

MorganStanley  
SmithBarney



## The Casco Bay Group at Morgan Stanley Smith Barney

» Bringing You  
The Power Of Planning



# Our Mission



For an individual, corporate executive, business owner or trusted professional, our team exists for one reason: to bring a disciplined process to your financial plan by utilizing the various talents of each of our team members to present thoughtful strategies that leverage the vast resources of our firm and to deliver these strategies in a clear, concise way. We will continuously evaluate these strategies and work to anticipate your future financial needs. Why do we do this? – Each of us has a passion for working through complex financial issues and our clients need advisors who can help shape their financial life and create focus.

## Our Vision

Together with our clients we will set forth a plan with such clarity that we begin our relationship with a feeling of confidence and purpose toward helping you achieve the stated goals. Through regular interaction, we monitor our clients' financial plans so that they stay consistent with their goals, however their needs evolve. We are committed to furthering our education to provide quality advice as your trusted advisors. Because of this, we aim to exceed the expectations of our clients, and they in turn should be better prepared to spend their valuable time focusing on their families and other truly notable endeavors.

## Meet the Professionals



### **DOUGLAS S. BEAN, CIMA® CPWA<sup>SM</sup>**

Senior Vice President - Wealth Management  
Financial Advisor

Doug has been with Morgan Stanley Smith Barney or predecessor firms since 1987. As a designated Certified Investment Management Analyst<sup>SM</sup> (CIMA<sup>®</sup>) from the Wharton School and with a Bachelor's degree in Business with a concentration in Finance from Boston University, Doug handles our capital markets analysis, portfolio management and tailored lending services. Doug is also a member of the Investment Management Consultants Association (IMCA) and through them participated in the inaugural class for The Chartered Private Wealth Advisor<sup>SM</sup> (CPWA<sup>SM</sup>) program. This program is a designation created specifically for financial advisors and consultants who work with high-net-worth clients on the life-cycle of wealth: accumulation, preservation and distribution. Doug is firmly committed to long-term relationships and strives to deliver exceptional client service. He lives in Yarmouth, Maine, with his wife, Denise, and two children, Kathryn and Philip.

**BRIAN R. PRICHARD**

Second Vice President - Wealth Management  
Financial Advisor  
Financial Planning Specialist

Brian attended Tulane University on a full Naval ROTC scholarship, after which he served five years as a Naval Officer. He left the Navy to join Morgan Stanley Smith Barney and its predecessor firm in 1998 while living in Philadelphia. His focus on our team is working with clients' business and corporate benefit and compensation plans, among other planning issues typically encountered by corporate executives. He has co-portfolio management and asset allocation responsibilities with Doug. He also serves as the Alternative Investments coordinator for his branch office. Brian, his wife, Lindsey, and their two sons make their home in Kennebunkport, Maine. Brian serves on the Board of Directors and the Investment Committee for the Pine Tree Council of the Boy Scouts of America.

**CHADWICK A. WEBER**

Financial Advisor  
Financial Planning Specialist

Chad's responsibility in working with clients is to bring the pieces together into a broader overall plan addressing the longer-term issues. Chad applies in-depth financial planning – trust, retirement, estate, education, philanthropic, and asset allocation – to confirm that goals are being addressed. Chad is a graduate of the University of Maine School of Law and is a member of the Bar in Maine and Massachusetts, although not serving in that capacity at Morgan Stanley Smith Barney. He attended the University of North Carolina after serving in the Army's only airborne interrogation company specializing in Russian language. Chad lives in Cumberland, Maine with his wife, Jennifer, and family.

**MARY R. GROSS**

Financial Advisor  
Financial Planning Associate

Mary has over a decade of wealth management experience. Mary focuses her talents on new business planning development, 401(k) consulting and enhancing the client experience for the Casco Bay Group's clients. Mary is a 1989 graduate of the University of South Dakota, where she was born and raised. Mary and her husband, Don, moved to Portland, Maine in 1991 and are raising their son, Bennett, and daughter, Madeline.

**JOAN H. VICKERY**

Registered Associate  
Financial Planning Associate

Joni has been with Morgan Stanley Smith Barney and its predecessor firm since 1998. She graduated from Thomas College in Waterville, Maine with both Business Management and Travel and Tourism degrees. Joni handles account opening, maintenance, service and administrative issues. Joni and her husband, Ben, along with daughter, Haley, live in Gorham, Maine.

