



## **Retirement Solutions**

# **William Creekbaum, CFP<sup>®</sup>, CIMA<sup>®</sup>, CRPS<sup>®</sup>**

Financial Advisor  
Senior Vice President  
Corporate Retirement Director

**Experience That Makes a Difference**



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# Retirement Plan Consulting is Our Focus

Athletes training for a marathon seek out a coach with the experience and qualifications to offer the encouragement and support needed to run the race efficiently.

The same is true when you're helping employees plan for a long-term goal like retirement.

Managing a comprehensive retirement plan for your organization takes a unique set of skills. As a fiduciary, you are responsible for selecting and monitoring service providers and investments while also being committed to understanding and implementing ERISA regulations. You must also continue to create fresh strategies to encourage your employees to take full advantage of the program. For many plan sponsors, these responsibilities can be overwhelming.



## **That's where I can help.**

Through Morgan Stanley, I have access to first-class resources that are designed specifically to tackle the hurdles you and your employees face, and the specialized knowledge and experience to address those challenges now and in the future. My priority is to understand and consult on the specific needs of you and your employees in a collaborative, professional and educational manner—one that places your goals at the center of our relationship.



# The Importance of Working With a Retirement Plan Specialist

Organizations face unprecedented challenges in today's financial environment — complex regulations that change frequently, escalating expenses and global forces that shape market behavior.

Confronted with needing to do more with less, plan sponsors are seeking a different type of consulting firm — one that can bring a more comprehensive view in providing resources, consulting tools and advice.

At Morgan Stanley, we understand the complexities of the retirement marketplace and have developed the Corporate Retirement Director program, an exclusive program for Financial Advisors committed to meeting the demanding needs of today's plan sponsors.

To earn the distinguished designation of Corporate Retirement Director (CRD), Financial Advisors must meet the following criteria:

Identified by Morgan Stanley as retirement-focused Financial Advisors.

Achieved stringent requirements with regard to number and size of retirement plans serviced.

Have a proven track record working with corporate and institutional clients.

Hold an external retirement-focused designation with ongoing continuing education requirements.

Only approximately 2 percent of the firm's Financial Advisors hold this designation, and I am proud to be included in this esteemed group of professionals.



**William Creekbaum, CFP®, CIMA®, CRPS®**

*Financial Advisor*

*Senior Vice President*

*Corporate Retirement Director*

William (Bill) Creekbaum is a CERTIFIED FINANCIAL PLANNER™ (CFP®), Certified Investment Management Analyst<sup>SM</sup> (CIMA®), and CHARTERED RETIREMENT PLANNING SPECIALISTS<sup>SM</sup> (CRPS®). He is a member of Morgan Stanley's prestigious Master's Club from 2010- 2020. Bill brought his understanding of business, human relations, market focus, and long-range planning to Morgan Stanley 29 years ago in March 1992. Since that time, he has combined his knowledge with Morgan Stanley's world-class equity and bond research, international financial activities reports, and professional portfolio management services to help develop strategies and solutions for clients' short-, mid-, and long-term financial problems and goals. Focusing in the use of professional portfolio management, Mr. Creekbaum strives to assist each of his clients in establishing personalized financial goals and directions. The use of professional portfolio management allows for strategic planning in order to help accomplish estate preservation, retirement planning, and wealth accumulation. Mr. Creekbaum is a former professional logistics officer having served eight years as a Captain in the U.S. Marine Corps. He served in several countries making use of his skills in long-range strategic planning, human relations, management and operations. He received the Navy Achievement Medal,

and a top-secret clearance while serving as an aide to a Major General. Mr. Creekbaum graduated from The Wharton School of Business of the University of Pennsylvania's Investment Management Analyst program and received the Certified Investment Management Analyst<sup>SM</sup> designation. He is an alumnus of University of Southern California and Virginia Tech and holds a Masters of Business Administration (Finance) degree from the University of Nevada-Reno. Mr. Creekbaum is a member of the Beta Gamma Sigma honorary business society and Financial Planners Association (FPA). He is also a member of the Estate Planning Council of Northern Nevada (current Secretary) and Investment Management Consultants Association (IMCA). Mr. Creekbaum is also Past Club President and past Board Member of the Rotary Club of Reno, a 200-member club. He is a former weekly columnist on personal investments for the Nevada Appeal. He is also a member of the Finance Advisory Committee for Community Foundation of Western Nevada. Mr. Creekbaum is a board member of University of Nevada, Reno Foundation Planned Giving Advisory Committee. He is a community member of the Carson-Tahoe Health Systems. He has also instructed investment courses at Western Nevada Community College. Mr. Creekbaum is a member of The Prospector's Club and enjoys reading, running, and skiing. Mr. Creekbaum has run in over 15 marathons including Boston Marathon, NYC Marathon, L.A. Marathon & London Marathon. He resides in Reno Nevada with his wife Laurie and their three daughters,

Delaney, Katie, & Madelyn

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# Our Experience and Guidance Make a Difference

With a commitment to outstanding service and an emphasis on excellence, our mission is simple: to provide objective and high-quality guidance, specialized knowledge and experience, and tailored solutions to empower your organization to make informed decisions about the retirement benefits you offer to your employees.

