PRIVATE WEALTH MANAGEMENT

Morgan Stanley

Getting Started

PWM Portfolio Information

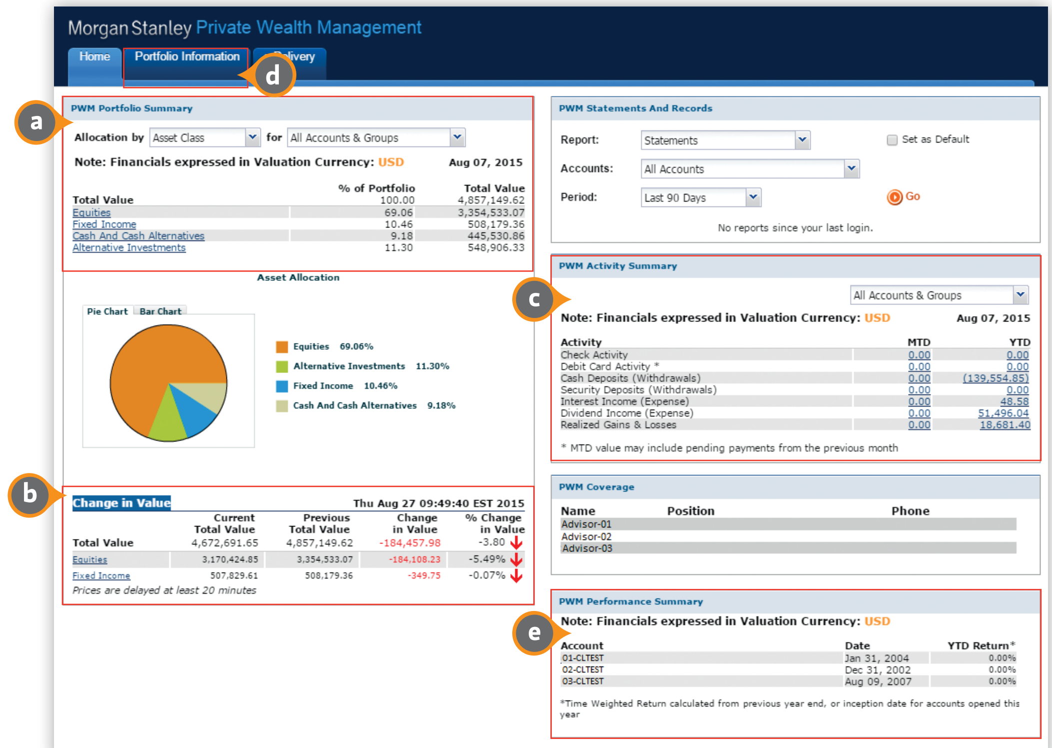
Access Your Account Information at Any Time, From Anywhere You Have Internet Access

Private Wealth Management (PWM) Portfolio Information provides you with Internet access to your Morgan Stanley account(s). Whether you are in the office, at home, or on the road, you can access your account information at any time, from anywhere. Updated daily, the Portfolio Information service allows you to monitor your portfolio holdings, view transactions, customize reports, create consolidated account groups and review monthly statements.

- **a** View details of your holdings by clicking the specific links.
- **b** Portfolios are priced intraday from Nasdaq, NYSE and AMEX. To refresh prices, reload the *Personal Home Page*.
- **c** View month-to-date and year-to-date portfolio summary information.
- **d** View portfolio reports, statements, create your own account groups, or rename accounts here.
- **e** View year-to-date account performance.

