

Morgan Stanley

December 15, 2025

Matthew Fairclough Receives Family Wealth Director Designation

Knoxville, TN -- Morgan Stanley announced today that Matthew Fairclough, a Financial Advisor in the Firm's Wealth Management office in Knoxville, has earned Morgan Stanley's Family Wealth Director (FWD) designation.

"This is an exceptional achievement for Matthew and an attestation of his commitment to today's high net worth families. Matthew has demonstrated a sophisticated approach to the management of significant wealth that helps to set him apart from others within the industry," said Frank Roccisano, Market Manager.

Designated Family Wealth Directors must demonstrate professional knowledge and experience in a range of wealth management solutions including estate planning strategies, alternative investments, control and restricted securities, lending, hedging and monetization, and business succession planning.

The FWD designation also entitles Matthew to specialized access to a variety of family advisory services including, family governance and wealth education, philanthropy management and other lifestyle advisory services.

Matthew has been a member of the financial services industry for 24 years. As a Financial Advisor with Morgan Stanley, he offers a full suite of financial planning and investment services to individual clients, institutions, foundations and endowments.

Matthew holds a Bachelor's degree in Finance, and is a member of the Firm's Masters Club.

Morgan Stanley (NYSE: MS) is a leading global financial services firm providing investment banking, securities, wealth management and investment management services. With offices in more than 41 countries, the Firm's employees serve clients worldwide including corporations, governments,

Morgan Stanley

institutions and individuals. For more information about Morgan Stanley, please visit

www.morganstanley.com.

Morgan Stanley Smith Barney LLC offers a wide array of brokerage and advisory services to its clients, each of which may create a different type of relationship with different obligations to you. Please visit us at <http://www.morganstanleyindividual.com> or consult with your Financial Advisor to understand these differences.

Morgan Stanley Smith Barney LLC. does not provide tax or legal advice. Individuals should consult their personal tax advisor for matters involving taxation and tax planning and their attorney for matters involving trusts and estate planning, charitable giving, philanthropic planning and other legal matters.

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

© 2025 Morgan Stanley Smith Barney LLC. Member SIPC.

CRC 4755950 08/2025

###