Managing retirement benefits that align with your organization's vision involves many decisions across multiple disciplines. I will work with you to understand your vision and craft a customized plan that supports your organization and your employees.

When you work with Morgan Stanley, we aim to provide the highest standard of care and can assist you in improving the:



**Retirement Readiness of Your Employees**

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**Management of Your Fiduciary Risk and Responsibilities**

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**Overall Satisfaction With Your Retirement Plan**

## The Four Key Elements of Our Comprehensive Approach

1

### Investment Selection and Monitoring

#### GUIDE INVESTMENT OVERSIGHT

- Conduct Needs Analysis
- Establish Investment Policy Statement
- Conduct Asset-class Analysis
- Assist with fund selection
- Help establish framework for monitoring investments

#### DELIVER STABLE VALUE DUE DILIGENCE REVIEW AND ANALYSIS

#### PROVIDE ONGOING INVESTMENT MONITORING

#### ASSIST WITH INVESTMENT SELECTION AS AN

- ERISA 3(21) Fiduciary; and
- ERISA 3(38) Investment Manager, upon request

2

### Retirement Plan Management and Risk Reduction

#### KEEP APPRISED OF LEGISLATIVE AND REGULATORY UPDATES

#### PERFORM PLAN ASSESSMENT AND REVIEW

#### PROVIDE STRATEGIC PLANNING

3

### Expense Oversight and Management

#### PLAN BENCHMARKING

- Evaluate and understand plan services and costs
- Assess reasonableness of plan costs relative to services received
- Document prudent process
- Support 408(b)(2) review of reasonableness of costs and services

#### HELP SELECT APPROPRIATE SERVICE PROVIDER AT REASONABLE COST

- Assist in selection and cost negotiations with service providers

4

### Employee Education and Engagement

#### SET GOALS TO HELP PREPARE EMPLOYEES FOR RETIREMENT

#### EDUCATE PLAN PARTICIPANTS

- Facilitate enrollment meetings
- Retirement educational materials and seminars
- Investment and asset allocation education

#### STRIVE TO IMPROVE PLAN PARTICIPATION

#### OFFER RISK-BASED AND TARGET-DATE MODEL PORTFOLIOS

Investment advisory services discussed herein are offered through Morgan Stanley Smith Barney LLC (“Morgan Stanley”) Advisory Programs only. Please see the applicable program disclosure document for more information, available at [www.morganstanley.com/ADV](http://www.morganstanley.com/ADV) or from your Financial Advisor.

# Access to Robust Intellectual Capital

As a Corporate Retirement Director at a leading global wealth management firm, I have access to the vast intellectual resources available at Morgan Stanley. It is the combination of the expertise, insights and analysis that enables me to deliver solutions to you and your employees.

## Solutions from Our Experienced Team of Professionals



### **Wealth Management Global Investment Committee**

- Made up of seven core members, all of them seasoned professionals with extensive expertise
- Monitors market and economic conditions and publishes outlook and commentary
- Creates asset allocation models with the goal of providing integrated investment solutions
- Oversight of asset allocation program for defined contribution plans



### **Global Investment Manager Analysis**

- Experienced investment professionals, including a dedicated Stable Value Analyst
- Extensive investment manager analysis and ongoing evaluation



### **Retirement Services**

- Retirement plan professionals dedicated to creating and maintaining a robust offering
- Manage relationships with leading record keepers and service providers
- Service over 22,000 defined contribution plans<sup>1</sup>
- \$734 billion in overall retirement assets<sup>1</sup>
- \$149 billion in defined contribution retirement plan assets<sup>1</sup>

<sup>1</sup>Data as of September 20, 2019





# Choose a Fiduciary Wisely

When making the decision on who to work with to build, maintain and enhance your retirement plan, it's important to align with a firm that has the size, strength and resources available to meet your needs today and in the future.