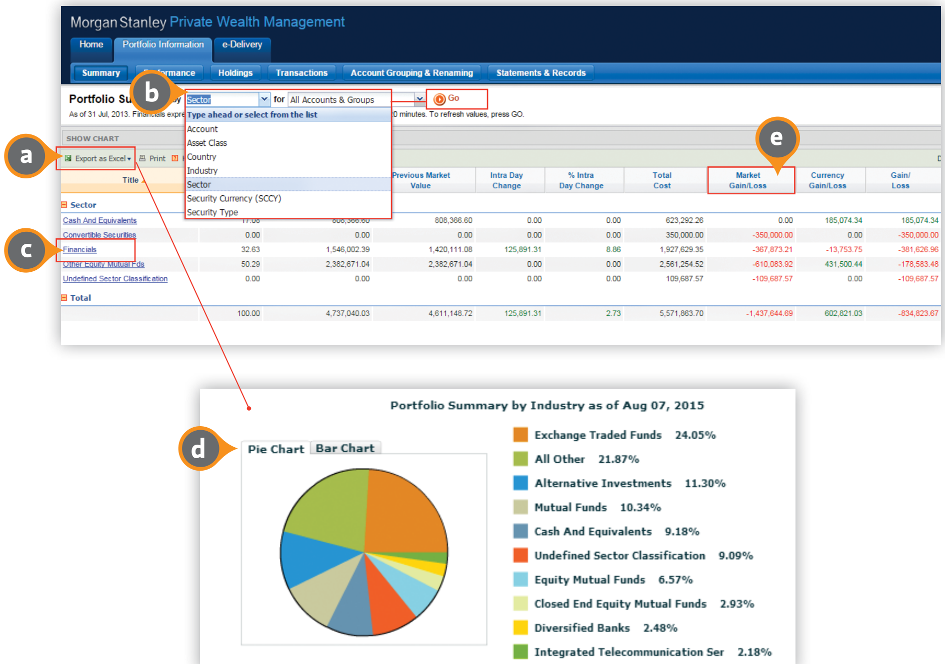
The PWM Portfolio Information Home Page

When you access your Portfolio Information, your Personal Home Page displays an overview of your investments and activity. You can review your security and asset allocation along with your account performance. You can also view intraday market value changes and access market data and research



Monitor Your Portfolio

The PWM Summary screen provides a comprehensive overview of your portfolio that enables you to generate reports grouped by account, asset class, country, short/long-term gains or losses, industry, sector and security currency (SCCY).



- **a** Export your report to Excel. There's also a Print option for convenient printing.
- **b** Filter by account or group and type of portfolio view, then click *Go*.
- **c** To view detailed positions, click a link.
- **d** Display a pie chart of the report.
- **e** Click any column heading to sort the report by that column. Click twice to reverse the sort order.