**KRISTOFFER A. NOBLE**

Consulting Group Analyst

Kris has been working at Morgan Stanley Smith Barney and its predecessor firm since 2000 and joined The Casco Bay Group in 2003. His primary responsibilities are report production and investment manager analysis. Kris graduated from the University of New Hampshire in 1999 with a Bachelor of Science in Business Administration and a minor in Finance. Kris and his wife, April, and daughters, Sydney and Ava, reside in Limington, Maine.

# The Way We Do Business



## **THE PROFESSIONAL DURING CAREER TRANSITION AND RETIREMENT:**

There are certain issues that specifically affect individuals during a career transition. Careful attention to detail is critical to determine that there are no unwanted financial surprises.

We will:

- Review overall financial plan in transition “down-time” to confirm that a cohesive plan exists.
- Examine estate plan, recommend updating wills/trusts if moving to a new state, update beneficiaries for new corporate plans.
- Determine whether there is adequate liquidity for a transition, or structure assets in a beneficial way to provide transitional assets especially in the case of physical relocation that forces a household move.
- Determine how to handle properly the forced sale of employee stock options.
- Evaluate potential required distributions from a deferred compensation plan.
- Aim to manage risk through hedging or monetizing a concentrated stock position.
- Discuss 401(k)/Profit Sharing plan rollover options.
- Evaluate asset and liability structure.
- Assist clients in understanding issues associated with control and restricted stock when applicable, and follow the applicable rules when making transactions.

## **HOW WE WORK WITH BUSINESSES AND CORPORATIONS:**

We are dedicated to assisting businesses with a vast array of services. Our goal is to provide clients with creativity, quality and excellence.

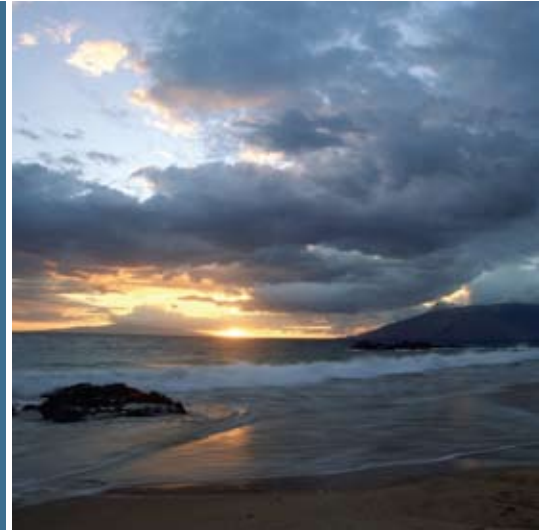
We provide consulting in the following areas:

- Qualified Retirement Plans
- Non-Qualified Retirement Plans (Deferred Compensation, Supplemental Executive Retirement Plans)
- Corporate Stock Plans (Employee Stock Option and Restricted Stock)
- Corporate Cash Management
- Foreign Exchange/Hedging
- Investment Banking
- Financing and Lending

## **HOW WE PARTNER WITH CLIENTS’ TRUSTED PROFESSIONALS:**

Whether you own a CPA firm, Executive Recruiting or Outplacement company, or are in another industry in which you work with clients who are facing financial changes, Morgan Stanley Smith Barney’s Professional Alliance Group may be of interest to you. More and more clients are seeking comprehensive solutions from their professional advisors that extend beyond their advisor’s area of expertise and into the arena of financial advice and investing. The Professional Alliance Group Program combines the services you provide clients with the wealth management advice and investment experience of the Casco Bay Group, or one of our nationwide partner teams. An alliance with Morgan Stanley Smith Barney will not only help your value proposition to clients, but may assist you in creating a valuable additional revenue stream. Please contact us for more information about our Firm’s alliance program.

# Critical Business Challenges



## Uncovering Opportunities For Private Business Owners:

Running a successful business is a constant challenge, complete with rising financial pressures, complicated vendor relationships, new and better competition, and frequent human resources issues. One way to help alleviate this stress is to surround yourself with professionals who can advise you on the needs of owners of privately held businesses.

