

A nighttime photograph of a city skyline, likely Miami, with numerous skyscrapers illuminated and their lights reflecting in the water in the foreground. The sky is a deep blue.

Graystone
Consulting

A business of Morgan Stanley

The Atlantic Group at Morgan Stanley

Experienced, Independent Consulting

“The reason most people never reach their goals is that they don’t define them, or ever seriously consider them as believable or achievable. Winners can tell you where they are going, what they plan to do along the way, and who will be sharing the adventure with them.”
Denis Waitley





Our Philosophy

We believe the best relationships are built on understanding, shared values and trust. We believe in the importance of maintaining a disciplined investment process at the core of our services — one that begins and ends with our clients — an effective process that has served our clients well for many years. We also believe that access to robust intellectual resources coupled with the strength of our firm are critical to helping you achieve your goals in today's complex market environment. Finally, we believe the cornerstone of our success resides in the dynamic partnering of our multitalented team's collective intelligence, experiences and insights with the appropriate use of state-of-the-art tools.

Our Mission

Our aim is simply to provide each of our clients — including corporations, family offices, affluent individuals, foundations and endowments, pension funds and retirement plans — with accountability; tailored, appropriate solutions; leading intellectual resources; service excellence and an unparalleled commitment to the business of financial advisory services. In offering a complete range of investment advice, our goal is to deliver the customized guidance and support you need to meet your long-term goals and objectives — to weather occasionally volatile times, today and in the future.

The Atlantic Group at Morgan Stanley



The Atlantic Group at Morgan Stanley

L to R Sandro Maisuradze, Manuel Gutierrez, Hunter Pearl, Michelle Tipping, Keith Aebischer, Samuel Brandwein, Terri Milano, Jodi Uhrick, David Isaacson, Hudson Parr, Vickie Bartholomew, Richard Maurer, Caryn Robbins, Asif Ali, Shahrarazade Kayume, Christopher Bridges, Brooke Biddle

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The Atlantic Group, a Graystone Consulting Team at Morgan Stanley

Our Approach

The members of The Atlantic Group collectively believe that trust is paramount in building long-lasting and mutually rewarding relationships with our clients: We seek to earn and retain that trust by working closely with our clients, aligning ourselves with their interests by identifying their financial needs and limitations — being especially mindful of risk tolerances.

This team-based, client-centric service model recognizes the uniqueness of each client and allows us to put their interests first. Rather than a one-size-fits-all approach to financial consulting, we offer personal accountability even as we provide personalized attention. Each client's needs are reviewed individually by qualified professionals who are poised to offer information, advice and knowledge in support of the identified financial and investment goals.

**"We define our success
by our clients' successes."**

A Distinct Alternative

At The Atlantic Group, we combine the vast resources and cutting-edge technology of a premier global firm with the personalized service of experienced wealth management consultants — professionals who have spent their entire careers advising individuals and institutions throughout Florida and across the United States. As part of Graystone Consulting, our team is positioned to offer a distinct alternative to other investment consulting firms.

Clients who are looking for more than just another vendor — who prefer working in a professional relationship — clearly value our consultative approach to investment services, which is based on a client-centric service model.

The Graystone Advantage

A separate and independent business unit of Morgan Stanley, Graystone Consulting focuses exclusively on investment consulting. It is the only independent consulting firm of its kind to be associated with a large financial services provider. At the core of its client-focused service model is a disciplined investment process—a process that has been used with institutional investors for over 40 years to help them demonstrate and manage their fiduciary responsibilities. Throughout the process, each client is provided objective advice and investment insights as a customized, all-inclusive plan that begins and ends with the client's unique needs and circumstances.



Our Clients

Retirement Plans

401(k) Plans, Taft Hartley Plans, Pension Plans, Non-Qualified Deferred Compensation Plans, 403 (b) Plans, Workplace Wealth

Philanthropy Management

Foundations, Endowments, Not-for-Profit Organizations, Investing with Impact

Family Wealth Advisory and Multigenerational Families

State and Local Governments

“Best in Class” Solutions

Graystone Consulting is one of the largest investment consulting firms of its kind, with a long legacy of delivering objective advice to institutions, family offices and private wealth clients. As a designated Graystone team, The Atlantic Group is backed by the resources of Morgan Stanley, which include access to Morgan Stanley's world-class Global Investment Manager Analysis (GIMA) research team of 45 experienced investment professionals who provide extensive investment manager analysis and ongoing evaluation of over 1,300 investment strategies through a patented manager ranking process, 300+ research analysts across 21 countries covering over 3,000 investment securities, sophisticated planning tools and practices. Additionally, our unique business structure delivers a tailored, boutique experience that offers our clients “best in class” solutions, all supported by world-class resources.

“The members of The Atlantic Group at Morgan Stanley collectively believe that trust is paramount in building long-lasting and mutually rewarding relationships with our clients. We seek to earn and retain that trust by working closely with our clients, aligning ourselves with their interests by identifying their financial needs and limitations—being especially mindful of their tolerance for risk.”

Samuel Brandwein, Institutional Consulting Director

Consulting Services for Your Retirement Plan

401(k) Plans, Taft Hartley Plans, Pension Plans, Non-Qualified Deferred Compensation Plans, 403 (b) Plans, Workplace Wealth

With today's new regulatory standards, choosing a Plan Consultant can help manage your risk.

Institutions intent on designing, implementing or updating their retirement plans all face unprecedented challenges in today's financial environment. Complicating factors that hinder these efforts are complex, ever-changing, sometimes onerous regulations, escalating expenses (that detract from investment returns) and various global forces that regularly impact and shape market behaviors. Frequently, institutions looking for help while navigating these same challenges hire investment consultants but can be disappointed to find that they don't always receive the attention or expertise they were promised. Committed to serve as trusted advocates and advisors, The Atlantic Group works closely with our clients to assess their needs; helps to create

strategic, targeted and effective benefit programs; evaluates potential plan enhancements and recommends practical and cost-effective solutions.

When you offer a qualified retirement plan, you become a fiduciary. According to the Employee Retirement Income Security Act (ERISA), you're personally accountable for keeping the plan in good standing. Among other things, this includes monitoring and selecting plan investments. Fortunately, working with The Atlantic Group, we have the flexibility to work with you as either: an ERISA 3(21) investment advice fiduciary, offering less coverage, or a discretionary ERISA 3(38) investment manager fiduciary, offering greater coverage.

As qualified professionals, our consistent aim is to understand and serve the needs of each client. Our team-based, client-centered service model recognizes the uniqueness of each client and empowers us to put their interests first. Rather than a "one-size-fits-all" approach

to retirement planning, we offer personal accountability, and we provide personalized attention. Only after a careful, highly-individualized review is completed by a member of our team, will salient information, advice and knowledge — in support of the identified financial and investment goals — be proffered.

By selecting The Atlantic Group at Morgan Stanley as your consultants, you are working with one of the world's leading financial institutions and accessing the experience, tools and resources that can help you meet your investment and plan objectives. A full suite of consulting and advisory services are designed to manage investment functions — such as overseeing relationships with asset-management firms, custodians, administrative and recordkeeping firms — that might previously have been handled by your own staff. Our aim is to make managing your retirement plan easier, so you can focus on the business of running your business.

"Working with our Graystone team of Consultants, you have access to more than 200 years of our combined experience."

Chris Bridges, Institutional Consulting Director

Retirement Plan Service Model



Pension Plan Service Model



Make us the consultants to your existing plan.

Experienced, Independent Consulting

Fiduciary Consulting Services 3(21) and 3(38)

By selecting The Atlantic Group at Morgan Stanley as your consultants, you are working with one of the world's leading financial institutions and accessing the experience, tools and resources that can help you meet your investment and plan objectives. A full suite of consulting and advisory services are designed to manage investment functions — such as overseeing relationships with asset-management firms, custodians, administrative and record-keeping firms — that might previously have been handled by your own staff. Our aim is to make managing your retirement plan easier, so you can focus on the business of running your business.