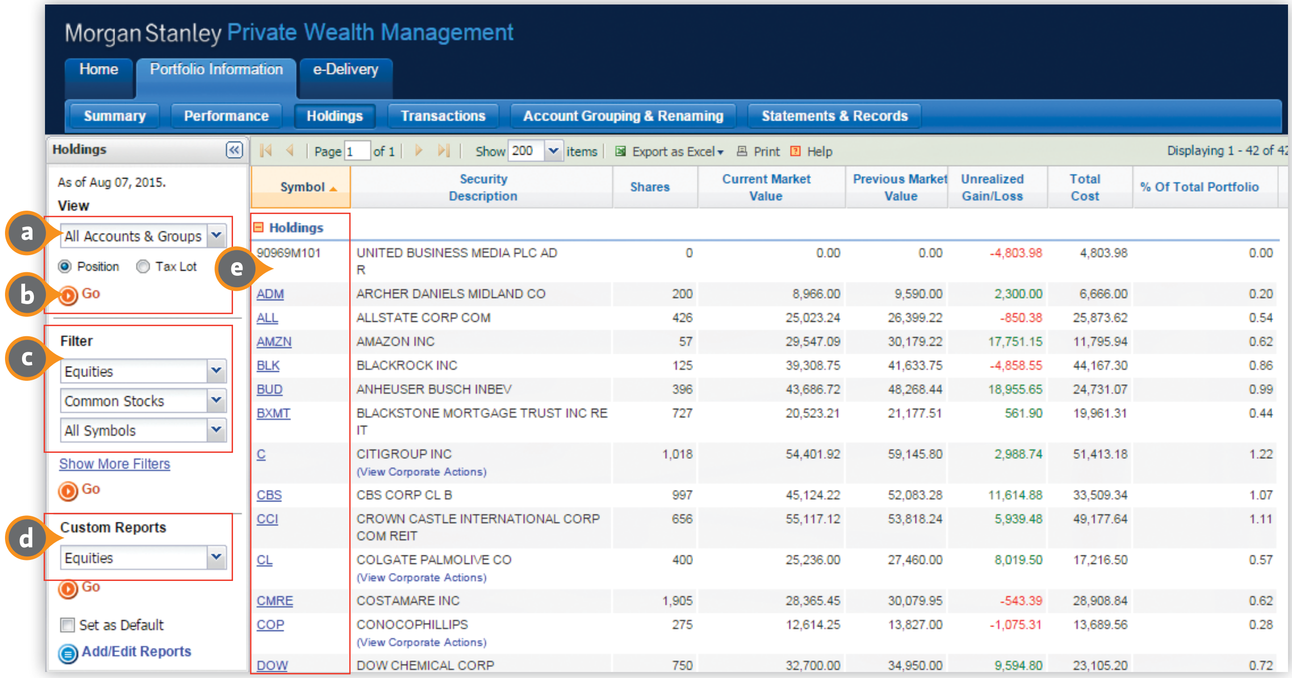
Monitor Your Performance

The Performance screen summarizes your performance since inception or year-to-date against your portfolios' benchmarks.

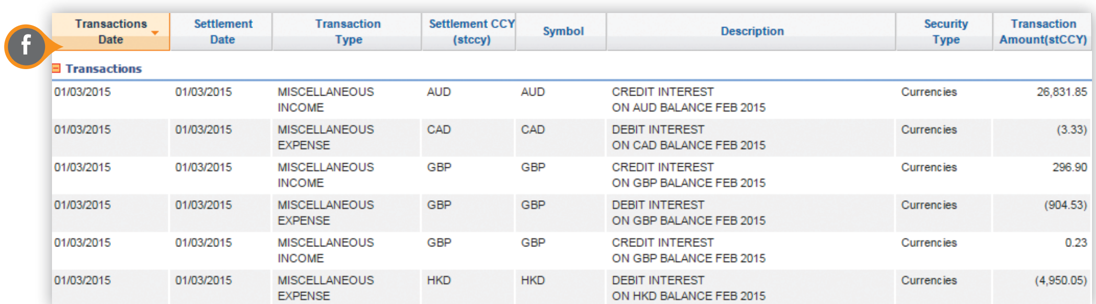
- **f** Inception value summary report.
- **g** Year-to-date weighted performance report.

View Your Account Details

The PWM Holdings screen provides you with detailed information on your individual holdings. You can summarize positions on a consolidated level or by security currency.



Symbol	Security Description	Shares	Current Market Value	Previous Market Value	Unrealized Gain/Loss	Total Cost	% Of Total Portfolio
Holdings							
90969M101	UNITED BUSINESS MEDIA PLC AD R	0	0.00	0.00	-4,803.98	4,803.98	0.00
ADM	ARCHER DANIELS MIDLAND CO	200	8,966.00	9,590.00	2,300.00	6,666.00	0.20
ALL	ALLSTATE CORP COM	426	25,023.24	26,399.22	-850.38	25,873.62	0.54
AMZN	AMAZON INC	57	29,547.09	30,179.22	17,751.15	11,795.94	0.62
BLK	BLACKROCK INC	125	39,308.75	41,633.75	-4,858.55	44,167.30	0.86
BUD	ANHEUSER BUSCH INBEV	396	43,686.72	48,268.44	18,955.65	24,731.07	0.99
BXMT	BLACKSTONE MORTGAGE TRUST INC RE IT	727	20,523.21	21,177.51	561.90	19,961.31	0.44
C	CITIGROUP INC (View Corporate Actions)	1,018	54,401.92	59,145.80	2,988.74	51,413.18	1.22
CBS	CBS CORP CL B	997	45,124.22	52,083.28	11,614.88	33,509.34	1.07
CCI	CROWN CASTLE INTERNATIONAL CORP COM REIT	656	55,117.12	53,818.24	5,939.48	49,177.64	1.11
CL	COLGATE PALMOLIVE CO (View Corporate Actions)	400	25,236.00	27,460.00	8,019.50	17,216.50	0.57
CMRE	COSTAMARE INC	1,905	28,365.45	30,079.95	-543.39	28,908.84	0.62
COP	CONOCOPHILLIPS (View Corporate Actions)	275	12,614.25	13,827.00	-1,075.31	13,689.56	0.28
DOW	DOW CHEMICAL CORP	750	32,700.00	34,950.00	9,594.80	23,105.20	0.72

