

Morgan Stanley

60 THINGS THE PERRONE LEWIS GROUP AT MORGAN STANLEY DOES FOR ITS CLIENTS

In good markets and bad markets, clients may ask why exactly they're paying us. It is important that we clearly articulate our value. Below are some examples of services we provide.

Financial Planning:

1. Cares more about you and your money than anyone who doesn't share your last name.
2. Helps you determine where you are at present.
3. Guides you to think about areas of your financial life you may not have considered.
4. Helps you prioritize your financial opportunities.
5. Helps you determine realistic goals.
6. Studies possible alternatives that could help meet your goals.
7. Implements those recommendations.
8. Suggests creative alternatives that you may not have considered.
9. Reviews and recommends life insurance policies to protect your family.
10. Directs you to someone for estate planning. Sits in on the meeting with you.
11. Reviews your children's custodial accounts and 529 plans
12. Helps you determine your IRA Required Minimum Distribution
13. Provides discipline staying the course to help avoid trading on emotion.

Investments:

14. Stays up to date on changes in the investment world.
15. Reviews your existing annuities.
16. Reviews your investments in your company 401(k) or 403(b) plans.
17. Reviews your existing IRAs.
18. Guides you through difficult periods in the stock market by sharing historical perspective.
19. Helps improve your investment performance.
20. Looks "inside" your mutual funds to compare how many of their holdings duplicate each other.
21. Converts your investments to lifetime income.
22. Helps you evaluate the differences in risk levels between various fixed-income investments such as government bonds and corporate bonds.
23. Provides research on stocks from both this firm and third parties.
24. Helps handle exchanges, tenders and special stock dividends.
25. Holds and warehouses stocks, bonds, and other securities.
26. Records and researches your cost basis on securities.
27. Provides you with unbiased stock research.
28. Provides you with personal stock analysis.
29. Provides you with a written sector-based evaluation of your portfolio.
30. Can provide you with technical, fundamental, and quantitative stock analysis.
31. Provides you with alternative investment options.
32. Provides you with executive services involving restricted stock and employer stock options.

33. Provides introductions to money managers.
34. Shows you how to access your statements and other information online.

Taxes:

35. Suggests alternatives to lower your taxes during retirement.
36. Helps you reduce your taxes.
37. Repositions investments to take full advantage of tax law provisions.
38. Works with your tax and legal advisors to help you meet your financial goals.

Person to Person:

39. Monitors changes in your life and family situation.
40. Remains only a telephone call away to answer financial questions for you.
41. Serves as a human glossary of financial terms such as beta, P/E ratio, and Sharpe ratio.
42. Makes sure that he and his firm provide excellent service at all times.
43. Provides referrals to other professionals, such as accountants and attorneys.
44. Refers you to banking establishments for loan and trust alternatives.
45. Provides you with a chart showing the monthly income from all of your investments.
46. Suggests alternatives to help increase your income during retirement.
47. Listens and provides feedback in a way that a magazine or newsletter writer does not.
48. Shares the experience of dozens or hundreds of clients who have faced circumstances similar to yours.
49. Helps educate your children and grandchildren about investments and financial concepts.
50. Helps with the continuity of your family's financial plan through generations.
51. Facilitates the transfer of investments from individual names to trust, or from an owner through beneficiaries.
52. Keeps you on track.
53. Identifies your savings shortfalls.
54. Develops and monitors a strategy for debt reduction.
55. Educates you on retirement issues.
56. Educates you on estate planning issues.
57. Educates you on college savings and financial aid options.
58. Is someone striving to gain your trust and give advice for many of your financial matters.
59. Is a wise sounding board for ideas you are considering.
60. Is honest with you

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