Plan sponsors are legally charged with demonstrating prudence in the selection, evaluation and monitoring of investment decisions. This encompasses a responsibility to address many factors, including asset classes, investment styles, correlation, volatility, portfolio construction, securities overlap and style drift. To assist plan sponsors with their fiduciary responsibility, we provide nondiscretionary consulting services as a fiduciary

under ERISA Section 3(21), or 3(38) discretionary consulting services as a fiduciary under ERISA with respect to the investment advice we provide. Our disciplined investment process has been used by thousands of plan sponsors to fulfill their responsibilities. When you sponsor a retirement plan, you are providing your employees with an opportunity to help save for a secure retirement; you're enhancing your ability to retain your current employees;

and you are making your company more attractive to potential future employees. However, if you're like many plan sponsors, the prospect of overseeing a plan and the responsibilities that come along with it may seem overwhelming when you don't have the necessary professional expertise. Further, sponsoring a retirement plan is more than just time-consuming and complicated; it also places legal responsibilities on you as the plan's fiduciary.

It's State of the Art

CREATIVE PLAN DESIGN Flexible, competitive, responsive. In recent years, new legislation with ever-more-complex rules has been passed, provider platforms have been supplemented with more features and the range of investment and pricing options available has been expanded. Changes such as these make regular plan provision reviews a necessity. The Atlantic Group is experienced at evaluating existing plans and identifying any "gaps" or potential opportunities for enhancement. In addition, our team's commitment to remaining abreast of industry trends, regulations and new product development allows us to create highly customized plan designs. While we embrace the use of "open architecture" retirement plans, we are flexible enough to work with either bundled or unbundled plans. Dedicated to employing a "best practices" approach to portfolio management, we offer comprehensive and unbiased investment portfolios that are nonproprietary. Our practice is to allow our clients' choices of investment options to be free from any restrictions or requirements. We are willing to work with any record-keeper.

Why a Financial Advisor?

Five reasons why plan sponsors should seek the assistance of The Atlantic Group at Morgan Stanley.

1. Help with Understanding

Fees and Expenses. Plan sponsors are required to know all fees and expenses that are being paid by the plan, directly or indirectly, and to determine whether those fees are reasonable. Additionally, sponsors are responsible for making sure that costs continue to be reasonable on an ongoing basis.

The Atlantic Group Can Help:

- Explain fees and expenses paid by the plan or otherwise received by the plan's service providers.
- Determine whether fees and expenses are reasonable, i.e., competitive in the marketplace.
- Conduct a periodic cost analysis to ensure that fees remain competitive.

2. Guidance in Evaluating and Choosing a Provider.

Plan sponsors should evaluate the quality and the services the plan receives in exchange for what the plan is paying.

The Atlantic Group Can Help:

- Conduct a needs analysis.
- Assess whether the chosen provider meets the needs of the plan (considering costs as well).
- Solicit proposals from other providers periodically to ensure that fees remain competitive.

3. Knowledge and Experience in Selecting and Monitoring Investments.

The Department of Labor, as well as a number of courts, have taken the position that fiduciaries that are not qualified by education or experience must get help from competent sources.

The Atlantic Group Can Help:

- Demonstrate a prudent process by providing a custom Investment Policy Statement.
- Assist plan sponsors with identifying funds that are generally consistent with the plan's investment policies and objectives.
- Provide detailed reporting and analysis to monitor plan investments.

4. For Improving Participation Rates.

Plan sponsors are ultimately responsible for the overall success of their plan—indicated by high relative participation, deferral rates and well-diversified participant accounts.

The Atlantic Group Can Help:

- Formulate and execute an effective communications strategy, including education and enrollment meetings.
- Explain potential plan design enhancements such as automatic enrollment and Qualified Default Investment Alternatives (QDIAs).
- Measure the success of participation strategies and enhancements.

5. For Ongoing Support in Understanding and Managing Fiduciary Responsibilities.

Plan sponsors must follow (and document) a prudent process as they fulfill their obligations.

The Atlantic Group Can Help:

- Educate plan sponsors regarding their fiduciary responsibilities by providing them with timely white papers and articles.
- Demonstrate a prudent process by showing how to document decisions with a Fiduciary Audit File and checklist.
- Inform plan sponsors of current industry trends and explain how they may affect their plan.

"It is no accident that informed and educated decisions tend to generate better results."

Transparency

In conjunction with our philosophy regarding “open architecture” plan design, we, as consultants, insist upon a model of full transparency. Transparency allows for a true comparison of all fees, inclusive of investment management fees (advisory), plan administration fees (custody), and any service fee offsets. We believe that our insistence on transparency can empower our clients so they might more easily understand and manage the costs associated with their retirement plans. Transparency is an area that will require more attention from plan sponsors in the future as the demand for greater detail from the providers and vendors that serve them continues. Legislative changes now require that plan sponsors be well-informed as to what is directly charged to their plan, as well as any indirect costs that may be associated with it. The Atlantic Group recognizes that crucial to fostering a conflict-free investing environment is an alignment of our and our clients’ interests. To that end, we believe that our dedication to full disclosure—including all elements of our compensation—supports our commitment to transparency and reinforces professional accountability.

Onboarding with The Atlantic Group

The Experience: Organized, Managed, Communicative, Client-Centric

Our three-part onboarding process:

Planning Meeting

- How do you want to work with us?
- How is your Investment Committee structured?
- Team/Single point of contact/ Morgan Stanley
- Review Current Plan Likes, Dislikes, Ideas, Objectives
- Scheduling of Meetings Time/Effectiveness
- Everyone On Board — One Plan, One Timeline

The Paperwork

- Documents, Reports, Contracts: We will need copies of all documents to thoroughly review as well as the authority to discuss each of your plans with record-keepers and agents.
- Investment Policy Statements (New/Review)
- The Morgan Stanley Fiduciary Contract (where applicable)

Home Team Training

- Plan Team Workbook — Clear, Consistent Communication — Hotline 800#
- Plan Materials Inventory

As important as our other services, is the process of onboarding with our consulting team.

As your personal wealth grows, so too does the complexity of managing it effectively.

Philanthropy

Our team supports individuals, families, corporate and private foundations, and non-profit organizations by offering a complete range of services to help define and realize their charitable mission and financial goals. Recognizing the unique nature of your spending requirements, liquidity needs, investment objective(s) and risk budget, our team of investment consultants are experienced professionals who know how your budget (and its demands on the endowment) can have a significant impact on your long-term mission and strategic goals. By working with our team of consultants, you would be benefiting from the expertise in investment strategies and the high level of service we have offered to our endowments and foundations for more than 40 years. It also means you have the decided advantage of working with a team that has demonstrated a deep understanding of the complexities related to building a successful investment program poised to do one thing: Support your mission.

Delivery of innovative strategies steadfastly focused on desired outcomes is a hallmark of our team of investment consultants.

Be assured, our relationship with you is personal. Our priority is to help you achieve your identified goals. We begin by first understanding your specific needs and circumstances and then by responding with real thought leadership and a different kind of collaboration and innovation. Arguably, the most important role we play as your consultant is to guide and harness effectual decision-making: Doing this well

allows us, in turn, to effectively manage risk and potentially optimize performance on outcomes critical to achieving your organization's ultimate goals, in keeping with your definition of success.

With hundreds of years of combined investment industry experience, our team knows what it takes to achieve results. It's not about beating performance benchmarks, it is about connecting

investment decisions to specific outcomes for each component of your investment platform.

Our team adheres to a disciplined, client-focused investment process, so we might advise clients on all aspects of investment oversight. To that end, we offer a full spectrum of consulting services, from nondiscretionary traditional consulting to full discretionary portfolio management.

Our Process

We begin by learning our client's investment objectives, risk tolerance, liquidity needs and unique investment circumstances. As you work through this process with us, you can expect to receive objective advice and investment insights as your customized investment plan is constructed. By building strategies from the ground up and fine-tuning them over time, we help you achieve your specific goals while enabling you to respond more effectively to the economic and fiscal challenges of today's complex markets.

As **fiduciaries**, we are required to act in your best interest and are committed to objective, customized strategies to help take your business forward.

ASSESSMENT

We perform a holistic review of your organization:

Mission and Objectives	Administrative Staff's Capabilities and Needs
Goals and Values	Board's Skills and Effectiveness
Unique Aspects of the Organization	ID Unique Goals (e.g., Impact Investing)

We are accountable for implementing a **customized** investment program that aligns with your specific needs, affording you confidence that all aspects of investment selection, asset allocation, risk budgeting and daily oversight and administration are fully addressed.

