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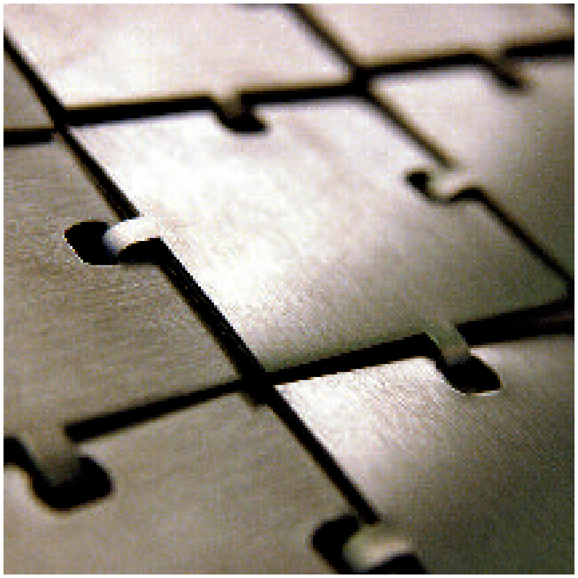

Marcia F. Person

First Vice President-Wealth Management
Senior Investment Management Specialist
Senior Portfolio Manager

» Earning your business every day

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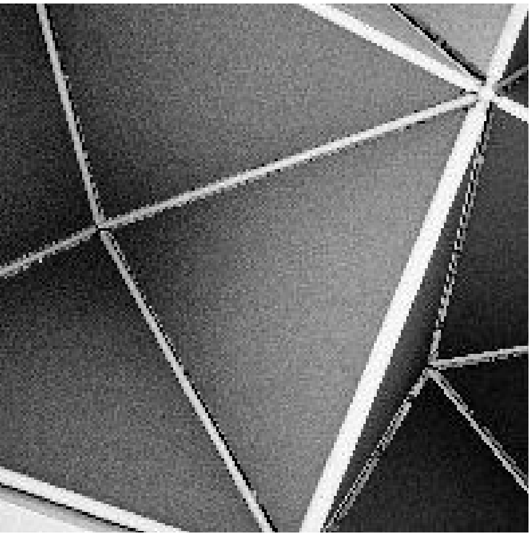
MY MISSION



As my valued client, *your* interests are my first priority. My responsibility to you goes far beyond investing - it is my obligation to help you create and protect your financial legacy. Immersed in all phases of your financial life, your unique personal circumstances will be carefully considered before investment recommendations are made. Maintaining a meaningful relationship that grows over time and providing high quality personalized service are the cornerstones of my business.

MY VISION

Listening to your unique concerns and understanding your goals will form the foundation of our relationship. Far more than simply investing money, I believe achieving financial freedom begins by creating a sound plan. Together we will develop a strategy that will serve as a guide when short-term worries and temptations threaten to cloud your judgment. I will work to understand your needs and will dedicate time and effort to ensure that your portfolio is consistent with your personal values. Recognizing that needs change over time, my staff and I will be available to respond to changes in your situation and to adjust your plan as required.

My Background

Earning a Bachelor of Arts degree in Psychology and Sociology, my early professional years were spent working with emotionally disturbed and mainstream school children, and as a gemologist in a family owned jewelry business. Both of these careers allowed me to do what I do best-identify needs and create strategies designed to address your problems.

In 1994 I had the good fortune to join what is now Morgan Stanley Smith Barney. With a desire to utilize my experience and abilities I began supporting clients in their quest for financial freedom. I earned the Senior Portfolio Manager title in 1999 and was named First Vice President of Investments in 2003. I achieved my Financial Planning Specialist designation in 2004. My personal, focused approach to both business and individual relationships has helped me develop long lasting associations and a faithful clientele.

The Morgan Stanley Smith Barney Advantage

Our approach is simple. We want to know as much as we can about our clients, so we're in the best possible position to help them. And that doesn't mean we just want to know about their finances

True, we have to understand what your assets and liabilities are, and how your portfolio is structured. But the more important information has to do with your goals for yourself and your family, your feelings about where you are and where you hope to be and, of course, your fears, and the things that might prevent you from getting what you want.

Because everyone is different, we tailor our recommendations for each client's unique set of goals and challenges. Maybe you want to retire at 55 and start a new business. Maybe you want to be able to pay both college tuition for your child and nursing home care for your mother. Maybe you're in the middle of a divorce and you want to ensure your children's inheritance doesn't go to the future spouse of your ex.

This in-depth knowledge of you, combined with our in-depth knowledge of planning and investing, will help us create strategies aimed at trying to achieve the things you really want. And we have the freedom—and the good fortune—to implement those strategies using the products, services and skills of a large financial services firm.

It's time to throw out your notions of what you can talk about with us. We look forward to the conversation.

The Way I Do Business

I know how hard my clients work for their money, and why. They do it to build a meaningful life for themselves, their family and their community. I work just as hard to help them achieve that life. I'm backed by years of experience helping clients manage their wealth and access the depth of resources that comes from being part of one of the world's largest financial firms.

But before I develop any specific recommendations, I take the time to understand who you are as an individual and what you want to accomplish with your wealth and your life. We will work through the following process together:

Step 1. Setting Your Financial Objectives

I'll begin our relationship by asking questions—a lot of questions. Like what you want to do with your life, the things you want to have, and whether you'd like to pass any of your wealth to others. I'll ask about your current financial resources, your time horizon for various goals, your tolerance for risk—even how your liabilities are structured. If you're a business owner, we also might discuss your current banking and cash-management needs.

Step 2. Developing Your Wealth Management Strategy

Based on your input, my recommendations will likely address income and retirement planning, asset protection, investment management, strategic borrowing, wealth transfer and business succession. Of course, your plan will include an asset allocation strategy designed to achieve a return in line with your risk tolerance and investment time horizon.

Step 3. Implementing Your Plan

After presenting you with a detailed strategy for your portfolio, I work closely with you to bring the elements to life. Should we decide that outside money managers are appropriate for you, we will rely on our research to select from the hundreds of investment-management firms competing for your business. Or perhaps you'd prefer individual securities; if so, I can help identify specific stocks, bonds and other securities that may be suitable for your portfolio. Whatever approach we decide on, I will help keep your portfolio on track.

Step 4. Reviewing Your Performance

When your personal situation or market conditions change significantly, I can recommend adjustments to your portfolio as necessary. Additionally, you will receive a comprehensive quarterly review that outlines your portfolio's performance and whether it is on track toward meeting expectations.

Diversification does not guarantee a profit or protect against loss.

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