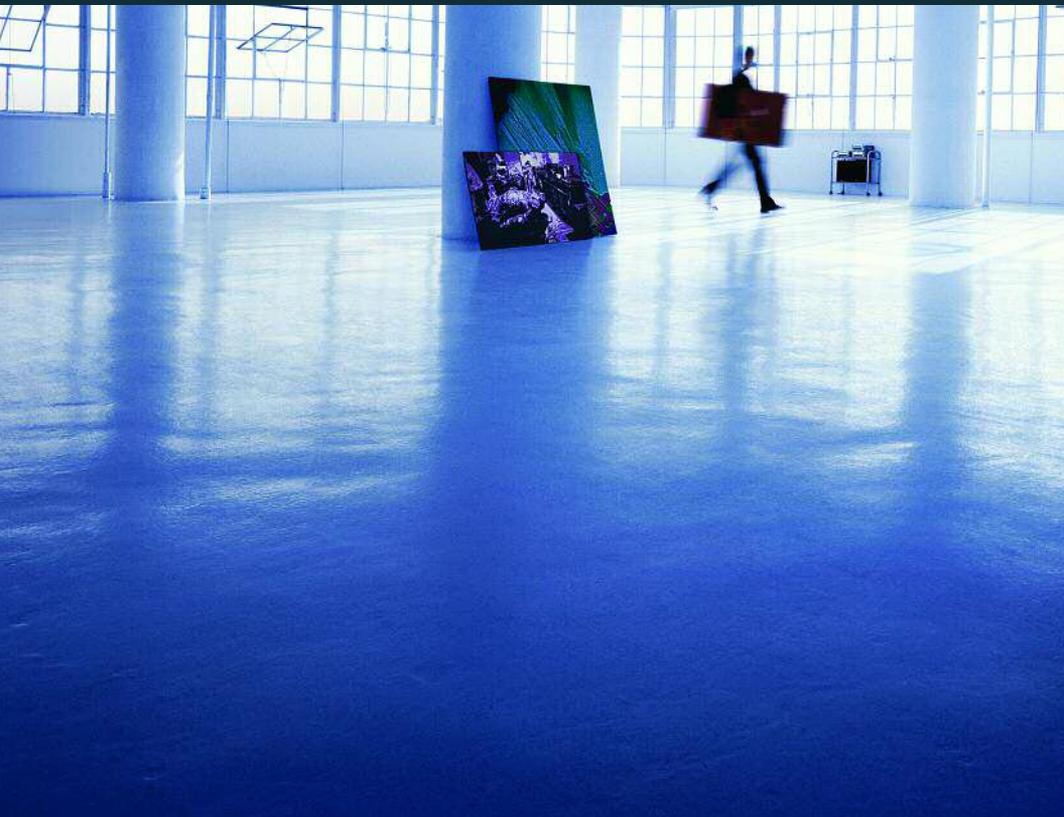


WEALTH MANAGEMENT

Morgan Stanley

Andrea Vining

Financial Advisor



55 S LAKE AVE

STE 700, PASADENA, CA 91101

626-683-4641 / MAIN

800-488-1240 / TOLL-FREE 626-795-7386 / FAX

www.morganstanleyfa.com/andrea.vining

Andrea.Vining@morganstanley.com



I believe that managing wealth involves far more than managing an investment portfolio. It begins with developing a holistic, comprehensive understanding of who you are and the financial forces at work in your life. It means helping you understand and respond effectively to these forces. And, of course, it means helping you invest your assets in a way that reflects the realities of your life and the uniqueness of your long term goals.

As a Financial Advisor, I am committed to building a relationship of trust in which I can work closely with you to help you define your objectives, explore alternatives and choose the financial and investment strategies that are most appropriate for you. As our relationship evolves, I hope you will come to regard me as a valued resource and a professional who can help you make a more informed decision on any financial issue.

My most important goal: to help you achieve your objectives, providing guidance that helps your wealth do more for you.



My Background

Andrea Vining

Financial Advisor

Andrea Vining is a Financial Advisor for the Wealth Management division of Morgan Stanley in Pasadena, California. She brings 20 years' worth of notable financial services experience to Morgan Stanley that focuses on asset management, estate and retirement planning strategies, conservatorships, college savings plans, life insurance and annuities (CA Insurance Lic. #OG15937), corporate cash management as well as access to banking and lending solutions.

Inspired by her mother, who was one of the first women traders admitted to the floor by the Pacific Coast Stock Exchange in the 1960s, Andrea is driven to make a difference in her clients' lives. She embraces the role of advisor and seeks to apply her knowledge and skills to the current life circumstances of her clients, especially women, retirees and the LGBT community. She views their financial future as an opportunity to create workable plans that balance short and long-term investment strategies.