GROWTH MANAGEMENT

We offer ongoing assistance to optimize your philanthropic effort:

Governance — Best Practices	Grant-Making/Fundraising
Preservation and Asset Growth	Advocacy and Awareness
Streamlining Operations	Client Events and
Impact Evaluation and Tracking	Conferences Recruiting

We are deeply and personally invested in your success and understand the challenges of today's business and investment environment. Our team is committed to **adapting** quickly to the evolving needs of your organization — offering fresh, tactical ideas and solutions that are focused on your success.

RISK MANAGEMENT

We help protect assets and support your organization's reputation:

Ensuring Best Practices	Introductions
Compliance Monitoring	Collaborations
Financial/Grant Reporting	Publications

Focused Philanthropy

In countless ways, the philanthropic community addresses our most basic needs and underwrites the pursuit of our loftiest ambitions. Without the vital contributions of organizations and the foundations that support them, our world would be a far bleaker place. Philanthropic institutions like yours not only make indispensable contributions to the health, welfare, education and cultural vibrancy of our society—improving the lives of billions of people in thousands of ways—but also are part of a multitrillion-dollar industry—collectively constituting an important sector of our economy.

Effective Altruism and Investing with Impact

Increasingly, investors want their financial holdings to reflect their personal values and have a positive impact on the world around them. Yet investors with larger societal and/or environmental priorities still want to earn a reasonable return on their portfolio. Reconciling these divergent objectives can be an ongoing, formidable challenge. Our team understands that creating a diversified portfolio that strives to deliver competitive performance while generating measurable social and/or environmental impact requires appropriate investment planning and knowledge. It also requires the support of experienced and capable allies who, like you, are continually looking to refine and communicate effective strategies, strengthen the governance and increase the efficiency of your operations while aiming to achieve consistently improving, measurable results in your areas of interest.

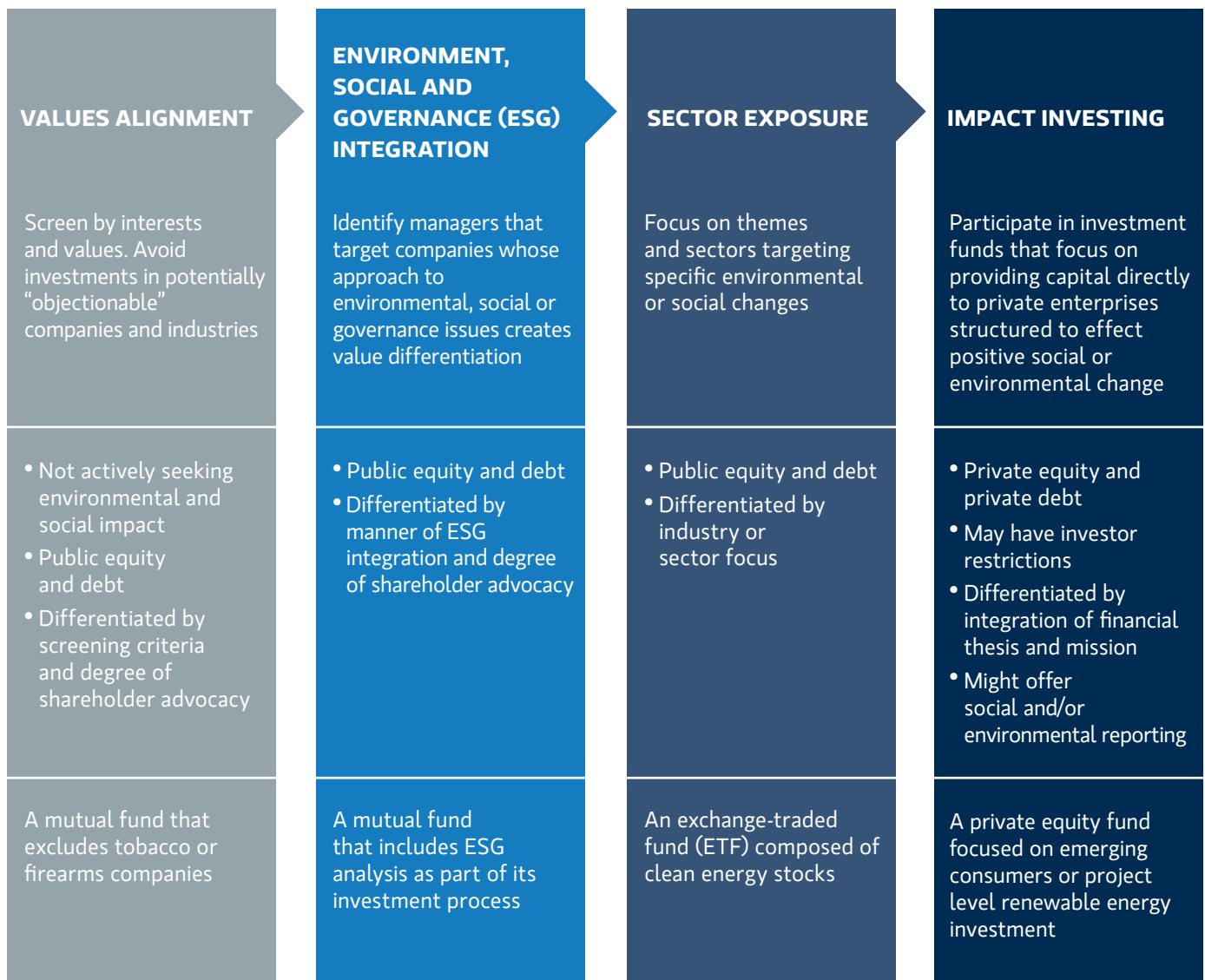
When aligning investment decisions with larger societal and/or environmental concerns, each investor has individual priorities. To help identify your priorities and facilitate appropriately aligned investment planning, our team employs a framework that delineates four different approaches—**Values Alignment; Environmental/Social/Governance (ESG) Integration; Thematic/ Sector Exposure; and Impact Investing**—which allows investors to incorporate impact investing into their investment strategies without compromising long-term goals. As you move through the framework—from minimizing negative impacts to targeting specific positive

impacts—the impact of each category becomes increasingly specific, overt and explicitly integrated into the product offerings. Using tools such as this framework supports our overarching goal: To meet your desire for investment opportunities that support positive changes without sacrificing financial performance potential.

Even the best run foundations eventually discover the need for outside perspective and supplemental skill-sets. We have found that as foundations grow in size and scope, they tend to develop more complex needs. Thus, proper administration (in pursuit of your philanthropic goals) frequently requires ever-increasing time, effort and expertise. Our team is poised to provide advice, insight, introductions (to donors, potential board members and other foundations with aligned ambitions and interests) as well as administrative services to help you create the change you want to see in the world—efficiently, strategically and successfully. We can augment your resources, simplify your administration and free your time to focus on the primary mission of your organization. We can also provide the unbiased perspective that your board (or your family) may occasionally need to help balance and resolve competing interests: Interestingly, people with the same laudable goal for the foundation can have stark differences of opinion. In devoting your time to the service of others, you have an opportunity to make a positive impact in the world. **Our aim is to help you make the most of that opportunity.**

Investing with Impact

Working for Your Mission



Customized Account Capability

Family Wealth

As your family grows and your wealth increases, you may be faced with a broader and more complex set of wealth management challenges. You need a team of seasoned investment specialists who understand your level of sophistication and can provide access to the institutional strategies and investment programs you deserve. As Family Wealth Directors, we will help you create and implement a comprehensive wealth management plan based on your unique goals and aspirations. At the same time, we have the extensive experience, specialized training and the resources necessary to help you and your family address their ongoing needs in light of changing realities.

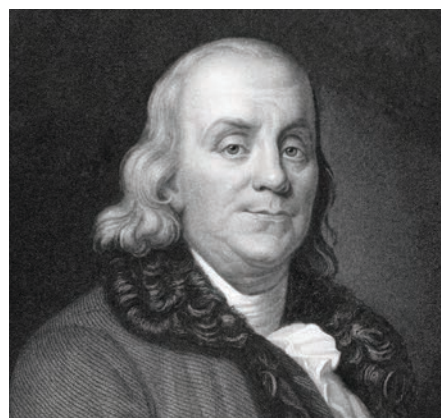
We know that investment consulting means much more than giving investment advice. It means deeply listening and developing a thorough and detailed view of your values and investment philosophy. Above all, it means serving as your team of advisors to design a custom-tailored strategy that aligns with your specific needs and circumstances. After all, your goals are unique; how we help you achieve them should be, too.