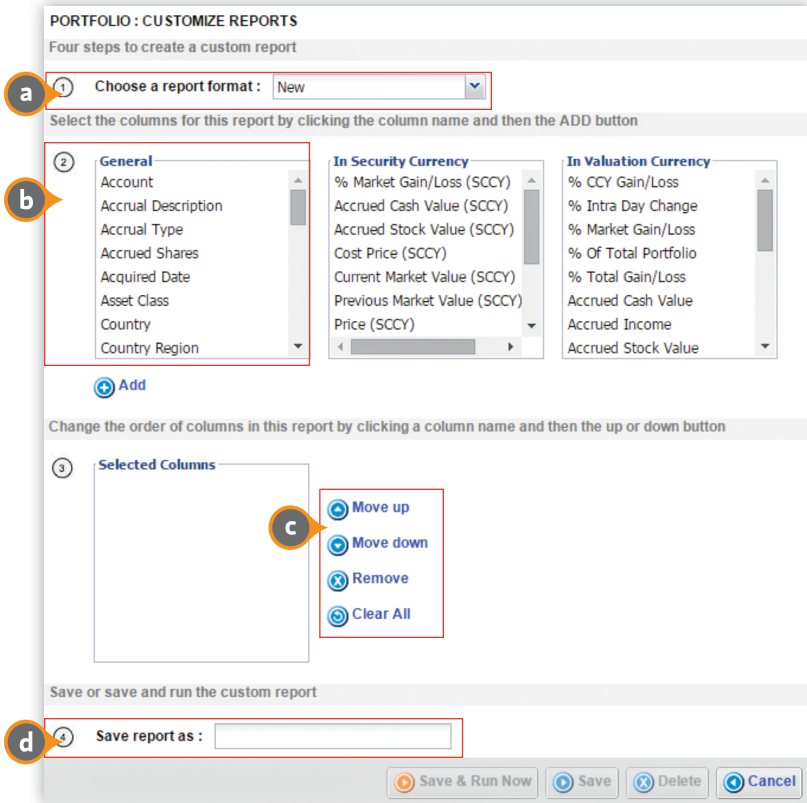


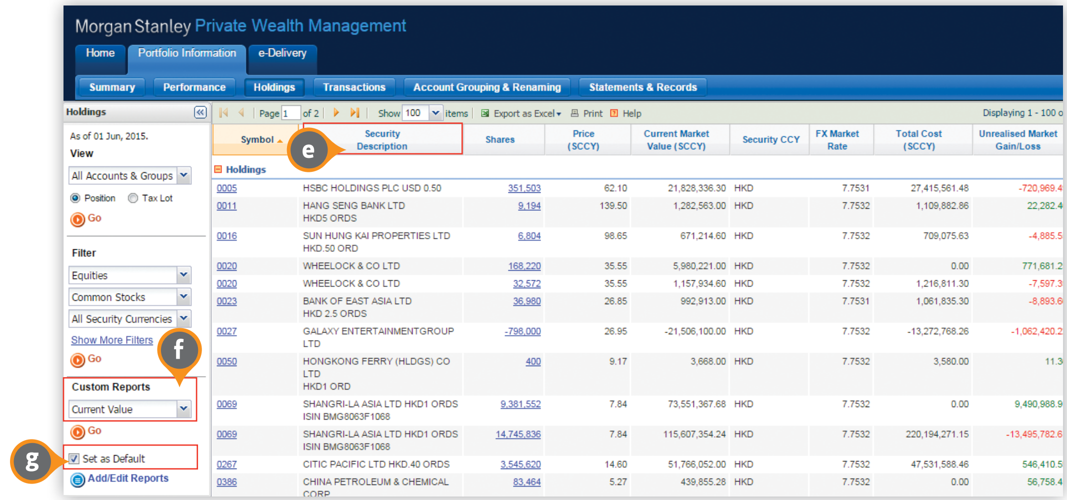
Transactions Date	Settlement Date	Transaction Type	Settlement CCY (stccy)	Symbol	Description	Security Type	Transaction Amount(stCCY)
Transactions							
01/03/2015	01/03/2015	MISCELLANEOUS INCOME	AUD	AUD	CREDIT INTEREST ON AUD BALANCE FEB 2015	Currencies	26,831.85
01/03/2015	01/03/2015	MISCELLANEOUS EXPENSE	CAD	CAD	DEBIT INTEREST ON CAD BALANCE FEB 2015	Currencies	(3.33)
01/03/2015	01/03/2015	MISCELLANEOUS INCOME	GBP	GBP	CREDIT INTEREST ON GBP BALANCE FEB 2015	Currencies	296.90
01/03/2015	01/03/2015	MISCELLANEOUS EXPENSE	GBP	GBP	DEBIT INTEREST ON GBP BALANCE FEB 2015	Currencies	(904.53)
01/03/2015	01/03/2015	MISCELLANEOUS INCOME	GBP	GBP	CREDIT INTEREST ON GBP BALANCE FEB 2015	Currencies	0.23
01/03/2015	01/03/2015	MISCELLANEOUS EXPENSE	HKD	HKD	DEBIT INTEREST ON HKD BALANCE FEB 2015	Currencies	(4,950.05)

