Whether you're in your peak earning years, on the verge of retirement or somewhere in between, your future hopes and dreams are probably never far from your mind.

Do you look forward to spending your retirement as you've dreamed, purchasing a vacation home, or putting your children or grandchildren through college — or all of the above?

Your Morgan Stanley Financial Advisor can help you create and implement a personalized wealth management strategy to help you envision and achieve your financial goals. Then, once your strategy is in place, you and your Financial Advisor can monitor your progress to help keep you on track.

*LifeView Advisor and LifeView Goal Analysis are powered by MoneyGuidePro.™

A LifeView Financial Goal Analysis or LifeView Financial Plan ("Financial Plan") is based on the methodology, estimates and assumptions, as described in your report, as well as personal data provided by you. It should be considered a working document that can assist you with your objectives. Morgan Stanley makes no guarantees as to future results or that an individual's investment objectives will be achieved. The responsibility for implementing, monitoring and adjusting your goal analysis or financial plan rests with you. After your Financial Advisor delivers your report to you, if you so desire, your Financial Advisor can help you implement any part that you choose; however, you are not obligated to work with your Financial Advisor or Morgan Stanley.

Important information about your relationship with your Financial Advisor and Morgan Stanley when using LifeView Goal Analysis or LifeView Advisor. When your Financial Advisor prepares and delivers a Financial Goal Analysis (i.e., when using LifeView Goal Analysis), they will be acting in a **brokerage** capacity. When your Financial Advisor prepares a Financial Plan (i.e., when using LifeView Advisor), they will be acting in an **investment advisory** capacity with respect to the delivery of your Financial Plan. This Investment Advisory relationship will begin with the delivery of the Financial Plan and ends thirty days later, during which time your Financial Advisor can review the Financial Plan with you. To understand the differences between brokerage and advisory relationships, you should consult your Financial Advisor, or review our **Understanding Your Relationship With Morgan Stanley** brochure available at http://www.morganstanley.com/ourcommitment/.

LifeView Financial Goal Analysis and LifeView Monitor are brokerage tools. These tools do not provide a financial plan or constitute a financial planning service. Your engagement of these tools does not create an advisory relationship between you and Morgan Stanley.

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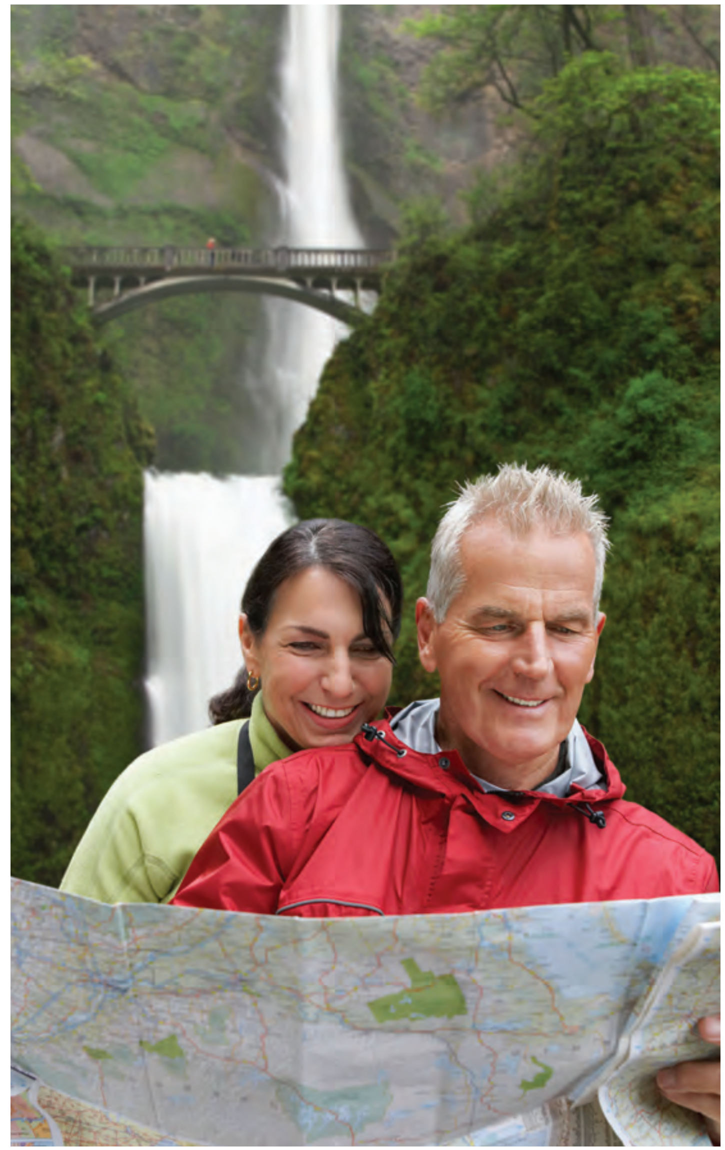
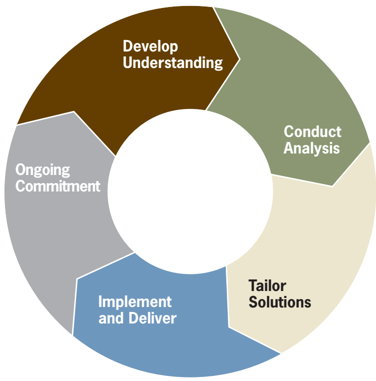
Plan for Your Future.
Make It Happen.