While our aim is to deliver the intimate relationship you would expect from a boutique — coupled with industry-leading analysis and the fiduciary oversight of a global firm — you will see the added benefits of working with a team that typically advises a select group of private wealth clients who deserve a high degree of investment sophistication in strategy and execution. Working with us, you will experience a forward-thinking approach typically reserved for institutional clients, as well as access to various investment

opportunities and custom-tailored strategies. Our clients participate in investments that are only available to institutions, ranging from hedge funds and private capital deals to unique concentrated strategies. We offer institutional-level access and priced “private label” investments that you won’t find at any other wirehouse.

We deliver a different kind of consulting experience...

It takes a special kind of investment consultant who has the wisdom, acumen and access to world-class resources to provide the fresh perspectives needed to help you optimize your portfolio in today’s complex markets. As stewards of your personal wealth, we are dedicated to serving your needs promptly, professionally and proactively. We share a common goal: to earn your confidence, not only through the quality of investment strategies we present, but also through the excellence with which we deliver them.



**“If you fail to plan,
you are planning
to fail.”**

Benjamin Franklin

A Disciplined Process

Our daily exposure to the markets, as well as a diverse range of institutional money managers and thought leaders, informs our guidance and enables us to incorporate a sophisticated framework into our disciplined process, empowering you to make informed, confident decisions about your investment portfolio.

Working with our team, you will encounter specialists who are dedicated to helping you and your family achieve your vision of a successful life. Our integrated approach to planning includes retirement planning, family issues, wealth transfer, asset protection and location, and business succession planning.

Our goal is to help you:

Manage wealth with a long-term view and an unwavering focus on your family's interests

Maintain family unity across generations by identifying and supporting family mission, governance and family endowments

Recognize familial dynamics and manage conflicts

Protect your assets and oversee the efficient transfer of your holdings to future generations as well as to any causes and/or institutions you intend to support

Develop strategies that convey family values as well as family assets

Access specialized ultra high net worth resources and strategies, tailored specifically to your needs and goals

Gain meaningful understandings of tax, trust and estate advisory issues

Implement and maintain Philanthropy Management

Generations change how spending is trending

As the trusted advisor to some of the nation's most respected institutions, we look forward to being your trusted advisor too.

Creating customized financial strategies for the challenges that today's families face:

- Estate Planning
- Education Planning/529 Plans
- Long-Term Insurance
- Trust Services and Accounting
- Planning for Children With Special Needs
- Multigenerational Wealth Transfer
- Family Governance

Estate Planning

Regardless of wealth level, every individual should have certain critical estate planning documents in place to enable medical or financial decision-making in the case of incapacity, to provide for beneficiaries and to protect assets when death occurs. If an individual dies without a Will (intestate), his or her estate will be disposed of pursuant to state laws that may not meet his or her estate planning goals. When a person becomes incapable of managing his or her affairs, a court proceeding is generally necessary to appoint someone to care for the person and/or his or her property. These proceedings can be time consuming, expensive and intrusive.

An estate plan commonly employs all of the following tools or instruments. These instruments convey the individual's intent and allow the individual to retain control of his or her person and property:

Will an instrument that disposes of a person's property at death in accordance with his or her wishes.

Revocable Living Trust*

a legal arrangement under which an individual, called the grantor or settlor, transfers property to a trustee who is under fiduciary duty to manage, invest and administer the property for the benefit of the designated beneficiaries.

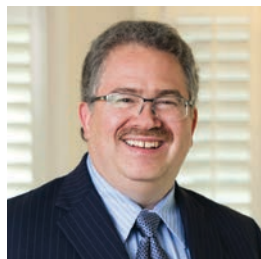
Power of Attorney an instrument by which a person (the principal) appoints another person (the agent) to act on the principal's behalf with respect to any or all of the principal's property, as specified in the instrument.

Health Care Directive/Health

Care Proxy an instrument by which an individual (the principal) grants another person (the agent) the authority to make health care decisions in the event the principal becomes unable to make such decisions for him or herself.

Living Will an instrument by which an individual expresses his or her intent or preferences with respect to health care matters.

*A trust is effectively a contract by which an individual (the grantor) transfers property to a trustee who is under a fiduciary duty to manage, invest and administer the property for the benefit of designated beneficiaries as directed by the trust instrument. A trust can be created during the grantor's lifetime or on the grantor's death by his or her Will (a testamentary trust). A revocable trust is a trust created during the grantor's lifetime which he or she can amend or revoke; the grantor retains ownership of the assets in the trust for income and estate/gift tax purposes. A revocable trust becomes irrevocable on the death of the grantor and the provisions of the trust effectively take the place of the Will. Moreover, the assets in the trust avoid probate (and publication, because, in contrast to a Will, a trust is a private document). From an investment perspective, revocable living trusts can seamlessly and without the delay associated with a court proceeding transfer control over the assets in trust to the successor trustee (typically when the settlor is incapacitated or deceased), which can be particularly useful where an individual owns a concentrated and volatile equity position).



Samuel Brandwein, CFP®, CIMA®, CRPS®, QPFC

*Senior Vice President
Institutional Consulting Director
Corporate Client Group Director
Workplace Advisor—Equity Compensation
Corporate Retirement Director
Financial Wellness Director*

Sam Brandwein is an Institutional Consulting Director, Senior Vice President and Corporate Retirement Director with Morgan Stanley—Graystone Consulting. He has been employed in the investment industry continuously since 1986. Sam focuses his efforts primarily on investment manager search and evaluation, portfolio construction, and consulting with plan sponsors regarding the overall operation of their retirement plans. Sam is a member of the Retirement Advisor Council, which is a national organization that advocates for successful qualified plan and participant retirement outcomes through the collaborative efforts of experienced, qualified retirement plan advisors, investment managers and defined contribution plan service providers. Sam is serving as a member of the Board of Directors for the ARA (American Retirement Association) for a term of five years through the end of 2026. Sam holds both the Certified Financial Planner™ (CFP®) and Certified

Investment Management Analyst™ (CIMA®) designations. Sam qualified to sit for the CIMA® exam after successfully completing an executive education program offered at the Wharton School at the University of Pennsylvania.

Sam is a credentialed member of the American Society of Pension Professionals & Actuaries (ASPPA), having earned their Qualified Pension Administrator designation, a reflection of Sam's technical expertise in reference to retirement plans. Sam has served as President of the National Association of Plan Advisors (NAPA), the largest 401(k) professional association in the United States. Sam has been designated by NAPA as a Qualified Plan Financial Consultant (QPFC). As a Financial Wellness Director Sam is qualified to offer Financial Wellness services to corporate and institutional clients by providing holistic financial guidance to workplace participants. Sam has been named a Best-In-State Wealth Advisor by Forbes Magazine for 2022, 2023, 2024. His team, Graystone Consulting- The Atlantic Group, has been named to Barron's Top 100 Institutional Consulting Teams for 2021, 2023, named to Forbes Best-In-State Wealth Management Teams for 2023, 2024; as well as named one of NAPA's Top DC Advisors Teams for 2018 - 2021 and named to NAPA's Top DC Multi-Office Firm for 2022 - 2024. Sam has resided in Boca Raton for over 25 years, along with his wife, Maria, their son Mitch, and a number of rescue dogs they have adopted over the years.

Forbes Best-In- State Wealth Advisors
2022, 2023, 2024 Forbes Best-In- State Wealth Advisors

Source: Forbes.com (Awarded 2022,2023,2024). Data compiled by SHOOK Research LLC based 12-month

time period concluding in June of year prior to the issuance of the award.

Barron's Top 100 Institutional Consulting Teams

2021 and 2023 Barron's Top 100 Institutional Consulting Teams (formerly referred to as Barron's Top 50 Institutional Consulting Teams, Barron's Top 50 Institutional Consultants, Barron's Top 30 Institutional Consultants))

Source: Barrons.com (Awarded April 2021 and 2023). Data compiled by Barron's based on 12-month period concluding in Dec of the year prior to the issuance of the award.