- **a** Filter by account or account groups.
- **b** To refresh the report with intraday prices, click *Go*.
- **c** Sort by specific symbols.
- **d** Customize an existing report or create a new one (for details, see next page).
- **e** To view the most recent research on an individual security, click on that symbol. Click the blue link to view any activity within the last 90 days.
- **f** Recent transactions.

Customize Your Reports

To assist in the analysis of your holdings, you can create new reports or customize existing ones by adding or removing report columns. You can save the format of your report and generate it again at any time.





a Create a new report, or customize an existing one and save it under a new name.

b Select the field(s) you want to appear in the report, then click *Add*. To select more than one at a time in a category, hold down the *Ctrl* key.

c To change the sequence in which the column appears, select the field and move it up or down; or to remove one or more fields from a report, select the field and click *Remove*.

d To save the customized report format, type in a name here.

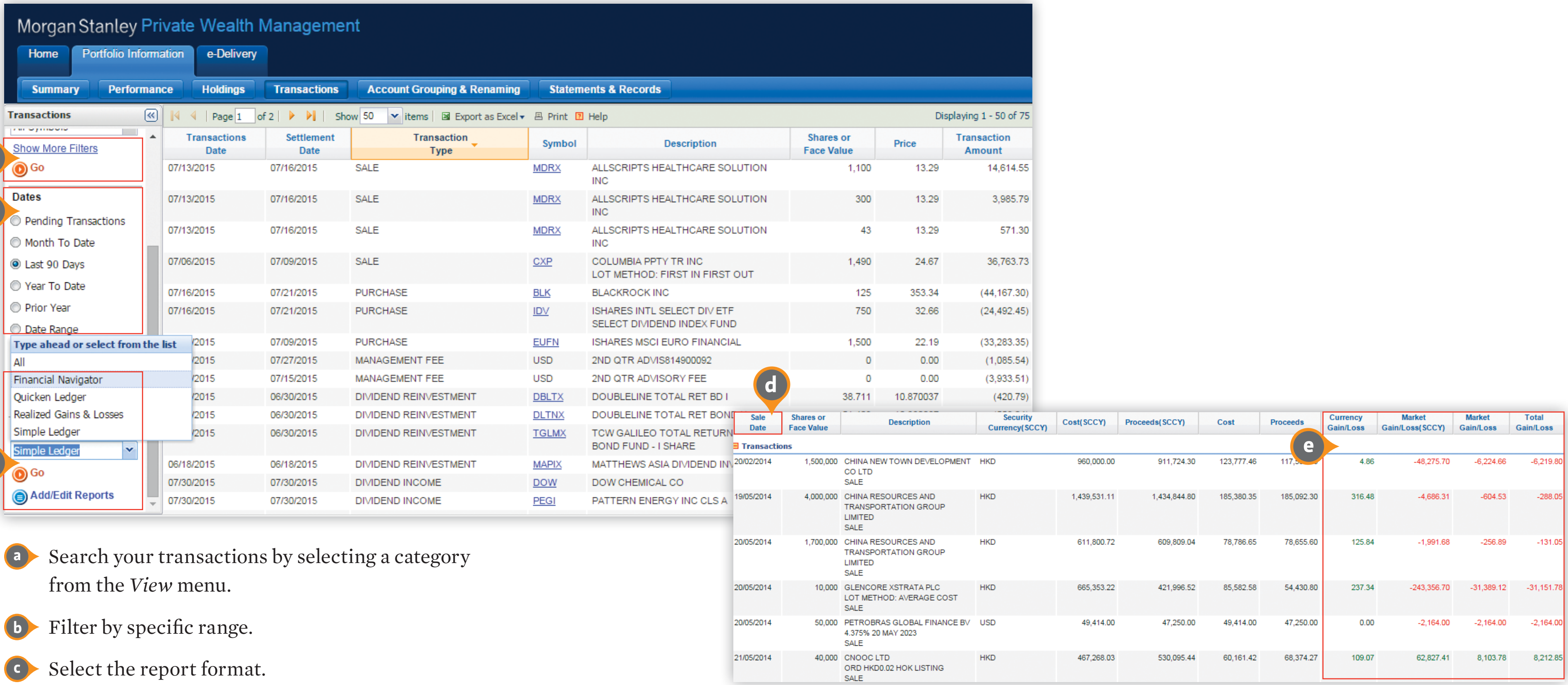
e The fields you specified appear in the report in the positions you specified.

