Morgan Stanley

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Corporate Retirement Director

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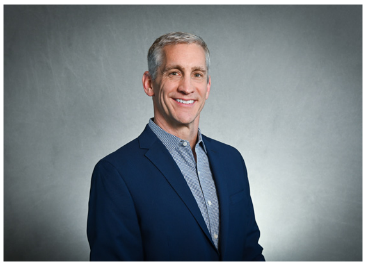
As your life evolves, not only does your financial strategy become more complex, but your options for implementing it increase as well. Often, evaluating these options and wisely choosing among them may require the time and experience of a Financial Advisor — one who not only understands your diverse needs, but has access to customized programs that can be properly utilized to provide you with strategies.

As a seasoned Financial Advisor at Morgan Stanley, I focus on what is most important to you and provide the skills, sophisticated strategies and world-class resources needed to make informed, confident decisions about your life, your family and your finances.

I use a goals-based investment approach that measures success by how you're progressing toward meeting the goals most important to you. It enables you to stay flexible and proactive in managing your portfolio and identifies ways to help improve your results by either altering saving and spending behaviors or changing strategies. Ultimately, goals-based investing empowers you to be more confident in your investment decisions.



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William Creekbaum, CFP®, CIMA®, CRPS®, Wealth Management Financial Advisor in the Northern Nevada Area at Morgan Stanley, Bill served eight years as a Captain in the U.S. Marine Corps., several countries making use of his skills in long-range strategic planning, human relations, management, and operations. Bill received the Navy Achievement Medal, and a top-secret clearance while serving as an aide to a Major General. Bill attended the University of Southern California and Virginia Tech and received his Master of Business Administration (Finance) degree from the University of Nevada, Reno.

Since then, Bill has attended The Wharton School of Business of the University of Pennsylvania's Investment Management Analyst Program and received the Certified Investment Management Analyst®, the Qualified Plan Financial Consultant, Chartered Retirement Plan Specialist®, Certified Financial Planner™ designations.
As a Senior Vice President, Financial Advisor, Senior Investment Management Consultant, Senior Portfolio Manager, Corporate Retirement Director, Financial Wellness Director, Bill's mission is to provide every client with sophisticated, comprehensive financial advice and investment management strategies – delivered with the highest level of personal service and professional integrity.

However, the trust and confidence clients place in Bill and his Team are among the most important factors as a recipient of these recognitions and awards:

2022 Forbes Best-In-State Wealth Advisors.
Ranking of the nation's Best-In-State Wealth Advisors for Nevada.

Named Morgan Stanley Wealth Management Prestigious club.
An elite group composed of the Firm's top Financial Advisors:

Master's Club 2009-2022
President's Club 2003-2008
Century Club 1999-2002

Bill is originally from Virginia but now resides in Reno, Nevada with his wife Laurie and their three daughters, Delaney, Katie, & Madelyn. Bill enjoys reading, running, and skiing and most importantly spending time with family. Bill has run in over 20 marathons including the Boston, NYC Marathon, L.A, and London Marathon, and will compete in the 2022 Berlin Marathon this upcoming fall.

Bill also spends his time volunteering and being a member of the community. Bill is currently a board member of University of Nevada, Reno Foundation Planned Giving Advisory Committee, and a community member of the Carson-Tahoe Health Systems. He has also instructed investment courses at Western Nevada Community College.
having a passion

Having a passion to help and strengthen his community through philanthropy and leadership by connecting people who care with causes that matter most to him and his family.

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My Consultative Process

Charting a prudent course to financial independence begins with a well-crafted wealth management plan, a prudent investment philosophy and a proven process that is followed with diligence and care. My four-step process provides the context to develop and implement highly customized strategies designed to help you attain your specific financial goals.

1

Discovery

During this discussion, I will ask many questions to understand what matters most to you. We'll talk about the lifestyle you enjoy, your passions and your concerns. Our conversation will also explore personal values, key relationships, details about your current investment portfolio, preferred manner of communication, as well as identify the other professional advisors with whom you currently work. Capturing all of this information will enable me to map out a long-term strategy, ensuring each facet of your financial situation is working together effectively.

2

Analysis and Recommendation

Based on our dialogue, I will analyze your personal and financial information, assess risks and identify any potential threats to your financial health. I will then present appropriate investment options that are designed to work together to help grow your portfolio and achieve your financial goals. I may also present several wealth management recommendations that often encompass cash flow management strategies, risk management solutions, as well as estate, trust and philanthropic services.

3

Implement

After you've approved your wealth plan, I will work closely with you to help ensure the various elements of your plan integrate well with one another. Wherever appropriate, I will suggest seeking additional, in-depth advice on particularly complex issues we have identified, such as estate planning and tax minimization strategies. Whatever approach we implement, I will help keep your strategy on track.

4

Reviewing Objectives

Ongoing communication is a vital component of our relationship and I am committed to keeping abreast of your changing financial needs. Your financial documents provide the foundation for regular meetings. I will review your portfolio at your request and whenever you feel your circumstances have changed. I will then seek to make certain your assets are positioned according to your evolving needs. If necessary, I will suggest adjustments to your strategy to address changes in your life or your long-term objectives.

Morgan Stanley strives to offer the finest in financial thinking, investment products and integrated execution strategies to help you meet your specific needs and achieve your personal financial goals. When we work together, you benefit from personalized advice, objective guidance and dedication to your success as an investor.

With access to Morgan Stanley's renowned global resources and sophisticated investment opportunities, we help you develop and maintain an optimal investment strategy. Our goals-based wealth management approach will address key areas of your financial life beyond traditional investments and may incorporate diverse recommendations for building and protecting your wealth.

Source: Forbes.com (April, 2022) Forbes Best-in-State Wealth Advisors ranking was developed by SHOOK Research and is based on in-person and telephone due diligence meetings to evaluate each advisor qualitatively, a major component of a ranking algorithm that includes: client retention, industry experience, review of compliance records, firm nominations; and quantitative criteria, including: assets under management and revenue generated for their firms. Investment performance is not a criterion. Rankings are based on the opinions of SHOOK Research, LLC and not indicative of future performance or representative of any one client's experience. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors pay a fee to Forbes or SHOOK Research in exchange for the ranking. For more information: www.SHOOKresearch.

Asset Allocation and diversification do not assure a profit or protect against loss in declining financial markets.

Impact Investing -The returns on a portfolio consisting primarily of Environmental, Social and Governance ("ESG") aware investments may be lower or higher than a portfolio that is more diversified or where decisions are based solely on investment considerations. Because ESG criteria exclude some investments, investors may not be able to take advantage of the same opportunities or market trends as investors that do not use such criteria.

Alternative Investments are speculative and include a high degree of risk. An investor could lose all or a substantial amount of his/her investment.

Alternative investments are appropriate only for qualified, long-term investors who are willing to forgo liquidity and put capital at risk for an indefinite period of time.

The appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives.

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.

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