## Strong Financials<sup>2</sup>

\$2.7

**Trillion in Assets  
Under Management<sup>2</sup>**

\$8.9

**Billion in Net Income<sup>2</sup>**

\$41.4

**Billion in Full-Year  
Net Revenues<sup>3</sup>**

Tier 1

**Risk-Based Capital Ratio  
under Basel III of approximately  
18.6% and leverage 8.2%<sup>2</sup>**

<sup>2</sup> Morgan Stanley as of Annual Report for the year ended on December 31, 2019

Retirement plans represent a significant investment in your employees — and in your organization. But getting them right in an increasingly complex environment can be challenging.

### Strong Regulatory Oversight<sup>4</sup>

140

**Compliance Professionals<sup>3</sup>**

100

**Legal Professionals<sup>3</sup>**

600

**Risk Professionals<sup>4</sup>**



**Regular Inspections**



**Surveillance and Technology Initiatives**



**Regulatory Obligations**



**Operations, Technology and Data**



**Oversight by External Regulators**

<sup>3</sup> Approximate numbers as of March 2, 2020.

<sup>4</sup> Approximate numbers as of April 30, 2020.

## Your Executives

- Wealth Planning
- Corporate Insider Support
- Philanthropy Management
- Trust and Estate Planning Strategies<sup>5</sup>

# Integrated Solutions for You

Our breadth of integrated solutions provides maximum flexibility so you may define the service model and level of discretion that best meet your organization's needs today and in the future. No matter your challenges and goals, we have resources to deliver the solutions that you and your employees deserve.

<sup>5</sup> 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.

<sup>6</sup> 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**

<sup>7</sup> Insurance products are offered in conjunction with Morgan Stanley Smith Barney LLC's licensed insurance agency affiliates.

<sup>8</sup> Morgan Stanley 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 consult with your Financial Advisor to understand these differences.

## Your Employees

- Financial Education
- Cash Management and Lending Products and Services<sup>6</sup>
- Insurance<sup>7</sup>
- Financial Planning<sup>8</sup>
- Retirement Planning
- College Savings Programs

## Your Organization

- Cash Investment Solutions
- Global Stock Plan Solutions
- Defined Contribution Plans
- Defined Benefit Plans
- Nonqualified Deferred Compensation Plans
- Employee Workplace Wealth
- Acquisition Financing
- Access to Capital Markets
- Mergers and Acquisitions





# Our Commitment

I believe the best relationships are built on mutual understanding and shared values. I also believe that a disciplined process, robust intellectual resources and the strength of the underlying firm are critical to helping you achieve your organization's goals in today's complex market environment.

To that end, we at Morgan Stanley are committed to providing each of our clients with the following core elements that serve as the tenets of our practice:

## **Tailored, Integrated Solutions**

We have developed our business model and infrastructure to be flexible, adaptable and integrated, to ensure we are able to customize a retirement plan that helps you meet your company's specific needs and goals.

## **Accountability**

We will be involved in enhancing and servicing your corporate retirement plan — from benchmarking your retirement program and developing a highly customized strategic plan to promoting the plan to your participants. We will remain closely involved every step of the way.

## **Leading Intellectual Resources**

One of our advantages is the ability to leverage the vast intellectual resources available at Morgan Stanley. From our Global Investment Committee to our experienced Global Investment Manager Analysis and Retirement Services team, we have access to the critical information and services needed to help you develop a comprehensive strategy unique to your organization's special needs and circumstances.

## **An Unparalleled Commitment to this Business**

Morgan Stanley is committed to the retirement plan marketplace. Our size and strength give us the ability to continuously make significant capital commitments to enhance our systems and infrastructure. And as an industry leader, we are always in search of new technologies, innovations and best practices that benefit our clients on an ongoing basis.

## **Service Excellence**

Your satisfaction is our priority. We believe we can earn your confidence not only through the quality of retirement plan solutions we present to you, but also through the excellence with which we deliver them. We are committed to providing you with a highly personalized service experience.

Our passion for our clients and their success is the cornerstone of our business philosophy. We come to work every day engaged in making a difference in the lives of the people and organizations with whom we work. We believe you will not find a team of professionals more dedicated and committed to the retirement plan marketplace.



Tax laws are complex and subject to change. 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 and are not "fiduciaries" (under the Investment Advisers Act of 1940, ERISA, the Internal Revenue Code or otherwise) with respect to the services or activities described herein except as otherwise provided in writing by Morgan Stanley and/or as described at [www.morganstanley.com/disclosures/dol](http://www.morganstanley.com/disclosures/dol). Individuals are encouraged to consult their tax and legal advisors (a) before establishing a retirement plan or account, and (b) regarding any potential tax, ERISA and related consequences of any investments made under such plan or account.