f The name of your customized report appears here.

g Make this report your default for *Holdings*.

View Your Transactions

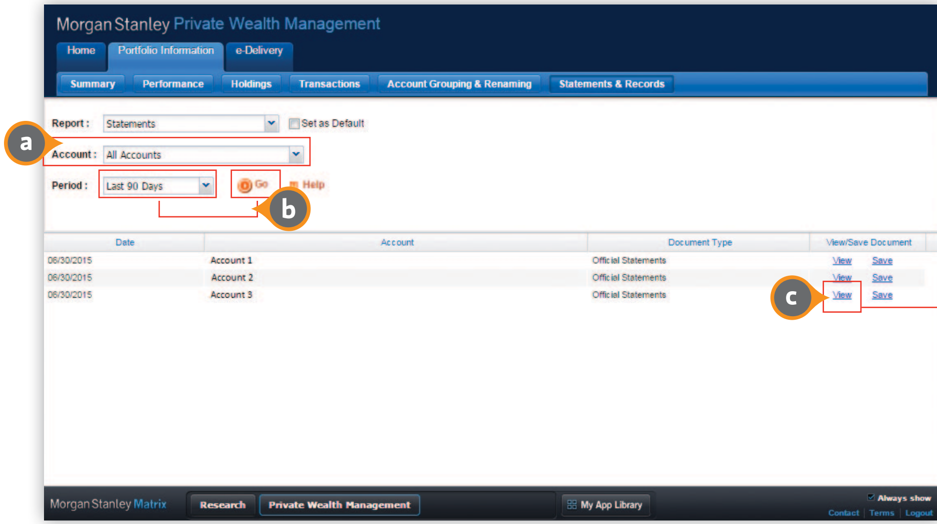
You can view your transactions by account, asset class, country, ticker symbol, security type and transaction type. The PWM Transactions screen presents a complete accounting of all the activity in your portfolio for the last two years. You can also view specific settlement currency on your transaction ledger. The transactions screen also provides access to realized gains and losses.



- **a** Search your transactions by selecting a category from the *View* menu.
- **b** Filter by specific range.
- **c** Select the report format.
- **d** Clicking any column sorts the report by that column.
- **e** Realized-gains-and-losses format.

View Your Monthly Statements

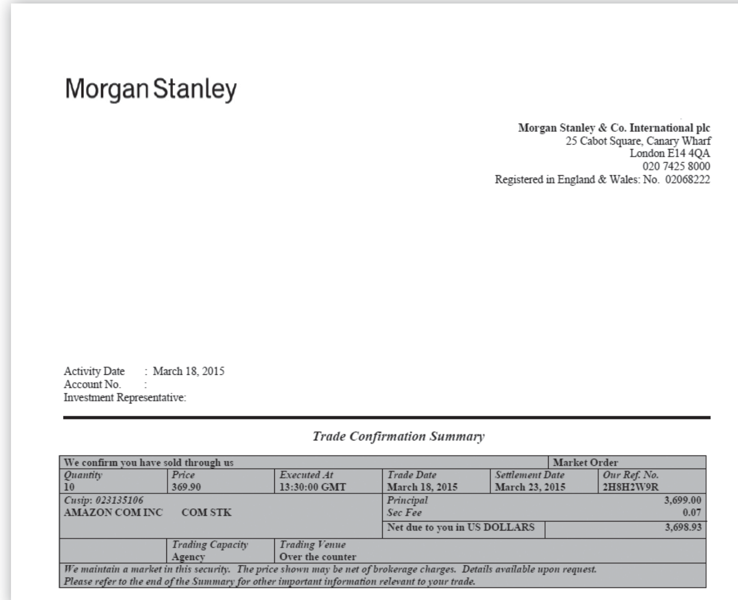
Our Comprehensive Statements and Records service provides access to monthly statements, trade confirms and tax forms. You can also elect to receive statements exclusively online and reduce mail delivery through our eDelivery service.



