

An aerial photograph of a long, curved bridge spanning a body of water. The bridge has multiple lanes and is supported by numerous piers. The water is a deep blue, and the sky in the background is a warm, hazy orange and pink, suggesting a sunset or sunrise. The bridge curves from the top right towards the bottom left of the frame.

Morgan Stanley

# Expanding From Wealth Planning to Life Planning

**PRESERVE WEALTH | STRENGTHEN LEGACY | ELEVATE LIFESTYLE**

Offering a more comprehensive approach to wealth planning, Family Office Resources provides access to consultative knowledge, specialized tools and exclusive experiences to help you preserve wealth, build an enduring legacy and simplify life's complexities.

Our team is composed of more than 60 experienced professionals with proficiency across a broad spectrum of disciplines. They are available to work with you and your Financial Advisor to craft solutions that address your specific needs. We invite you to use this assessment to identify new opportunities for us to support you in pursuing your personal and financial goals.



# Preserve Wealth

Services to review and refine multigenerational wealth transfer strategies, secure the services of appropriate corporate trustees and assist with single family office needs.

**Estate Planning Strategies** educates and advises on wealth transfer strategies and facilitates implementation integration of those strategies with your investment plans.

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**Trust Services** offers access to third-party corporate trustees through an “open architecture” trustee platform.

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**Single Family Office Advisory** provides customized solutions for your existing or prospective single family office, with access to proprietary content, select referral services and exclusive experiences.

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**Rate on a scale of 1-5, or NA, with one being not confident and five being confident.**

1 2 3 4 5 N/A

Our estate planning documents take advantage of all tax minimization opportunities to the extent we believe appropriate and without taking risks we believe are undue.

We have created a plan for the management of our personal finances in the event we become incapacitated or otherwise incapable of managing our finances ourselves.

We have done our best to ensure that wealth that will pass to our descendants will be protected from excessive spending, divorcing spouses and other creditors.

We have carefully chosen the executors, trustees and guardians under our estate plan, and have educated them fully as to our family dynamics and our wishes regarding future distributions.

Our estate plan is completely up to date and current with respect to the composition of our family and accurately reflects matters such as marriages, divorces, births and other significant changes in our family.

Our estate plan provides for members of our extended family, friends and charity to the degree we find fitting.

Our executor will have access to the liquidity needed to fund any estate tax and other estate expenses upon our deaths.

We have a succession plan for our family business.

If some but not all of our children will work in our family business, our succession plan reflects our best effort to ensure the continued success of the business; treat everyone fairly; and provide for stakeholder independence and autonomy.

We have put in place insurance and other strategies to manage personal and business liability exposure.

We have fully evaluated the option to create our own family office.

We have the skills and resources needed to recruit and retain qualified family office employees.

We have streamlined the complexities of managing our wealth so we can spend more time enjoying it.

**TOTAL** out of 100%



# Strengthen Legacy

Consultative services to promote effective family decision-making, amplify philanthropic impact and secure an enduring legacy for generations to come.

**Family Governance** promotes family harmony and unity by facilitating transfer and preservation of your family's shared values, and the creation of an enduring family legacy.

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**Wealth Education Services** to develop customized financial education curricula based on each family member's goals and aspirations, knowledge level and learning aptitude.

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**Philanthropy Management** offers strategies to help define and realize your family's charitable mission.

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**Rate on a scale of 1-5, or NA, with one being not confident and five being confident.**

1 2 3 4 5 N/A

Our children and grandchildren have the degree of financial literacy that we believe is necessary for them to possess, and are prepared, both intellectually and emotionally, to manage the wealth we intend to leave to them or that they will build on their own.

As a family, we are deeply aligned around a shared vision of the meaning and purpose of family wealth, and have a unified understanding of our “why” in life.

We have an established decision-making framework with respect to our shared business, philanthropic and investing activities.

We have done our best to ensure that the financial capital we leave to our descendants will empower them and add richness and meaning to their lives, rather than diminish their initiative and ambition and foster attitudes of entitlement.

We have created governance mechanisms, such as family assemblies and family councils, and governance documents, such as family constitutions and family bylaws, in an effort to foster continuity, harmony and equity through multiple generations.

Our charitable donations are achieving the intended impact.

We know which structure—family foundation, donor-advised fund or other—is most likely to accomplish our philanthropic goals.

Our philanthropic intentions will be realized, even if our descendants’ priorities differ.

We have ensured lifelong affordable care for a descendant with special needs.

We have a reliable process for determining how and when to support requests from family or friends for financial assistance or charitable donations.

**TOTAL** out of 100%



# Elevate Lifestyle

Proprietary and third-party capabilities to simplify the administration and enhance the enjoyment of your life and lifestyle.

**Health and Wellness Education** offers educational content and thought leadership, concierge support, and connectivity to health care and wellness centers of excellence.

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**Lifestyle Advisory by Morgan Stanley** provides you with tailored guidance, education and solutions with curated access to industry-leading providers in key areas of contemporary living, including cybersecurity, household management, travel and other aspects of modern life.

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**Art Resources** provides consultative services related to wealth planning for art and collectibles.

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To learn more, contact your  
Morgan Stanley Financial Advisor.

**Rate on a scale of 1-5, or NA, with one being not confident and five being confident.**

1 2 3 4 5 N/A

We have outsourced services appropriately to assist in the management of our lifestyle.

We understand our options regarding private aviation and travel.

We have resources in place for tailored travel itineraries and access to exclusive events.

We are managing the complexity of multiple residences efficiently with clear operational processes in place.

We take adequate measures to reduce liability exposures when renting or lending our vacation home to family and friends.

We know the value of our collections and have proper protection and insurance in place.

Our estate planning encompasses the treatment of valuable works of art and other collectibles as assets on our balance sheet.

We have secured optimal home care for a family member who requires it.

We know where to seek private medical care access and/or a second opinion on our physician's recommended treatment.

We understand how to best help a family member who may struggle with addiction issues.

Our home and family office networks are secure.

We have adequately considered potential security concerns created by our wealth and public profile.

We take appropriate security measures when renovating our home.

We have explored all appropriate avenues to help our children or grandchildren get into the school of their choice.

Our personal staff is adequate to our needs and appropriately compensated.

**TOTAL** out of 100%

Although certain Estate Planning Strategies professionals may be admitted attorneys, these professionals holding legal degrees act purely in a nonrepresentative capacity.

Morgan Stanley Smith Barney LLC ("Morgan Stanley"), its affiliates and Morgan Stanley Financial Advisors and Private Wealth Advisors do not provide tax or legal advice. Clients should consult their tax advisor for matters involving taxation and tax planning and their attorney for matters involving trust and estate planning, charitable giving, philanthropic planning and other legal matters.

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Morgan Stanley may not receive a referral fee or have any input concerning such products or services. There may be additional service providers for comparative purposes. Please perform a thorough due diligence and make your own independent decision.

The Morgan Stanley Global Impact Funding Trust, Inc. ("MS GIFT, Inc.") is an organization described in Section 501(c) (3) of the Internal Revenue Code of 1986, as amended. MS Global Impact Funding Trust ("MS GIFT") is a donor-advised fund.

Morgan Stanley Smith Barney LLC provides investment management and administrative services to MS GIFT.