

Empowering Your Pursuit of Global Opportunities

International Wealth Management delivers tailored wealth and investment solutions for a select global clientele including affluent families, individuals, foundations and family offices.

Our International Client Advisors often focus on a specific region, so they speak the language, understand the culture, and are familiar with the economic and regulatory climate. They are well versed in the complex, multidimensional challenges of managing sophisticated wealth portfolios and act as your primary point of access to Morgan Stanley's vast global resources.

Combining International Wealth Management with our Investment Management platform and our Institutional Securities franchise can help unlock the power of an integrated firm.

Your International Client Advisor can provide customized solutions to help you pursue your personal goals and philanthropic endeavors, and create an enduring legacy.

Comprehensive Capabilities

MORGAN STANLEY

INVESTMENT MANAGEMENT

Advice and Insight Across Public and Private Markets

- Global Liquidity
- Global Fixed Income
- Active Fundamental Equity
- Private Credit and Equity Solutions and Multi-Asset Solutions
- Real Assets

Morgan Stanley Investment Management is the asset management division of Morgan Stanley.

INVESTMENT SOLUTIONS

- Alternative Investments
- Traditional Investments
- Wealth Planning
- Goals-Based Planning
- Cash Management/Lending Products and Services
- Referrals to Tax, Trust and Estate Planning Strategy Professionals

CORPORATE SERVICES

- Directed Shares, Stock Plans, 10b5-1 Programs
- Capital Markets and Investment Banking Interaction
- Retirement and Pension Plans

Measures of Strength and Commitment

INTERNATIONAL WEALTH MANAGEMENT

Over **\$230 billion** in nonresident client AUM.¹

Serving more than **76 jurisdictions**.¹

MORGAN STANLEY GLOBAL FRANCHISE

Over **\$5.9 trillion** in assets under management at Morgan Stanley Wealth Management.¹

Nearly **90 years** serving clients around the world.

Approximately **80,000 employees** in 41 countries on six continents.¹

RISK MANAGEMENT

- Hedging Strategies
- Concentrated/Restricted Stock Advice
- Interest Rate Risk Management
- Currency Exposure Strategies
- Insurance Solutions

Morgan Stanley offers insurance products in conjunction with its licensed insurance agency affiliates.

ACCESS TO INVESTMENT PRODUCTS A vast and continually expanding universe of offshore investment opportunities across a wide range of asset classes.

CONSULTING GROUP Our team consults on tactical and strategic asset-allocation recommendations based primarily on the insights of the Morgan Stanley Global Investment Committee, or customized allocations based on your specific objectives.

STRUCTURED INVESTMENTS AND SOLUTIONS Among the largest issuers of structured products to nonresident investors, we can customize a broad array of customizable instruments designed to reflect your view of the market, or to pursue specific objectives, such as yield enhancement, risk management, or specific risk-reward or diversification goals.*

*Diversification does not guarantee a profit or protect against loss in a declining financial market.

EMERGING MARKET DEBT Our Emerging Markets fixed income team offers market insight and intelligence, as well as execution and sales of emerging market and domestic fixed income and cash securities.

COMPREHENSIVE WEALTH PLANNING Our Wealth Analytics and Solutions team supports International Client Advisors in creating personalized investment strategies for their clients, including plans tailored to the specific circumstances of their home jurisdictions.

CASH MANAGEMENT AND LENDING Our Private Bankers help craft customized solutions to address your cash flow, liquidity management and deposit needs.

FAMILY OFFICE SERVICES

Family Governance and Wealth Education advises on the complexities of intergenerational wealth transfer, seeking to preserve shared values and create an enduring family legacy.

Philanthropy Management advises on the development of philanthropic focus; selection of charitable entities; measurement of giving effectiveness; and philanthropic legacy and succession planning. They also consult nonprofits on fundraising strategy, governance, development and board recruitment.

Signature Access offers referrals and introductions to trusted third-party professionals in the areas of art, aircraft, household staffing, health and wellness education, personal security, college admissions counseling, experiential travel and a variety of other services of interest to affluent families.

¹ Morgan Stanley 3Q 2024 Earnings Report.

Not all products and services are available in all jurisdictions.

An investment in structured investments involves risks. These risks can include, but are not limited to: fluctuations in the price, level or yield of underlying asset(s), interest rates, currency values and credit quality, substantial loss of principal, limits on participation in appreciation of underlying asset(s), limited liquidity, credit risk, and/or conflicts of interest. Many structured investments do not pay interest or guarantee a return above principal at maturity. Investors should read the security's offering documentation prior to making an investment decision.

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.

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.

Signature Access Lifestyle Advisory features products and services that are provided by third-party service providers, not Morgan Stanley Smith Barney LLC ("Morgan Stanley"). Morgan Stanley may not receive a referral fee or have any input concerning such products or services. There may be additional service providers for comparative purposes. Please perform a thorough due diligence and make your own independent decision. Not all offers are available to nonresident clients.

Cash management and lending products and services are provided by Morgan Stanley Smith Barney LLC, Morgan Stanley Private Bank, National Association or Morgan Stanley Bank, N.A. as applicable.

Alternative investments often are speculative and include a high degree of risk. Investors could lose all or a substantial amount of their investment. Alternative investments are appropriate only for eligible,

long-term investors who are willing to forgo liquidity and put capital at risk for an indefinite period of time. They may be highly illiquid and can engage in leverage and other speculative practices that may increase the volatility and risk of loss. Alternative Investments typically have higher fees than traditional investments. Investors should carefully review and consider potential risks before investing.

Individuals executing a 10b5-1 trading plan should keep the following important considerations in mind: (1) 10b5-1 trading plans should be reviewed and approved by the legal and compliance department of the individual's company. (2) Most companies will permit 10b5-1 trading plans to be entered into only during open window periods. (3) Recent rule changes will require a mandatory cooling-off period between the execution of a 10b5-1 trading plan (or a modification) and the first sale pursuant to the plan (or the first sale following such modification). (4) 10b5-1 trading plans do not alter the nature of restricted and/or control stock or regulatory requirements that may otherwise be applicable (e.g., Section 16, Section 13). (5) 10b5-1 trading plans that are terminated early may weaken or cause the individual to lose the benefit of the affirmative defense. (6) 10b5-1 trading plans may require a cessation of trading activities at times when lockups may be required at the company (e.g., secondary offerings). (7) Recent rule changes will require companies to publicly disclose material terms of Section 16 director and officer 10b5-1 trading plans, and the early termination of such plans.

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**