a To display a statement, click on the account. To open the statement in a separate window, right-click and choose *Open* in New Window.

b Select the statement type and period; then click *Go*.

c Click *View* to access your monthly statement.



Morgan Stanley

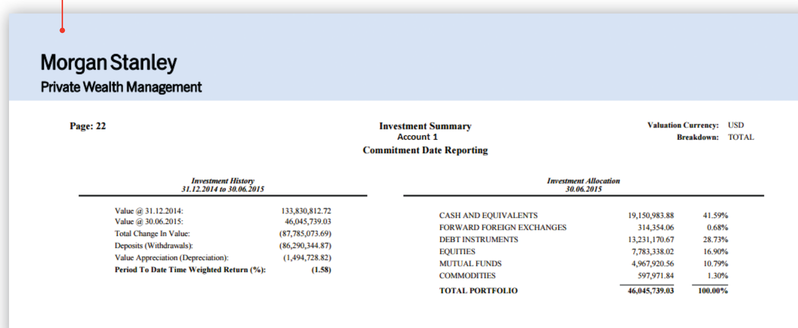
Morgan Stanley & Co. International plc
25 Cabot Square, Canary Wharf
London E14 4QA
020 7425 8000
Registered in England & Wales: No. 02068222

Activity Date : March 18, 2015
Account No. :
Investment Representative:

Trade Confirmation Summary

We confirm you have sold through us					Market Order
Quantity 10	*Price* 369.90	*Executed At* 13:30:00 GMT	*Trade Date* March 18, 2015	*Settlement Date* March 23, 2015	*Our Ref. No.* 2H8H2W9R
Cusip: 023135106 AMAZON COM INC COM STK			*Principal*		3,699.00
			Sec Fee		0.07
			Net due to you in US DOLLARS		3,698.93
	Trading Capacity Agency	*Trading Venue* Over the counter			
We maintain a market in this security. The price shown may be net of brokerage charges. Details available upon request. Please refer to the end of the Summary for other important information relevant to your trade.					

The PWM Statements and Records page provides a five-year history of tax documents and a 12-month history of trade confirmation summary documents.



Morgan Stanley
Private Wealth Management

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Investment Summary
Account 1
Commitment Date Reporting

Valuation Currency: USD
Breakdown: TOTAL

Investment History
31.12.2014 to 30.06.2015

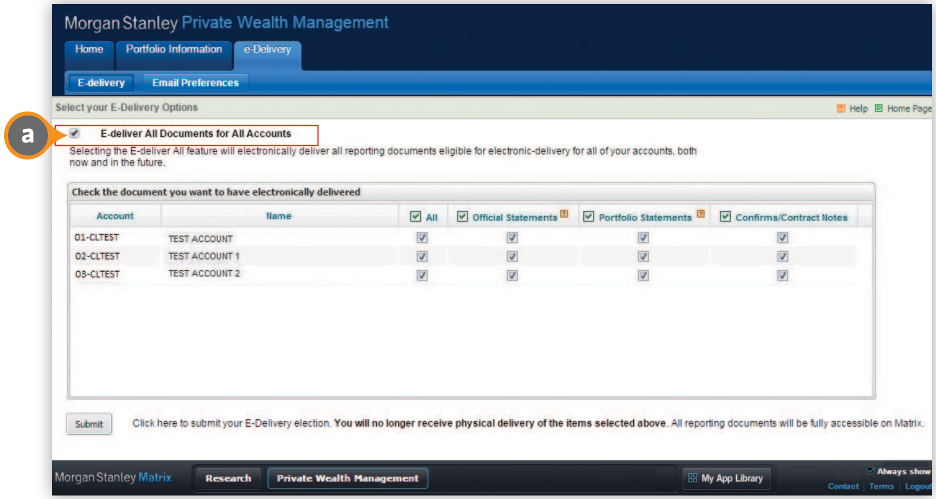
Value @ 31.12.2014:	133,830,812.72
Value @ 30.06.2015:	46,045,739.03
Total Change In Value:	(87,785,073.69)
Deposits (Withdrawals):	(86,290,344.87)
Value Appreciation (Depreciation):	(1,494,728.82)
Period To Date Time Weighted Return (%):	**(1.58)**