NAPA's Top DC Advisor Teams

2018,2019,2020,2021 NAPA's Top DC Advisor Teams

Source: napa-net.org (Awarded 2018, 2019, 2020, 2021) Data compiled by NAPA based on self-reported assets under advisement as of Dec 31 of the year prior to year the award was given.

NAPA Top DC Advisor Multi-Office Firms

2022, 2023, 2024 NAPA's Top DC Multi-Office Firms

Source: napa-net.org (Awarded 2022, 2023, 2024) Data compiled by NAPA based on self-reported defined contribution (DC) assets under advisement (AUA) as of Dec. 31 of the year prior to the year the award was given

2023, 2024 Forbes Best-In-State Wealth Management Teams

Forbes Best-In-State Wealth Management Teams

Source: Forbes.com (Awarded 2023, 2024) Data compiled by SHOOK Research LLC based on 12-month time period concluding in March of year prior to the issuance of the award

NMLS#: 1285309

Please see additional information at the end of the document.


David S. Isaacson, CIMA®

*Executive Director
Institutional Consulting Director
Family Wealth Director
Senior Portfolio Manager
International Client Advisor
Alternative Investments Director*

David Isaacson has provided customized investment advice for over 30 years and has worked with Morgan Stanley and its predecessor firms since 1994. David is an Executive Director and Institutional Consulting Director with Graystone Consulting, a business of Morgan Stanley. Graystone Consulting offers the unique combination of an institutional consulting boutique with the global resources of one of the world's preeminent financial organizations. David concentrates his talents on our

integrated approach to planning, which includes family issues, wealth transfer, asset protection and location strategies, and business succession planning. David focuses on helping clients analyse their objectives, tactical asset allocation policies, selecting investment managers and strategic planning. His clients include high net worth individuals, family offices, corporations, corporate retirement plans, foundations, endowments, and pension funds. David is one of approximately 5% of Morgan Stanley advisors designated as a Family Wealth Director which means David has extensive knowledge and experience in estate planning strategy, investments, risk and liquidity management. David also holds the title of International Client Advisor and offers a highly focused set of capabilities to help address the investing and wealth management needs of successful clients who reside outside the United States. He continues to service existing International Client Advisor relationships and partners with International Client Advisors on new relationships. Clients include entrepreneurs, family offices, businesses and prominent individuals from the Americas, Europe, Asia and the Middle

East. David has completed the Certified Investment Management Analyst® (CIMA)® Program conducted by the Investment Management Consultants Association at Wharton. A CIMA® certification reflects experience, education, examination and ethical standards. David has earned the designation of Senior Portfolio Manager and provides the opportunity for clients to experience a level of personalized portfolio management typically reserved for major institutions. David is also an Alternative Investment Director. David received his Master of Business Administration from the Crummer Graduate School of Business at Rollins College, where he graduated with honors and his B.A.A. from Ryerson University in Toronto, where he also graduated with honors. David and his lovely wife, Judi, of 31 years live in the Winter Park area with their two rescue dogs and a rescue cat. Their daughter, Nicole, is an EDP Graduate at the University of Denver and is a DJ in LA. David currently serves on the board of directors of the Canine Companions for Independence.

NMLS#: 1274518



Christopher Bridges, CFP®, CIMA®, QPFC

Executive Director

Institutional Consulting Director

As an Institutional Consulting Director, Chris has dedicated his career to serving the specialized needs of institutional clients. He is responsible for shaping strategic policy and leveraging insights into financial markets in order to optimize portfolios and achieve each clients' unique objectives.

He concentrates his practice on:

- Retirement plans (DC and DB)
- Nonprofits
- Foundations and Endowments
- Family offices

After growing up in Florida, Chris attended the United States Air Force Academy earning a B.S. in Electrical Engineering and a commission in the United States Air Force. He spent 12 years on active duty as an F-15E Instructor Pilot and "Top Gun" Graduate where he participated in aerial combat operations over Kosovo, Iraq, and Afghanistan. Chris transitioned to the Air Force Reserve in 2008 to pursue a career in finance while continuing to instruct in fighters part time until he retired in 2016. Following active duty, he attended the University of Florida's Hough Graduate School of Business, where he earned his MBA.

Chris has always been passionate about service and giving back at both the national and local levels. He currently serves on the board of directors for University of Florida Health Central Florida and chairs the finance committee for Morrison United Methodist Church. He is also actively engaged in local youth sports programs where he has coached his four children's various teams for many years.

NMLS#: 1279417



Asif Ali, QPFC

Senior Vice President

Institutional Consulting Director

Family Wealth Advisor

Portfolio Management Director

Corporate Retirement Director

Financial Wellness Director

Global Sports and Entertainment Director

Workplace Advisor—Equity Compensation

Asif is a Senior Vice President and Institutional Consulting Director with Graystone Consulting, a business of Morgan Stanley. Graystone Consulting offers a distinctive combination of an institutional consulting boutique with the global resources of one of the world's preeminent financial organizations. Asif has also been designated by Morgan Stanley

as both a Portfolio Management Director and Family Wealth Advisor. Portfolio Management Directors represent a select group of Financial Advisors who are qualified by the firm to manage your assets based on training, experience and commitment to client service and bring a disciplined approach to managing your portfolio and a focus to investing. Family Wealth Advisors assist in providing clients with a truly differentiated experience with a focus on family wealth matters. Asif is a Corporate Retirement Director and has also been designated by NAPA as a Qualified Plan Financial Consultant (QPFC). Plan advisors who earn their QPFC demonstrate the knowledge required to help plan fiduciaries manage their roles and responsibilities. As a Financial Wellness Director Asif is qualified to offer Financial Wellness services to corporate and institutional clients by providing holistic financial guidance to workplace participants. Global Sports and Entertainment Directors are chosen for their advanced experience working within very specific fields and help craft innovative financial

strategies that account for the unique challenges and dynamics in sports and entertainment careers. Asif has been designated as a Morgan Stanley Workplace Advisor—Equity Compensation focusing on helping individuals build well-planned and executed financial strategies with their company-issued equity compensation. Asif was born in Montreal and spent his formative years in Bethesda, Maryland—a suburb of Washington, D.C. He returned to Canada in order to complete a Bachelor of Commerce—with an emphasis on international business—at Concordia University. After graduating in 1992, Asif relocated to Florida and in June 1999 joined Smith Barney (a predecessor of Morgan Stanley), where he worked as a Financial Advisor. As the father of three, Asif is a devout family man and during off-seasons, he enjoys fishing the waters of Florida and its environs. He is married to his high school sweetheart, Sumaya, and they live in Boca Raton, Florida, with their beautiful children.

NMLS#: 1265286


Richard K Maurer

Senior Vice President
Institutional Consulting Director
Workplace Advisor—Equity Compensation

Richard is currently a Senior Vice President and Institutional Consulting Director with Graystone Consulting, a business of Morgan Stanley Wealth Management. Graystone Consulting offers a distinctive combination of an institutional consulting boutique with the global resources of one of the world's preeminent financial organizations. Richard assists clients with a comprehensive suite of cash management strategies for Private Foundations and

Program-Related Investments (PRIs). As an Institutional Consulting Director Richard works with Plan Sponsors and Trustees in the coordination of implementing a first-class service model; which includes enrollment meetings, participant education, comprehensive financial planning and family wealth management. Richard has been designated as a Morgan Stanley Workplace Advisor—Equity Compensation focusing on helping individuals build well-planned and executed financial strategies with their company-issued equity compensation. A native of Long Island, New York, Richard Maurer matriculated from Wilkes University in 1982 with a B.S. in business management. After graduation, he completed Aviation Officer Candidate School (AOCS) at Pensacola, Florida and received his wings as a naval aviator in Beeville, Texas. While serving overseas, attached to VRC-50 in the Philippines, Richard was ranked the #1 lieutenant (out of a field of 32 highly qualified officers).

After completing his commitment to the U.S. Navy in 1990, Richard went on to work for American Airlines. He was rated on the DC-10, A300, 757, 767 and 777. Richard retired from American Airlines in January 2023 after a 34-year tenure. Richard joined Morgan Stanley and its predecessors as a series 7-licensed Financial Advisor in 2000. From 2010 through 2019, Richard served as the Southeast Area Director of the Grey Eagles, (an affiliation of retired American Airlines pilots).

