring
- Real-Time Credit Inquiries

1 FINANCIAL PLANNING

2 LIABILITY PLANNING

3 INSURANCE PLANNING

The Scott Lewis Group

The Scott Lewis Group is a team of professionals, relentlessly focused on building genuine relationships, and who seek to make an impactful difference in the lives of our clients. The achievement of your financial and life goals is possible with the guidance of a dedicated and versatile wealth management group. Our client first approach identifies your most important needs and goals in order to construct a wealth management plan that is uniquely yours. Through each step of your own journey, we provide personalized advice and unwavering support to help make sure you have every opportunity to achieve your most ambitious life goals. We will apply a “blue collar” work ethic and work as hard for you, as you work for your money. As our team often says, “wealth doesn’t just happen, it is a planned event,” and we would like to help you plan for your future events.

The Core Four

1

Serve
We focus in working with the mass affluent, these investors are typically extremely driven, successful and intelligent individuals. We realize that many of our clients have the capability to self-direct their wealth management. That is why we put such at high emphasis on service. Our goal is to pay meticulous attention to detail on all the necessary, yet mundane tasks, so our clients can spend more doing things they enjoy.

2

Educate
We are continually honing our craft to better ourselves for our clients. EDUCATION starts internally with our team. We subscribe to being life learners, consistently striving for new financial designations, degrees, and licensing. We must EDUCATE ourselves about our client, only after learning their current financial situation, hopes, goals and dreams can we begin to formulate a plan. Lastly, we need to EDUCATE our client on the many different options and strategies available to execute their plan.

3

Lead
Emotions can be a large part of anyone’s financial journey. We will LEAD our clients through volatile times in their life and the market, with non-emotional, academically grounded advice. We will LEAD with quality ideas that are centered around client stated objectives. We will LEAD by collaborating with other professionals, our clients work with and depend on, such as CPA’s and Estate planning Attorneys. We will LEAD by example in our own personal and financial lives.

4

Invest
Investing appropriately, is the bi-product of our first three pillars. We will use the depth and breadth of the firm’s resources to potentially maximize return while seeking to reduce risk. As the saying goes buyers are born and sellers are educated. We will assist in the inception, monitoring, and the eventual sale of assets under management. Our goal is to help build, preserve and transfer wealth, though generational wealth planning and investing.

These are the Pillars of our Practice

When Morgan Stanley Smith Barney LLC, its affiliates and Morgan Stanley Financial Advisors and Private Wealth Advisors (collectively, “Morgan Stanley”) provide “investment advice” regarding a retirement or welfare benefit plan account, an individual retirement account or a Coverdell education savings account (“Retirement Account”), Morgan Stanley is a “fiduciary” as those terms are defined under the Employee Retirement Income Security Act of 1974, as amended (“ERISA”), and/or the Internal Revenue Code of 1986 (the “Code”), as applicable. When Morgan Stanley provides investment education, takes orders on an unsolicited basis or otherwise does not provide “investment advice”, Morgan Stanley will not be considered a “fiduciary” under ERISA and/or the Code. For more information regarding Morgan Stanley’s role with respect to a Retirement Account, please visit www.morganstanley.com/disclosures/dol. Tax laws are complex and subject to change. Morgan Stanley does not provide tax or legal advice. Individuals are encouraged to consult their tax and legal advisors (a) before establishing a Retirement Account, and (b) regarding any potential tax, ERISA and related consequences of any investments or other transactions made with respect to a Retirement Account.

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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 maintenance calls on short notice, and that market conditions can magnify any potential for loss. For details and disclosures please refer to <https://www.ms.com/liquidityaccess>.

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The Scott Lewis Group’s Commitment to Serve You:

- We are committed to cultivating long term relationships with our clients by engaging in Regular Relevancy Reviews proactively scheduled by our service team.
- We are committed to delivering timely education and advice as the market and your life changes, through Continual Communication.
- We are committed to shouldering the operational burden of your wealth planning journey by providing exceptional, responsive and personalized Service.

The Scott Lewis Group’s Communication Road Map:

Financial Advisor



Scott A. Lewis, CFP®
*Senior Vice President
Financial Advisor
Scott.Lewis@morganstanley.com*

Lead and Invest

- Financial Planning questions and reviews
- Liability Planning Strategies
- Insurance Planning Strategies
- Investment and Market related questions/concerns
- Income Planning Strategies
- Estate Planning Strategies

Support Professionals



Raquel A. Hernandez
*Senior Client Relationship Analyst
Raquel.Hernandez@morganstanley.com*

Educate

- Cash Plus Set up and maintenance
- Enrolling in social security
- Total Wealth View
- Digital Vault
- Required Minimum Distributions
- Opening new accounts
- Account transfers and rollovers

2900 West Road, Suite 300
East Lansing, MI 48823

517.324.8005 / MAIN
800.248.0487 / TOLL-FREE
517.507.4758 / FAX

<https://advisor.morganstanley.com/the-scott-lewis-group>



Emma Blanchard
*Registered Client Relationship Analyst
Emma.Blanchard@morganstanley.com*

Serve

- Money Movement
- Appointment Scheduling
- Personal contact information updates
- Tax Document and Statement requests
- Morgan Stanley Online assistance
- Beneficiary Updates

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.

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Liquidity Access Line (“LAL”) is a securities-based loan/line of credit product, the lender of which is either Morgan Stanley Private Bank, National Association or Morgan Stanley Bank, N.A., as applicable, each an affiliate of Morgan Stanley Smith Barney LLC. All LAL loans/lines of credit are subject to the underwriting standards and independent approval of Morgan Stanley Private Bank, National Association or Morgan Stanley Bank, N.A., as applicable. LAL loans/lines of credit may not be available in all locations. Rates, terms and conditions are subject to change without notice. To be eligible for an LAL loan/line of credit, a client must

have a brokerage account at Morgan Stanley Smith Barney LLC that contains eligible securities, which shall serve as collateral for the LAL. In conjunction with establishing an LAL loan/line of credit, an LAL facilitation account will also be opened in the client’s name at Morgan Stanley Smith Barney LLC at no charge. Other restrictions may apply. The information contained herein should not be construed as a commitment to lend. Morgan Stanley Private Bank, National Association and Morgan Stanley Bank, N.A. are Members FDIC that are primarily regulated by the Office of the Comptroller of the Currency. **The proceeds from a non-purpose LAL loan/line of credit (including draws and other advances) may not be used to purchase, trade, or carry margin stock; repay margin debt that was used to purchase, trade, or carry margin stock; and cannot be deposited into a Morgan Stanley Smith Barney LLC or other brokerage account.**

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Tax-loss harvesting. IRS rules stipulate that if a security is sold by an investor at a tax loss, the tax loss will not be currently usable if the investor has acquired (or has entered into a contract or option on) the same or substantially identical securities 30 days before or after the sale that generated the loss. This so-called “wash sale” rule is applied with respect to all of the investor’s transactions across all accounts.

The Morgan Stanley Global Impact Funding Trust, Inc. (MS GIFT) is an organization described in Section 501(c)(3) of the Internal Revenue Code of 1986, as amended. MS Global Impact Funding Trust (MS GIFT) is a donor advised fund. Morgan Stanley Smith Barney LLC provides investment management and administrative services to MS GIFT. Back office administration provided by RenPSG, an unaffiliated charitable gift administrator.