Defining and Achieving Your Goals

Our personalized wealth management process is designed to provide a road map for your financial future. Drawing on the experience and support of your Morgan Stanley Financial Advisor, this process helps you visualize your financial future and outlines the steps to help achieve it:



- **Develop understanding.** The process begins with an in-depth conversation with your Financial Advisor to help you clarify your financial goals, risk tolerance and time horizon.
- **Conduct analysis.** Your Financial Advisor analyzes your current and future financial situation and addresses potential shortfalls as well as the possible impact of unexpected life events.
- **Tailor solutions.** Your Financial Advisor creates a customized strategy to help you achieve your objectives.
- **Implement and deliver.** Your Financial Advisor can offer you a broad array of products and services to help you carry out your strategy.
- **Ongoing commitment.** You and your Financial Advisor can monitor your progress in light of changes in your personal circumstances or market conditions—and can recommend adjustments to help keep you on track.

Innovative Tools Can Help You Translate Your Financial Goals into Reality

Your Financial Advisor has access to a comprehensive set of tools that can be utilized to create your wealth management strategy.

LifeView® Goal Analysis.* Enables your Financial Advisor to help you identify ways to achieve your financial goals — such as investing for retirement, major purchases and education funding.

LifeView® Advisor.* Includes the same features as LifeView Goal Analysis, as well as financial goal protection utilizing life, disability or long-term care insurance, and the capability to introduce and analyze different estate planning strategies.†

LifeView Monitor.™ Designed to help you and your Financial Advisor monitor whether you're on track to meet your financial goals — and whether you need to modify your strategy. LifeView Monitor reviews key elements of your LifeView financial goal analysis or LifeView financial plan and provides access to periodic reports that address the following areas:

- **Asset Monitor.** Measures the value of your current portfolio against a range of portfolio values that support the long-term strategy you established.
- **Allocation Monitor.** Compares your target asset allocation versus your actual asset allocation to highlight any differences.
- **Cash Flow Monitor.** Provides a view of your actual versus planned withdrawals and savings amounts within your Morgan Stanley portfolio to help you stay on track.
- **Lifestyle Monitor.** Provides an annual update to let you know whether you are on track toward successfully achieving your financial goals.

†LifeView Advisor is a financial planning tool that creates an advisory relationship with respect to the preparation of your financial plan.

A Wealth Management Strategy Customized to Your Needs, Goals and Situation

The LifeView® tools enable your Financial Advisor to take a comprehensive approach to wealth management, offering the flexibility and power to create a customized strategy that reflects your unique financial needs.

Leveraging the extensive resources and intellectual capital of Morgan Stanley, your Financial Advisor can help you take charge of your financial future and achieve your financial goals.

Contact your Morgan Stanley Financial Advisor today to see how our wealth management process and suite of tools can help you achieve the financial future you envision.