### **Accessing Capital**

To be successful, you need to achieve a delicate balance between growing and leveraging your business. Equally important is finding a compatible lender that understands your unique needs. Morgan Stanley Smith Barney can offer access to a variety of business-lending strategies to help with those needs.

### **Managing Cash Flow**

Maintaining adequate funds on hand, while seeking to maximize return on “nonworking” capital is a difficult and time-consuming task. When evaluating providers of working capital accounts, you need to look beyond annual fees and be wary of minimal charges that can become substantial outlays. If you wish, we can compare the services you’re receiving with those you’d receive from Morgan Stanley Smith Barney’s Business Financial Management Account<sup>SM</sup>, an account that enables you to simplify your business cash management and potentially improve the return on cash balances.

### **Planning for Retirement**

While a properly designed retirement plan helps you to attract and retain qualified employees, it can also generate substantial tax savings for the business. To determine which plan best suits your business, allow us to run a free needs-based retirement plan analysis.

### **Protecting Your Business’ Future**

Most likely your business is your largest asset and greatest source of income; and you’re probably interested in protecting that business and perhaps passing on this important asset. Our insurance, trust and estate planning specialists can create strategies designed to help you safeguard and transfer this asset, while potentially reducing estate and gift consequences.

### **Unlocking Liquidity**

At some point, whether for financial, health, lifestyle or other personal reasons, you may wish to step back from your business, perhaps to have your children or a trusted business partner take over. Determining the most opportune time to exit the business will depend on several factors. We can help you plan ahead.

### **Investing Your Personal Wealth**

You’ve achieved a level of success in your professional life that has made it important to have a personal investment strategy, one designed to generate additional wealth and preserve the assets you’ve worked hard to accumulate. We can help you anticipate your evolving needs and react accordingly – creating new strategies, changing asset allocation or deciding to use a professional money manager.

All commercial loans and lines are made by Citibank, N.A., equal opportunity lender. All credit products are subject to satisfaction of Citibank, N.A. (Member FDIC) and/or its banking or lending affiliates. Minimum balances and/or fees may apply to certain products. See your banker for details.

Work. Money. Life.



## **MAKING WEALTH WORK FOR THE CORPORATE EXECUTIVE**

When success came to you, it did not announce itself. It crept up, quietly, while you kept on working. More responsibility. More compensation. Soon, more strings. Eventually your time started to feel like it was no longer your own, and you wealth may have started to feel the same way. Even the language of how you were paid reinforced the notion. "Restricted stock." "Lock-up periods." Compensation that wasn't actually paid to you, but was instead "deferred." And "options" that often seemed like anything but.

One day you looked up from your work and realized that an uncomfortable proportion of your wealth was tied up in the fortunes of one company. For a person who values a sense of control, this realization did not creep up on you. It hit you like a ton of bricks.

The shares you thought you couldn't touch might become a portfolio that is not only diversified and accessible, but also tuned to your long-term wealth goals. Your stock options could be protected against downward moves in the stock price. Your income stream could be protected against the disruptions and occasional "transitions" of corporate life.

The Casco Bay Group can also help you weigh the legal, regulatory and market implications of potential strategies, such as how they might affect your voting rights or ability to collect dividends, or whether they'll signal to the public your attitudes toward the stock's potential.

And it can all be handled with the confidence that comes from having a plan, connecting the life you envision for you and family with the wealth you've earned to take you there.

## **THE RIGHT ADVICE**

A full slate of resources to help implement your comprehensive wealth plan.

### **Asset Protection and Risk Management:**

We can help identify threats that can put your goals at risk, and help you deal with them using the resources of one of the world's strongest financial firms.

- Protect your stream of income
- Provide downside stock price protection
- Diversify a concentrated stock position
- Monetize restricted stock
- Create a plan for efficient transfer of wealth to heirs or charity

### **Lifestyle Management:**

We will work to help your family achieve their goals – and help your most cherished causes achieve their mission – while potentially reducing your taxes.

- Plan to achieve your personal goals - buying the vacation home, traveling for pleasure
- Make gifts to family
- Fund family or charitable trusts
- Coordinate philanthropic goals
- Implement structures designed to pass both your wealth and your values to the next generation as part of an overall legacy plan

**Specialized Corporate Executive Services:**

We can provide expertise and transaction support with respect to your concentrated stock position.