Married since 1981, Richard and his wife, Dawn, enjoy running, golf and spending time with their daughter, Lauren (and her husband, Noel), in Edinburgh, Scotland. The Maurer's split their time between Boca Raton, FL and Harvey's Lake, PA.

NMLS#: 1282852

CA Insurance License #: 4003709


Manny F Gutierrez

Senior Vice President
Institutional Consultant
Senior Portfolio Manager

Manny is a Senior Vice President, Institutional Consultant and Senior Portfolio Manager with Morgan Stanley. Manny has worked in the financial services industry since 2002. Manny works with individual clients, including HNW clients, as well as institutions, foundations and endowments. Portfolio Managers represent a select group of Financial

Advisors who are qualified by the firm to manage your assets based on training, experience and commitment to client service. They bring a disciplined approach to portfolio management and a focus on investing. Manny has been named to the Forbes Best-In-State Wealth Advisors list for 2024.

Manny began his career in the mortgage industry as a branch manager for a national mortgage company and subsequently as CEO of a residential mortgage lender. He joined Smith Barney in 2007, continuing with Morgan Stanley through the acquisition of Smith Barney. He graduated with a degree in finance from Florida State University and successfully completed the Smith Barney Financial Advisor training program. He holds Series 7, 66 and 31 licenses and has a certificate in financial planning from Florida State University.

Manny was born in Puerto Rico and grew up in Miami, Florida. He has worked in California and Florida. He currently lives in Boca Raton, Florida, with his wife, Elizabeth and son, Aiden. Manny is fully bilingual in English and Spanish. He volunteers with his son's Cub Scout troop and with Boca Helping Hands, a nonprofit food bank serving the Boca Raton community.

2024 Forbes America's Top Wealth Advisors & Best-In-State Wealth Advisors

Source: Forbes.com (Awarded April 2024) Data compiled by SHOOK Research LLC for the period 6/30/22 - 6/30/23.

NMLS#: 1282468

CA Insurance License #: 0H00588



Keith H Aebischer

*First Vice President
Institutional Consultant
Portfolio Manager
Workplace Advisor—Equity Compensation*

Keith Aebischer spent his formative years in Northern Virginia, heading south to attend Eckerd College (located in the Tampa Bay metropolitan area) to pursue studies in business management. Graduating with a B.A. in 1992, Keith joined Smith Barney later that year.

Working initially with Smith Barney Equity Management in New York City as an assistant trader, he soon became

an internal wholesaler, affiliated with Smith Barney Commodity Funds. Additionally, Keith held positions with Smith Barney's Financial Management Account (FMA) division; he subsequently relocated to Wilmington, Delaware, where he continued building his career with The Consulting Group—a specialized division of Morgan Stanley tasked with analyzing all aspects (quantitative as well as qualitative performance) of portfolios and their managers.

Relocating to Boca Raton in 1994 in order to become a Financial Advisor with Morgan Stanley and its predecessors, Keith has been with the firm since 1991. He is currently a First Vice President and Portfolio Manager with Morgan Stanley Wealth Management and an Institutional Consultant with Graystone Consulting, a business of Morgan Stanley. Graystone Consulting offers the unique combination of an institutional consulting boutique with the global resources of one of the world's preeminent financial organizations,

while concurrently serving as the Consulting Group Coordinator for the South Boca Morgan Stanley branch. Portfolio managers represent a select group of Financial Advisors who are qualified by the firm to manage your assets based on training, experience and commitment to client service. They bring a disciplined approach to portfolio management and a focus on investing. Keith has been designated as a Morgan Stanley Workplace Advisor—Equity Compensation focusing on helping individuals build well-planned and executed financial strategies with their company-issued equity compensation.

A resident of Delray Beach, Keith has recently been putting his considerable tennis and golf talents to work throughout Florida, as well as across the country.

NMLS#: 1282396



Hunter Pearl, CFP®, QPFC

*Financial Advisor
Financial Planning Specialist
Global Sports and Entertainment
Associate Director*

Hunter began his career with Morgan Stanley in 2018 as a Wealth Advisor Associate and joined Graystone Consulting—The Atlantic Group in Boca Raton, FL in 2020. Hunter is a Certified

Financial Planner®, working with affluent clients to create comprehensive financial plans, identifying personal goals and developing an investment plan that both satisfies their goals and manages risk. As a Global Sports and Entertainment Associate Director, Hunter has the advanced experience working within very specific fields and helps craft innovative financial strategies that account for the unique challenges and dynamics in sports and entertainment careers. Plan advisors who earn their QPFC demonstrate the knowledge required to help plan fiduciaries manage their roles and responsibilities. He holds Series 7 and 66 licenses.

Hunter was born in Baltimore, MD. He graduated from Penn State University with a degree in finance and a minor in

entrepreneurship. While attending Penn State, he was a member of the Division I Men's Lacrosse team and was a three-time Academic All-American. In his free time, Hunter coach's lacrosse at St. John Paul II Academy and volunteers for local club teams and camps.

NMLS#: 2001792


Hudson Parr

*First Vice President
Financial Advisor
Financial Planning Specialist*

Having the Morgan Stanley presence throughout his life due to his father's role in the firm for 30 years, the firm values of doing the right thing and leading with exceptional ideas were instilled in him at an early age. After graduating from the Darla

Moore School of Business at the University of South Carolina, he relocated to the Jacksonville area to achieve his MBA from Jacksonville University with a concentration in Finance. Hudson offers a wide range of complementary services that add value to his clients' financial future.

Hudson joined Morgan Stanley in 2018 and Graystone Consulting—The Atlantic Group in 2023, leveraging the core values of the Firm to make an impact in the lives of clients and future generations, for years to come.

NMLS#: 1907943


Brooke Biddle, CFA

Financial Advisor

Brooke provides customized investment advice to individuals, families, and institutions to help clients preserve, grow, and transfer their wealth. Her previous career as an athlete and coach demonstrates her passion for building deep relationships, being prepared, and helping clients to define and reach their goals. Brooke takes the time to get to know her clients and understand what is important to them so she can create a tailored financial plan that will evolve

and grow with them over time. She is also committed to providing the highest level of personalized service and attention to her clients.

Further demonstrating her commitment to learning and excellence, Brooke became a Chartered Financial Analyst® (CFA®) Charterholder in September 2022. The CFA® credential is the most respected and recognized investment designation in the world that attests to success in a rigorous comprehensive study program in advanced portfolio management, financial expertise, and the highest standards of ethics. CFA® Charterholders, are held to a standard of loyalty, prudence, and care in all interactions with clients and must place their clients' interests above their own. She also holds her Series 7 and 66 licenses.

Before joining Morgan Stanley, Brooke played on the lower tier women's professional tennis circuit. She also worked at Grant Thornton,

LLP in Dallas, TX where she was part of a team performing valuations of businesses, intangible assets and financial instruments. Brooke earned her graduate degree in international affairs at Texas A&M University, during which time she also interned with the State Department in La Paz, Bolivia within the Public Affairs Section. She earned an undergraduate degree in Finance from the Cox School of Business at SMU where she also played college tennis. During her free time Brooke enjoys spending time with her partner Abi and their dog Wall-E. She also enjoys being outdoors, reading, playing tennis and golf, traveling, listening to music, and watching sports.

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NMLS#: 2543808



Sandro Maisuradze, CFA

Vice President

Director of Investments

Sandro Maisuradze is the Director of Investments with The Atlantic Group at Graystone Consulting. In this role, he leads the team's efforts surrounding portfolio construction, manager selection, and the monitoring of investment strategies.

Sandro grew up in Tbilisi, Georgia, where he became a world-class karate champion, competing on the international stage all while completing a Bachelor of Science at Technical University. While on the Georgian National team, he earned three gold and two bronze medals at various international competitions, including the Pan American Games. In 1998, he found an opportunity to emigrate to the United States through his athletic accolades and was invited to join the U.S. National Karate team. He went on to win his final gold medal as an American in 2001 at the World Martial Arts Games in Atlanta. With his competitive athletic career behind him, he went back to school and earned an MBA in Finance from Georgia State University in Atlanta

graduating in 2006. Sandro then began his career in financial services with Morgan Stanley as a Regional Consulting Group Analyst for the Southeast. In 2010, he was invited to join the Graystone Consulting team as the Senior Research Analyst. Sandro has earned the Chartered Financial Analyst (CFA) designation. He holds Series 7, 66 and 31 licenses as a Registered Representative.