Active with local charities, Andrea has served as board chair for AIDS

Service Center in Pasadena. Andrea also pursues her lifelong passion for artistic expression, obtaining a degree in English Literature from UC Santa Cruz and achieving certification as a bench jeweler through the Gemological Institute of America, the nation's foremost authority in gemology.

Creating Your Plan

To be truly effective, your plan must reflect the totality of your personal and financial life. My role is to help ensure that your investment objectives are consistent with pressing financial concerns and your long—term aspirations.

These four steps were developed to achieve that goal:

1 Setting your financial objectives

Through a process of discovery and discussion, I will work with you to articulate your aims for your wealth. Together, we will examine your current and future liabilities, income sources and cash flow needs, and then consider factors that might influence your overall strategy, including tolerance for risk, tax concerns, liquidity needs and time horizon. Through careful analysis, I will look for potential gaps that may exist between you and your goals, and develop sound strategies to help smooth the path.

2 Creating your strategy

Working from my understanding of you and your objectives, I will propose a financial plan that contains specific strategies designed to help

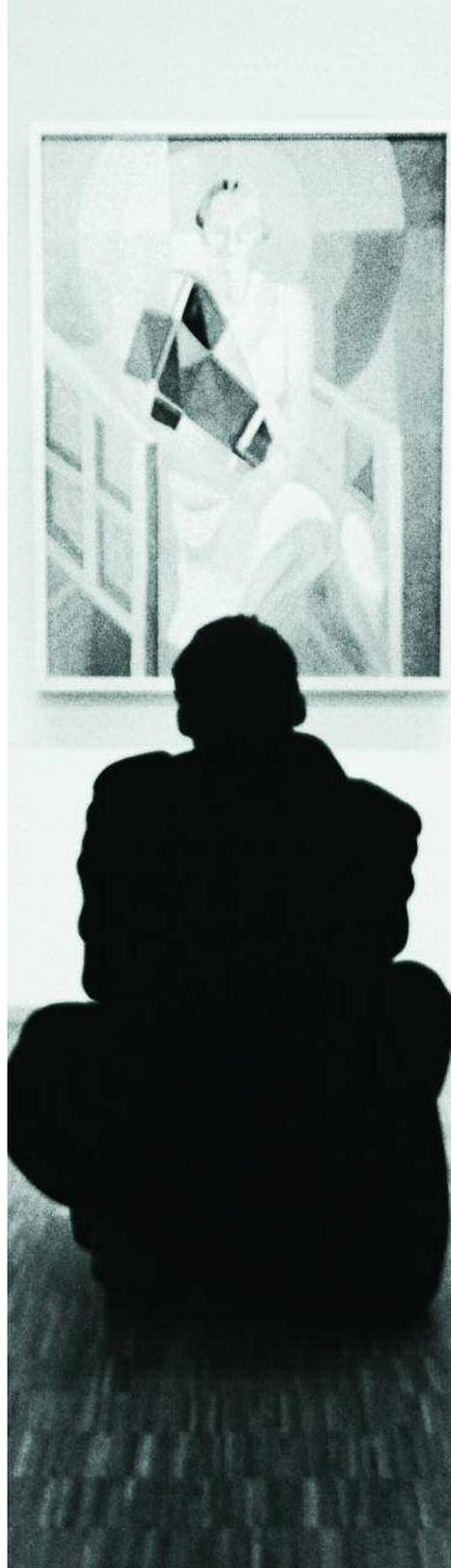
meet those goals. My advice may encompass issues such as retirement planning, business continuation, tax minimization potential and wealth transfer. You will also receive an asset allocation strategy designed to provide diversification for your portfolio.

3 Implementing your strategy

After discussing and refining your strategy, I will work closely with you to bring the elements to life. Should we decide together that outside money managers are appropriate for you, I will draw on in-depth research and analysis to help you select from the hundreds of investment management firms available to you. If you prefer to invest in individual securities, I can help identify specific stocks, bonds and other securities that may be suitable for your portfolio. Whatever approach we decide on, we will help you keep your strategy on track.

4 Reviewing objectives and performance

I view ongoing communication as the foundation of our successful collaboration with you. I will make every effort to keep abreast of your changing financial needs and provide viable strategies to help you meet them. This means reviewing your portfolio together at your request. When your circumstances change, I will work with you to revise your strategy and reposition your assets to reflect your new needs and goals.



Start the Conversation

I am dedicated to providing you with the strategies and resources that can help you achieve your retirement goals in today's changing financial environment. The Retirement Standard is meant to help connect all the pieces of your financial life with a comprehensive plan of action designed to help put you on a path to the retirement you envision.

NMLS # 557972 - CA Insurance Lic. # OG15937

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 suitable for all investors.

Morgan Stanley Smith Barney LLC 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 investors individual circumstances and objectives.