- Guard against insider trading perceptions
- Trade while avoiding signaling the market
- Borrow to unlock the value of restricted securities
- Create strategies aimed at deferring or minimizing capital gains taxes
- Conduct a personal and professional risk analysis
- Gain access to tax services via strategic firm partnerships

**Income and Cash Flow:**

We can help you mobilize restricted securities and other forms of executive compensation to fund the needs of your life, within an overall wealth management plan and in full compliance with trading regulations.

- Improve or bridge disruptions to cash flow
- Fund large-ticket purchases
- Pay education expenses
- Buy, build, renovate or refinance a home
- Meet tax obligations
- Pledge collateral to assist family members
- Raise cash while deferring capital-gains taxes
- Create strategies for guaranteed retirement income

**Asset Management:**

We offer investment expertise that integrates your concentrated position with the rest of your portfolio – both liquid and illiquid – to develop a strategy that coincides with your overall wealth management plan.

- Manage cash
- Develop an asset allocation aimed at optimizing your portfolio
- Implement an investment policy statement
- Manage your concentrated position so that it works for you rather than against you
- Create investment strategies that manage capital gains, gift and income taxes

**Comprehensive Wealth Management and Implementation:**

- Our goal is to ensure your wealth works
- Define personal philosophies and objectives
- Preserve two valuable resources: time and money
- Get organized to provide simplicity and help ensure implementation of developed strategies
- Augment existing relationships with a single point of contact - The Casco Bay Group at Morgan Stanley Smith Barney

# The Power of Professional Alliances

## Enhancing Your Professional Practice with The Casco Bay Group at Morgan Stanley Smith Barney

As a trusted advisor to your clients, you know that the most important role you play is helping your clients meet their goals and objectives while continuing to search for ways to exceed their expectations. More and more clients are seeking comprehensive solutions from their professional advisors that extend beyond their advisor's area of expertise and into the arena of financial advice and investing. The Professional Alliance Group Program combines the solutions you provide clients with the wealth management advice and investment experience of The Casco Bay Group at Morgan Stanley Smith Barney. An alliance with us will not only help enhance your value proposition to clients, but you may be able to create a new revenue stream to supplement your business income.

By creating an alliance with The Casco Bay Group, your clients will gain access to exceedingly comprehensive and expansive investment strategies, and you will be able to:

- **Expand** the services you offer clients
- **Leverage** the expertise of an industry leader in wealth management
- **Increase** potential of profitability through a net recurring revenue stream
- **Distinguish** your firm from the competition

With both individuals and businesses looking for more comprehensive financial solutions from their professional advisors, it makes sense to develop a referral relationship with The Casco Bay Group at Morgan Stanley Smith Barney who can provide your clients access to a wealth management platform with a variety of investment advisory services. This professional alliance can expand the level of services you can offer your clients, potentially increase your revenues and allow you to distinguish your firm from the competition.

## 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 Morgan Stanley Smith Barney.

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





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All commercial loans and lines are made by Citibank, N.A., equal opportunity lender. All credit products are subject to satisfaction of Citibank, N.A. (Member FDIC) and/or its banking or lending affiliates. Minimum balances and/or fees may apply to certain products - see your banker for details.

Diversification does not ensure against loss.

Borrowing against securities may not be suitable for everyone. If the value of the securities should decline below a minimum level, you may be subject to a collateral call without specific advance notice, requiring you to deposit additional cash or securities. If you cannot do so, all or a portion of your collateral could be liquidated, and a potentially taxable event could result. You are not entitled to choose which securities are sold or any extension of time to meet a collateral call. A concentrated portfolio holding a single or a few securities may be subject to greater risk of a collateral call than a diversified portfolio; a diversified portfolio will tend to be less subject to a sharp decline resulting from the negative performance of a single security. Availability, qualifications, and other restrictions may vary by state. Ask your Financial Advisor for details.

There is no guarantee that these strategies will succeed. This information is intended to illustrate products and services available. The strategies do not necessarily represent the experience of other clients, nor do they indicate future performance. Investment results may vary. The investment strategies presented are not appropriate for every investor. Individual clients should review with their Financial Advisors the terms and conditions and risks involved with specific products or services. Past performance is no guarantee of future results.

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