Terri Milano, QPFC

Vice President

Institutional Consulting Analyst

Portfolio Associate

Terri is a Vice President, Institutional Consulting Analyst and Portfolio Associate with Morgan Stanley and joined The Atlantic Group in January 2013. Terri works directly with institutional clients to determine their needs and implement a plan to meet them by designing annual trustee education initiatives and conducting on-site enrollment and participant education meetings. Terri works with third party administrators

and trustees in facilitating quarterly billing of institutional and retirement plan accounts. Terri has been designated by the National Association of Plan Advisors (NAPA), as a Qualified Plan Financial Consultant (QPFC). Plan advisors who earn their QPFC demonstrate the expertise required to help plan fiduciaries manage their roles and responsibilities. Terri handles new account openings and maintenance for retail and institutional clients; which includes updates, trading, cash management, ad-hoc reporting and agreements. Terri is the lead administrator in team initiatives, executing marketing strategies, and special projects for Graystone Consulting — Boca Raton | Orlando | The Villages. Terri coordinates Request For Proposal responses, off-sites, sponsorships, CRC initiations, approvals and updates. She participates in overall business development of clientele, creating processes to improve the team's service models, as well as developing and preparing performance reports for clients.

In addition, Terri leads the coordination for the development and implementation of client facing processes, such as client onboarding and Graystone contracts.

Terri began her career in the financial services industry at Prudential-Bache Securities in New York City. Terri held several positions during her tenure; among her accomplishments was overseeing the opening of 100 branch offices in a major business expansion and creating a template for streamlining the process for branch openings, acquisitions, relocations and closings. Terri first obtained her series 7 license while working as an assistant to the managing director of Corporate Bonds. Terri relocated to Florida and held the position of assistant to the president of a local municipal bond dealer. Terri and her husband Lou live in Boynton Beach Florida and have raised three wonderful children. Terri is currently Series 7 and 66 licensed with FINRA.



Michelle Tipping

*Portfolio Associate
Financial Planning Specialist*

A proficient Portfolio Associate with more than 25 years of experience, Michelle Tipping supports the team on the retail services side.

Michelle entered the securities industry at the age of 17 and has been employed with Morgan Stanley and its predecessors since 1993. Michelle obtained her Series 7 license in 1994 and received her associate's degree from Palm Beach College in 2008. Michelle currently holds her Series 3, 7, 9, 10 and 63 licenses.

Michelle specializes in the following areas:

- Opening new retail accounts
- Maintaining and servicing individual client accounts

In addition to being a leader in the office as a prior client experience coach for our complex of seven offices, which entailed an overall knowledge of products

and ongoing training of staff personnel, Michelle believes in giving back to the community. Beyond her personal life of being a single mother to three young adopted children, she dedicates her life to several community service initiatives which provide assistance to low-income families in our local area.



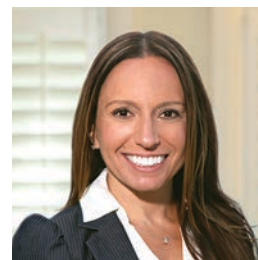
Vickie Bartholomew

*Assistant Vice President
Wealth Management Associate*

Vickie is a Wealth Management Associate with The Atlantic Group at Morgan Stanley. Working in the financial services industry since 1989, she is qualified to facilitate complex operational tasks and handle all client-related service

requests. She serves as the primary administrator of clients' cash management needs, account paperwork and transfers, and retirement fund rollovers and distributions. Remaining consistent with the goals of the Atlantic Group, Vickie implements a high level of client service and recognizes the importance of personalized attention.

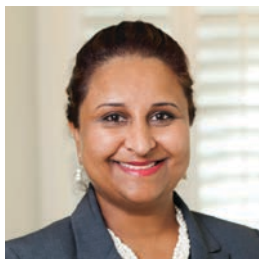
Vickie holds her security series 7, 63 and 65 FINRA licenses for the state of Florida. Born and raised in Colorado, she moved to South Florida in 1993, where she met her husband, Dennis. They have one child, Sean. Vickie enjoys playing volleyball, running in marathons and obstacle races and spending time with her family.



Caryn Robbins

Portfolio Associate

Caryn Robbins is a Registered Associate with Morgan Stanley. Raised in South Florida, Caryn holds a Bachelor of Science in Marketing from Florida Atlantic University. She has been in the investment industry since 1997, joining Morgan Stanley in 2014. Caryn is both Series 7 and Series 66 licensed. Caryn and her husband Michael split their time between their residences in Boca Raton and Miami Beach with their French bulldog, Layla.



Shaharazade Kayume

*Assistant Vice President
Group Director*

Shaharazade Kayume “Shari” has been with Morgan Stanley since 2013 and started as a Registered Client Service Associate and since has been promoted to Portfolio Associate, Wealth Management Associate and most recently Group Director and Assistant Vice President.

Shari holds her security Series 7, 63 and 66 FINRA licenses and the Health, Life and Variable Annuities Insurance license for the state of Florida.

Shari is an integral part of the team and in charge of the day-to-day operations and many other functions within and outside her team as needed. She brings over 24 years of experience in the service and financial industry. Shari worked for various financial institutions throughout Arkansas and Florida and held various positions within those same industries as well as the service and logistic industry where she served on different boards in various capacities throughout her career. Shari’s experience ranges from client service, collections, accounting, debt management, various positions in banking, systems and data processing, investigative

reporting to managing a courier service in the Central Florida area. She combines her broad knowledge, experience, and skills to deliver exceptional client service to the team and clientele. Her partnership and dedication are vital to the team’s success.

Shari is a world traveler and fluent in Dutch. As a proud mom of three teenage girls, Shari is passionate about family and work.



Jodi Uhrick

Portfolio Associate

With over 25 years’ experience Jodi maintains a high level of professionalism and personality seeking to increase client satisfaction and loyalty.

Jodi started her financial services career in 1994 at First Bank in Denver, Colorado, first as a teller before moving on to the bookkeeping department. She

then transitioned to the investment side of the business with Oppenheimer Funds where she earned her Series 6 license and was quickly promoted to a dealer services supervisor. In 2002, she moved west to Los Angeles, California where Jodi was hired by the Beverly Hills branch to begin her career at Morgan Stanley where she obtained her Series 7 and Series 66 licenses. There she worked with a Private Wealth Management Financial Advisor concentrating on high net worth individuals and managed money. After the birth of her son in 2005 she moved back to Orlando to be closer to family. For two years, Jodi continued to work remotely, producing quarterly performance reports and updates for her Beverly Hills Financial Advisor. Then, in 2007 she resumed work full time in the Orlando branch of

Morgan Stanley where she joined The Atlantic Group at Graystone Consulting.

Jodi focuses on the following areas:

- Institutional Client Service
- Grantor Retained Annuity Trust (GRAT)/ Charitable Remainder Unitrust (CRUT) Processing and Maintenance
- Hard Dollar Billing
- Managed Accounts
- Performance Reporting

The Atlantic Group at Morgan Stanley



Team Awards

NAPA's Top DC Multi-Office Firms

2022, 2023, 2024 **NAPA's Top DC Multi-Office Firms**

Source: napa-net.org awarded in 2022, 2023, 2024. Each ranking was determined based on self-reported defined contribution (DC) assets under advisement (AUA) as of Dec. 31 of the year prior to the year the award was given. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to NAPA to obtain or use the ranking. Nominees must be individual advisor team/offices with a defined contribution book of business, in a single physical location. To be considered, firms had to submit responses to an application form, including information about their practices, notably their defined contribution (DC) assets under advisement. The list is created and conducted by the National Association of Plan Advisors, an affiliate organization of the American Retirement Association, a non-profit association. Ratings are based on the opinion of NAPA and may not be representative of any one client's experience nor indicative of the advisor's future performance.

