



MorganStanley
SmithBarney

Above-the-Line
Family Wealth
Management

The Roeser Group

“ABOVE-THE-LINE” WEALTH MANAGEMENT



A fine line separates top financial professionals. Some are expert investment managers. Others are specialists in estate planning, insurance or tax planning.

Many are outstanding at what they do. But most advisors fail to bring together *all* these important areas. At the Roeser Group, led by Kathleen Roeser, our approach is different. We do not try to walk that fine line between various financial planning disciplines.

We set our sights higher, above that line. Money management, retirement planning, estate planning, insurance, taxes, business succession planning—they are all vital to your financial well being, and they are all part of our comprehensive approach to bringing you closer to financial independence and your other dreams for your future.

Our approach also involves taking the time to get to know who you are and what matters most to you and your family. Because only then can we recommend the right solutions for your unique situation.

A tightly integrated approach with a personal touch. It is what we mean by above-the-line family wealth management. And it is what we pledge to you and every Roeser Group client.

BUILDING YOU A COMPREHENSIVE WEALTH PLAN

*T*he Roeser Group is a leading wealth advisor team that manages all of the financial needs of high-net-worth individuals and families like yours. We want to help you build wealth. Maintain your principal. Enjoy a secure retirement. And provide for future generations of loved ones. All while helping you feel more comfortable that your family's future is in good hands.

Managing risks

Our core belief is that the combination of strong investment management and big-picture financial planning can get you where you want to go.

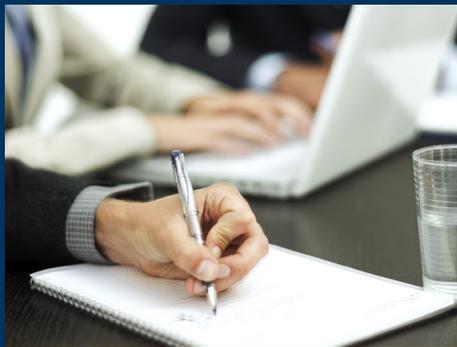
We will evaluate your entire financial picture, helping you understand where the risks lie and where you might be missing valuable opportunities.

For example, are you too exposed to a concentrated stock position? Is your asset allocation appropriate for your individual situation and risk tolerance? Do you have the right amount—and the right kinds—of insurance coverage? Are you saving enough for college? For retirement? Do you have an estate plan in place? Is your will up-to-date? We will help you answer these and other equally vital questions.

The only team you need

When even highly capable financial professionals work independently, it can lead to an inadequately integrated approach to your financial life, providing you with a variety of individual products that fail to work as well together as they should.

Strong investment performance is a vital part of your ability to achieve your long-term financial plans, and we believe our money management skills are among some of the best in the industry.



At the same time, money management is just one important factor of many for you to consider when choosing a wealth advisor. Because if you lack the right risk control strategies, the proper insurance coverage or an updated estate plan—to name just three important examples—you could wind up costing yourself much more in the long run.

We not only guide you on your individual investments, we also keep your entire financial picture sharply focused. With our decades of comprehensive investment and financial planning experience, we can help you manage the entirety of your financial life and make sure your entire plan is working as effectively as possible for you and your family.

Four steps to your future

For every Roeser Group client, we follow the same four-step process.

This process helps us get to know you and your family better, learn more about your financial goals and develop the financial plan we believe can best get you where you want to go.

I FACT FINDING

Relying on our decades of experience, we will learn all we can about you. What motivates you each day? What does your ideal retirement look like? What opportunities do you want to make possible for your loved ones? Do you have charitable goals? And so on.

Knowing more about who and what matters to you is a vital part of our process and the foundation for the financial plan we will develop together.

2 FINANCIAL ANALYSIS

Next, we will analyze the key components of your financial life, paying particularly close attention to 12 items that will be critical to your ability to preserve and grow wealth.



INVESTMENTS



STOCK OPTIONS



INSURANCE



LIABILITIES



QUALIFIED
RETIREMENT PLAN



BUSINESS
SUCCESSION PLAN



TITLING OF
ASSETS



DURABLE POWER
OF ATTORNEY



GIFTING TO CHILDREN
& DESCENDANTS



SELECTION OF
EXECUTOR/TRUSTEE



DISTRIBUTION PLAN TO
SPOUSE & DESCENDANTS



CHARITABLE
GIVING

We will help you determine what is currently working well for you and find any gaps or missed opportunities in your current approach.

3 RECOMMENDATIONS

Armed with a complete picture of you and your financial situation, we will propose the solutions we believe can help you achieve your greatest potential.

For example, we will recommend a broadly diversified portfolio of investments with strong long-term track records and limited correlation—designed to enhance returns while reducing risk. Our recommended asset allocations are both strategic and tactical, enabling our clients to potentially take advantage of compelling investment opportunities.

We will also determine where we believe your portfolio is not properly diversified, as well as make sure you have completed all the documentation you will need to be prepared for whatever life has in store for you.