Investment Allocation
30.06.2015

CASH AND EQUIVALENTS	19,150,983.88	41.59%
FORWARD FOREIGN EXCHANGES	314,354.06	0.68%
DEBT INSTRUMENTS	13,231,170.67	28.73%
EQUITIES	7,783,338.02	16.90%
MUTUAL FUNDS	4,967,920.56	10.79%
COMMODITIES	597,971.84	1.30%
TOTAL PORTFOLIO	**46,045,739.03**	**100.00%**

eDelivery Services

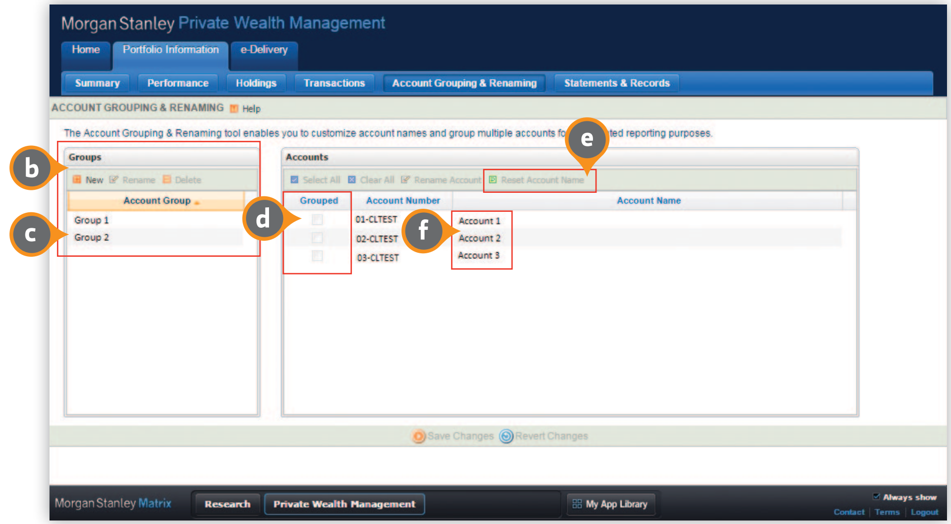
Under eDelivery, you can suppress your monthly statements and trade confirms.



a Receive monthly statements and trade confirms exclusively online.

Group and Rename Your Accounts

To assist in the recognition, evaluation and allocation of your portfolio, the account grouping and renaming service makes it easy to consolidate your accounts into logical groupings of your choice.



b To create or delete an account grouping, click here.

c Name the account grouping.

d Select the account(s) you want to group.

e To go back to the original account name, click *Reset*.

f Select an account, and type in the new name.

HARDWARE/SOFTWARE REQUIREMENTS

To use the Morgan Stanley Private Wealth Management Online platform, you must have an authorized user ID and password. Minimum recommended display resolution is 1024 x 768. Your PC must be equipped with a Web browser. For optimal performance, we recommend Microsoft® Internet Explorer. Other browser add-ons recommended are Adobe® Acrobat® Reader, Adobe® Flash Player, RealNetworks® RealPlayer and Java Runtime Environment.

CONNECTING TO MORGAN STANLEY

1. On the location line of your browser, enter the URL: https://matrix.ms.com. You can also link to the client platform from the Morgan Stanley home page (www.morganstanley.com).
2. Enter your username and password. If your services require the use of a SecurID® card, be sure to have this ready as well. Logging on will take you to your personal home page.

WORLDWIDE SUPPORT

For technical assistance, password resets or connection problems, call our technical support number:

US/Canada
+1 800 303-2495

Hong Kong
+ 852 2848-5999

Latin America
+1 718 754-5444 (US)

London
+44 (0)20-7425-8169

Singapore
+65 6834-6860

Sydney
+61 (0)2-9770-1505

Tokyo
+81 (0)3-6836-9000

For content-related issues, call your account representative.

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