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NAPA's Top DC Advisor Teams

2018, 2019, 2020, 2021 **NAPA's Top DC Advisor Teams**

Source: napa-net.org awarded in 2018, 2019, 2020, 2021. Each ranking was determined based on self-reported assets under advisement as of Dec 31, of the year prior to the year the award was given. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to NAPA to obtain or use the ranking. Nominees must be individual advisor team/offices with a defined contribution book of business, in a single physical location. To be considered, firms had to submit responses to an application form, including information about their practices, notably their defined contribution (DC) assets under advisement. The list is created and conducted by the National Association of Plan Advisors, an affiliate organization of the American Retirement Association, a non-profit association. Ratings are based on the opinion of NAPA and may not be representative of any one client's experience nor indicative of the advisor's future performance.

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Forbes Best-In-State Wealth Management Teams

2023 and 2024 Forbes Best-In-State Wealth Management Teams

Source: Forbes.com (2023 and 2024) Forbes Best-In-State Wealth Management Teams ranking awarded in 2023 and 2024. Each ranking was based on an evaluation process conducted by SHOOK Research LLC (the research company) in partnership with Forbes (the publisher). This evaluation process concluded in March of the previous year the award was issued, having commenced in March of the year before that. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to SHOOK Research LLC, for placement on its rankings. This ranking is based on in-person and telephone due diligence meetings to evaluate each Financial 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 may not be representative of any one client's experience; investors must carefully choose the right Financial Advisor or team for their own situation and perform their own due diligence. These rankings are not indicative of the Financial Advisor's future performance. Morgan Stanley Smith Barney LLC is not affiliated with SHOOK Research LLC or Forbes. For more information, see www.SHOOKresearch.com.

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Barron's Top 100 Institutional Consulting Teams

2021 and 2023 Barron's Top 100 Institutional Consulting Teams (formerly referred to as Barron's Top 50 Institutional Consulting Teams, Barron's Top 50 Institutional Consultants, Barron's Top 30 Institutional Consultants))

Source: Barrons.com (April 2021 and 2023) Barron's Top 100 Institutional Consulting Teams ranking awarded in 2021 and 2023. Each ranking was determined based on an evaluation process conducted by Barron's which concluded in December of the previous year the award was issued having commenced in December of the year before that. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to Barron's to obtain or use the ranking. This ranking 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 Barron's and this ranking may not be representative of any one client's experience. This ranking is not indicative of the Financial Advisor's future performance. Morgan Stanley Smith Barney LLC is not affiliated with Barron's. Barron's is a registered trademark of Dow Jones & Company, L.P. All rights reserved.

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The Global Investment Manager Analysis (GIMA) Services Only Apply to Certain Investment Advisory Programs GIMA evaluates certain investment products for the purposes of some - but not all - of Morgan Stanley Smith Barney LLC's investment advisory programs (as described in more detail in the applicable Form ADV Disclosure Document for Morgan Stanley Wealth Management). If you do not invest through one of these investment advisory programs, Morgan Stanley Wealth Management is not obligated to provide you notice of any GIMA Status changes even though it may give notice to clients in other programs.

When Morgan Stanley Smith Barney LLC, its affiliates and Morgan Stanley Financial Advisors and Private Wealth Advisors (collectively, "Morgan Stanley") provide "investment advice" regarding a retirement or welfare benefit plan account, an individual retirement account or a Coverdell education savings account ("Retirement Account"), Morgan Stanley is a "fiduciary" as those terms are defined under the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), and/or the Internal Revenue Code of 1986 (the "Code"), as applicable. When Morgan Stanley provides investment education, takes orders on an unsolicited basis or otherwise does not provide "investment advice", Morgan Stanley will not be considered a "fiduciary" under ERISA and/or the Code. For more information regarding Morgan Stanley's role with respect to a Retirement Account, please visit www.morganstanley.com/disclosures/dol. Tax laws are complex and subject to change.

Morgan Stanley does not provide tax or legal advice. Individuals are encouraged to consult their tax and legal advisors (a) before establishing a Retirement Account, and (b) regarding any potential tax, ERISA and related consequences of any investments or other transactions made with respect to a Retirement Account.

Certain portfolios may include investment holdings that consider one or more Environmental, Social and Governance ("ESG") factors (referred to as "ESG investments"). For reference, environmental ("E") factors can include, but are not limited to, climate change, water, waste, and biodiversity. Social ("S") factors can include, but are not limited to, employees, diversity & inclusion, cyber security, data privacy, health & wellness, supply chains, product safety & security, community engagement, and human rights. Governance ("G") factors can include, but are not limited to, board structure & oversight, leadership composition, pay and incentive structures, corruption & bribery, ethics & business conduct, shareholder rights, accounting & audit practices, tax evasion, and risk management. You should carefully review an investment product's prospectus or other offering documents, disclosures and/or marketing material to learn more about how it incorporates ESG factors into its investment strategy.

ESG investments may also be referred to as sustainable investments, impact aware investments, socially responsible investments or diversity, equity, and inclusion ("DEI") investments. It is important to understand that ESG definitions and criteria used within the industry can vary, and ESG ratings of the same subject companies and/or securities can vary among different ESG ratings providers for several reasons including, differences in definitions, methodologies, processes, data sources and subjectivity among ESG rating providers when determining a rating. Certain issuers of investments including, but not limited to, separately managed accounts ("SMAs"), mutual funds and exchange traded funds ("ETFs") may have differing and inconsistent views concerning ESG criteria where the ESG claims made in offering documents or other literature may overstate ESG impact. Further, socially responsible norms vary by region, and an issuer's ESG practices or Morgan Stanley's assessment of an issuer's ESG practices can change over time.

Portfolios that include investment holdings deemed ESG investments or that employ ESG screening criteria as part of an overall strategy may experience performance that is lower or higher than a portfolio not employing such practices. Portfolios with ESG restrictions and strategies as well as ESG investments may not be able to take advantage of the same opportunities or market trends as portfolios where ESG criteria is not applied. There is no assurance that an ESG investing strategy or techniques employed will be successful. Past performance is not a guarantee or a dependable measure of future results. For risks related to a specific fund, please refer to the fund's prospectus or summary prospectus.

Investment managers can have different approaches to ESG and can offer strategies that differ from the strategies offered by other investment managers with respect to the same theme or topic. Additionally, when evaluating investments, an investment manager is dependent upon information and data that may be incomplete, inaccurate, or unavailable, which could cause the manager to incorrectly assess an investment's ESG characteristics or performance. Such data or information may be obtained through voluntary or third-party reporting. Morgan Stanley does not verify that such information and data is accurate and makes no representation or warranty as to its accuracy, timeliness, or completeness when evaluating an issuer.

Morgan Stanley's assessment of an issuer's ESG practices or an ESG portfolio is as of the date of this material. No assurance is provided that the underlying assets have maintained or will maintain any applicable ESG designations or any stated ESG compliance, or that the underlying assets have been operated or will be operated in an ESGcompliant manner. The ESG impacts of the securities and any underlying assets may vary over time.]

This can cause Morgan Stanley to incorrectly assess an issuer's business practices with respect to its ESG practices. As a result, it is difficult to compare ESG investment products. Morgan Stanley makes no representation as to the compliance or otherwise of any fund or portfolio with any laws or regulatory guidelines, recommendations, requirements or similar relating to the ESG characterization of any fund or portfolio, or in connection with or to meet any of your investing ESG objectives, metrics, or criteria. The appropriateness of a particular ESG investment or strategy will depend on an investor's individual circumstances and objectives. Principal value and return of an investment will fluctuate with changes in market conditions.

2022, 2023, 2024 Forbes Best-In-State Wealth Advisors

Source: Forbes.com (2022, 2023, 2024). Forbes Best-In-State Wealth Advisors ranking awarded in 2022, 2023, 2024. Each ranking was based on an evaluation process conducted by SHOOK Research LLC (the research company) in partnership with Forbes (the publisher). This evaluation process concluded in June of the previous year the award was issued having commenced in June of the year before that. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to SHOOK Research LLC to obtain or use the ranking. This ranking 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 this ranking may not be representative of any one client's experience. These rankings are not indicative of the Financial Advisor's future performance. Morgan Stanley Smith Barney LLC is not affiliated with SHOOK Research LLC or Forbes. For more information, see www.SHOOKresearch.com.

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