4 OVERSIGHT/REPORTING

Our clients never have to wonder about their progress toward their financial goals. We speak with every one of them on a regular basis.

Even the most carefully designed investment and financial plan needs constant oversight. That is why every year we will review it together to make sure you are on pace to achieve your financial goals. We will also discuss any significant changes in your life situation, important tax law changes you need to be aware of and anything else with the potential to impact your goals and objectives.

MANAGING YOUR INVESTMENTS

A consistent approach

We believe that all of our clients can benefit from our consistent core investment strategy. We will position you in a combination of traditional equity and fixed-income investments in combination with a conservative portfolio of alternative investments.

We are firm believers in the value of diversification and believe it is the critical component in generating steady portfolio returns. We help clients avoid excessive exposure to any single asset class. Moreover, where appropriate, owning alternative investments can help reduce your portfolio's risk because of the limited correlation these assets will have with the more traditional equities and fixed-income securities in your portfolio.

Customized strategy

While every Roeser Group client maintains exposure to multiple asset classes, we also will personalize your portfolio's weightings to reflect your unique time horizon, tolerance for risk, estate planning needs, and near- and long-term financial goals, among other factors.

Through a combination of broad diversification across all asset classes—both traditional and nontraditional—and a custom asset allocation, we have been successful in helping reduce volatility for our clients. It is the constant reviewing and adjusting of our clients' strategies that enable their long-term success. Our vigilance will free you to focus on the more enjoyable business of life—your family, friends and leisure time.



THE BEST OF BOTH WORLDS

*T*he Roeser Group is backed by the vast global resources of Morgan Stanley Smith Barney. It is a powerful combination—tremendous personal service and attention coupled with access to some of the best minds and financial tools in the industry.

Our tools are your tools

Through Morgan Stanley Smith Barney, we have access to highly sophisticated research and portfolio management tools that allow us to develop in-depth fixed-income strategies, sophisticated asset allocation models and proprietary financial plans. These tools help us generate additional performance potential for our clients' portfolios while managing their risk.

Another important benefit of our Morgan Stanley Smith Barney relationship is access to less-traditional but powerful investment opportunities. Many of these are unavailable to most other investors—including hedge fund, private equity and real estate investments.

Unbiased investment selection

With the firm's "open architecture," we provide you with access to the best money managers in the world, no matter where they are located or whom they work for. When choosing investments, our only consideration is whether they are the best ones for your situation. So you can feel confident that our interests are aligned with yours.



Kathleen Roeser

Senior Vice President/Wealth Advisor

Kathy is a Senior Vice President and Wealth Advisor in the Chicago High Net Worth office of Morgan Stanley Smith Barney.

A Chartered Financial Consultant® (ChFC) and a financial advisor veteran of more than 20 years, Kathy focuses on building and protecting the wealth of high-net-worth individuals and families across the country. She provides money management and comprehensive counseling regarding wealth preservation and transfer strategies, risk management, financial independence and retirement planning, charitable gifting, executive benefits, and more. With an objective of making the most of opportunities for exceptional gains and growth while maintaining a desired level of protection, Kathy and her team develop customized, sophisticated investment solutions utilizing an objective, goal-based approach to wealth management for their clients that provide for long-term investing.

Prior to joining Morgan Stanley Smith Barney, Kathy spent 20 years with Lincoln Financial Advisors, where she was responsible for the growth of the Chicago office's investment planning area. As the head of the investment department, Kathy oversaw the management of more than \$800 million for individual clients and qualified plans.

A highly regarded professional, Kathy was recently named one of *Chicago* magazine's Top 50 Financial Advisors and she was named in *Barron's*'s 2006, 2008 and 2009 Top 100 Women Financial Advisors. In 2009, Kathy received more industry accolades from *Barron's*. She was recognized as a Top 1,000 advisor. A member of the Financial Planning Association and the Senior Business Women's Forum, Kathy is a sought-after guest speaker at national industry events and is actively involved in her community. She holds a bachelor's degree in business from Michigan State University.



in 2006, 2008 & 2009



in 2008



in 2009



HELPING YOU BRING IT ALL TOGETHER

*I*f you want to build wealth, achieve security in retirement and be financially independent, we can help you make it possible.

But to accomplish your dreams for your family's future, you will need a comprehensive wealth plan and not just a piecemeal approach to your financial situation.

That is precisely what you will get from the Roeser Group, our above-the-line approach to wealth management.

We want to help you get there. To discuss your unique needs and find out more about how we have helped others with similar goals, please call or email us to set up an appointment.

We look forward to getting to know you and your finances.

Sincerely,



Kathleen Roeser

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Alternative investments often are speculative and include a high degree of risk. Investors could lose all or a substantial amount of their investment. Alternative investments are suitable only for eligible, long-term investors who are willing to forego liquidity and put capital at risk for an indefinite period of time. They may be highly illiquid and can engage in leverage and other speculative practices that may increase the volatility and risk of loss. Categorically, alternative investments have higher fees and expenses than traditional investment vehicles, and such fees and expenses can lower the returns achieved by investors.

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