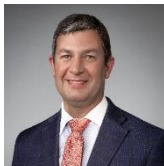


THE GREAT LAKES MICHIGAN GROUP AT GRAYSTONE CONSULTING

A BUSINESS OF MORGAN STANLEY



Jessica Fitzgerald
Financial Advisor



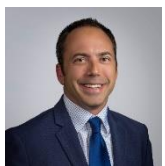
Nickolas Barris
Financial Advisor



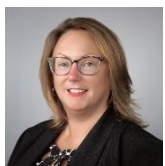
August J. Hurt
Financial Advisor



Kayla Lange
Financial Advisor



Tony Mitus
Financial Advisor



Kelly Herman
Wealth Management Associate



Lisa Redmon
Institutional Consulting Associate



Rebecca Hidalgo
Client Service Associate



Alex Barris
Institutional Consulting Analyst

Goal Analysis

- Needs, Wants, Wishes
- Evaluation of Alternatives
- Probability Analysis
- Monitoring Progress
- Records Organization

Budgeting and Cash Flow

- Budget Evaluation
- Cash Flow Management
- Saving Strategies for
 - Education
 - Retirement
- Spending and Budgeting
- Asset Aggregation

Special Circumstances

- Marriage/Divorce
- Disability/Illness
- Dependents with Special Needs

Consumer Debt Review

- Credit Cards
- Auto Loans

Real Estate Debt Review

- Primary Home
- Vacation Home
- Rental Homes
- Pledging of Assets

Student Loans

- Private
- Public
- Consolidated

Debt Consolidation

- Liquidity Access Line
- Payment Management
- Amortization Schedule

Capital Needs and Disability Analysis

- Needs Analysis
- Policy Review
- Life Insurance

Health Care

- Healthcare Savings Account
- Medicare and Supplements
- Private Healthcare

Long-Term Care

- Needs Analysis
- Policy Review

2 LIABILITY PLANNING

3 INSURANCE PLANNING

4 INVESTMENT PLANNING

Asset Allocation

- Risk Tolerance
- Strategic and Tactical
- Active and Passive
- Rebalancing

Tax-Efficient Investing

- Taxable, Tax-Free, Tax-Deferred
- Tax Loss Harvesting
- Account Funding Strategies
- College Education Savings

Investment Selection

- Portfolio Selection
- Manager Selection
- Performance Reviews

5 INCOME PLANNING

Social Security and Pension Analysis

- Benefit Commencement
- Payment Options (Lump Sum, Survivorship)

Retirement Income

- Coordination of Fixed and Variable Sources of Income
- Retirement Plans
- Annuities
- Effects of Longevity
- Inflationary Risk
- Tax-Efficient Distributions

Premier Banking Solutions

- Cash Management
- Credit Monitoring
- Real-Time Credit Inquires

6 ESTATE PLANNING STRATEGIES

Will and Legal Documents

- Health Care POA
- Durable POA
- Living Will

Legacy Planning, Charitable Giving

- Annual Gifting
- Lifetime Gift Exception
- Revocable and Irrevocable Trusts
- Testamentary Trusts
- Grantor Trusts

Trust Funding

- Resetting of Accounts
- Beneficiary Review
- Coordination with Attorney

Charitable Planning

- Charitable Trusts
- Direct Bequests
- Donor Advised Funds
- Private Foundations

1 FINANCIAL PLANNING

Morgan Stanley Smith Barney LLC offers insurance products in conjunction with its licensed insurance agency affiliates. Since life insurance and long-term care insurance are medically underwritten, you should not cancel your current policy until your new policy is in force. A change to your current policy may incur charges, fees and costs. A new policy will require a medical exam. Surrender charges may be imposed and the period of time for which the surrender charges apply may increase with a new policy. You should consult with your own tax advisors regarding your potential tax liability on surrenders. Guarantees and contractual obligations are backed by the claims-paying ability of the issuing insurance company. Liquidity Access Line ("LAL") is a securities-based loan/line of credit product offered by Morgan Stanley Private Bank, National Association, an affiliate of Morgan Stanley Smith Barney LLC. All LAL loans/lines of credit are subject to the underwriting standards and independent approval of Morgan Stanley Private Bank, National Association. LAL loans/lines of credit may not be available in all locations. Rates, terms and conditions are subject to change without notice. To be eligible for an LAL loan/line of credit, a client must have a brokerage account at Morgan Stanley Smith Barney LLC that contains eligible securities, which shall serve as collateral for the LAL. In conjunction with establishing an LAL line of credit, an LAL facilitation account will also be opened in the client's name at Morgan Stanley Smith Barney LLC at no charge. Other restrictions may apply. The information contained herein should not be construed as a commitment to lend. Morgan Stanley Private Bank, National Association is a Member FDIC that is primarily regulated by the Office of the Comptroller of the Currency. The proceeds from an LAL loan/line of credit (including draws and other advances) may not be used to purchase, trade, or carry margin stock; repay margin debt that was used to purchase, trade, or carry margin stock; and cannot be deposited into a Morgan Stanley Smith Barney LLC or other brokerage account. Important Risk Information for Securities Based Lending: Borrowing against securities may not be suitable for everyone. You should be aware that there are risks associated with a securities-based loan, including possible margin calls on short notice, and that market conditions can magnify any potential for loss. You need to understand that: (1) Sufficient collateral must be maintained to support your loan(s) and to take future advances; (2) You may have to deposit additional cash or eligible securities on short notice; (3) Some or all of your securities may be sold without prior notice in order to maintain account equity at required maintenance levels; You will not be entitled to choose the securities that will be sold. These actions may interrupt your long-term investment strategy, and may result in adverse tax consequences or in additional fees being assessed; (4) Morgan Stanley Bank, N.A., Morgan Stanley Private Bank, National Association or Morgan Stanley Smith Barney LLC (collectively referred to as "Morgan Stanley") reserves the right not to fund any advance request due to insufficient collateral or for any other reason except for any portion of a securities based loan that is identified as committed facility; (5) Morgan Stanley reserves the right to increase your collateral maintenance requirements at any time without notice; and (6) Morgan Stanley reserves the right to call securities based loans at any time and for any reason. 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. Morgan Stanley Smith Barney LLC ("Morgan Stanley"), its affiliates and Morgan Stanley Financial Advisors or Private Wealth Advisors do not provide tax or legal advice. Individuals should consult their tax advisor for matters involving taxation and tax planning and their attorney for matters involving trusts, estate planning, charitable giving, philanthropic planning or other legal matters. © 2024 Morgan Stanley Smith Barney LLC. Member SIPC. CRC 6660116 5/24