## Carla Harris

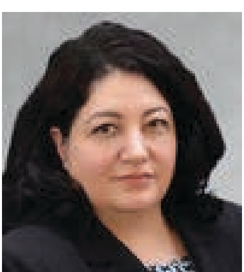
*Vice Chairman, Managing Director*
*Senior Client Advisor*
*Morgan Stanley*

Carla Harris is a Vice Chairman, Managing Director and Senior Client Advisor at Morgan Stanley. She is responsible for increasing client connectivity and penetration to enhance revenue generation across the firm. She formerly headed the Emerging Manager Platform, the equity capital markets effort for the consumer and retail industries and was responsible for Equity Private Placements. In her 30 year career, Ms. Harris has had extensive industry experiences in the technology, media, retail, telecommunications, transportation, industrial, and healthcare sectors. In August 2013, Carla Harris was appointed by President Barack Obama to chair the National Women's Business Council.

For more than a decade, Ms. Harris was a senior member of the equity syndicate desk and executed such transactions as initial public offerings for UPS, Martha Stewart Living Omnimedia, Ariba, Redback, the General Motors sub-IPO of Delphi Automotive, and the $3.2 Billion common stock transaction for Immunex Corporation, one of the largest biotechnology common stock transactions in U.S. history. Ms. Harris was named to Fortune Magazine's list of "The 50 Most Powerful Black Executives in Corporate America," Fortune's Most Influential List, U. S. Bankers Top 25 Most Powerful Women in Finance (2009, 2010, 2011), Black Enterprise's Top 75 Most Powerful Women in Business (2017), and "Top 75 African Americans on Wall Street," and to Essence Magazine's list of "The 50 Women Who are Shaping the World," Ebony's list of the Power 100 and "15 Corporate Women at the Top" and was named "Woman of the Year 2004" by the Harvard Black Men's Forum and in 2011 by the Yale Black Men's Forum.

Prior to joining Morgan Stanley, Carla received an MBA, Second Year Honors from Harvard Business School and an AB in economics from Harvard University, Magna Cum Laude. Carla has also received Honorary Doctorates of Laws, Humanities and Business from Marymount Manhattan College, Bloomfield College, Jacksonville University, Simmons College, the College of New Rochelle, St. Thomas Aquinas College and Fisk University, Wake Forest University and Felician University respectively. Carla Harris is actively involved in her community and heartily believes that "we are blessed so that we can be a blessing to someone else."

She is the past Chair of the Board of the Morgan Stanley Foundation and of The Executive Leadership Council, and sits on the boards of Sponsors for Educational Opportunity (SEO), A Better Chance, Inc, and St. Vincent's Hospitals, and is an active member of the St. Charles Gospelites of the St. Charles Borromeo Catholic Church and the Mark Howell Singers. She is a member of the board of overseers of Harvard University and of the board of directors of the Walmart Corporation. Ms. Harris was co-chair of the National Social Action Commission of Delta Sigma Theta Sorority, Incorporated. She has been named to the New Jersey Hall of Fame (2015) and has received the Bert King Award from the Harvard Business School African American Alumni Association, the 2005 Women's Professional Achievement Award from Harvard University, the Pierre Toussaint Medallion from the Office of Black Ministry of the Archdiocese of New York, the Women of Power Award given by the National Urban League, the Women of Influence Award from The Links, Incorporated and many other awards. In her other life, Carla is a singer who has sold out concerts at the Apollo Theatre, and released her third gospel CD "Unceasing Praise" (2011), her second CD, a gospel album titled, "Joy Is Waiting," was featured on BET Nightly News while her first CD entitled, "Carla's First Christmas," was a bestseller on Amazon.com in New York and in record stores, and was featured on the CBS Evening News with Dan Rather in his "American Dream" segment. She has performed 5 sold out concerts at Carnegie Hall. Carla is also the author of the books, Strategize to Win (2014) and of Expect to Win (2009) (Hudson Press).



**Rose Palazzo**

*Managing Director*
*Head of Financial Planning*
*Morgan Stanley Wealth Management*

Rose Palazzo is a Managing Director and Head of Financial Planning for Morgan Stanley Wealth Management.

Rose joined Morgan Stanley in 2008 as part of the Financial Planning organization to lead the development and launch the Firm's proprietary progress to goals monitoring service. This ground breaking service, introduced ongoing plan monitoring at Morgan Stanley, enabling Financial Advisors to transform their planning discussions with clients.

In her current role as head of Financial Planning, she is responsible for managing the development, implementation and support of Morgan Stanley's financial planning offering. Rose and her team provide Morgan Stanley Financial Advisors with industry leading financial planning capabilities that help them assist their clients define and achieve their goals. Rose was a key architect of Morgan Stanley's proprietary Goals Based Wealth Management platform, Goals Planning System (GPS), launched in 2017. This innovative new platform provides for a differentiated advice framework as well as systematic, ongoing progress to goals reporting that enhances how Morgan Stanley Financial Advisors provide advice and deliver Modern Wealth Management to their clients. She travels extensively meeting with Financial Advisors to raise awareness of the Firm's financial planning offering and to help them effectively engage their clients. Rose is a frequent speaker at Firm and Industry events addressing financial planning topics. She especially enjoys participating in events focused on advancing women in financial services and women and finance.

Prior to joining Morgan Stanley, Rose spent 9 years with Merrill Lynch where she served in a number of roles within the Firm's Financial Planning and Retirement Groups, helping to develop and deliver financial planning tools to their Financial Advisors and clients.

**Caroline N. Gundeck**

*Managing Director*
*Head of PWM Field & Client Engagement*
*Morgan Stanley Wealth Management*

Caroline Gundeck is a Managing Director and Head of Private Wealth Management Client and Field Engagement for Morgan Stanley Wealth Management.

In her role, Caroline is responsible for strategically connecting Financial Advisors and their Ultra High Net Worth (UHNW) clients and prospects to all key areas of the Firm to showcase the strength and depth of the Firm's vast resources. She proactively focuses on UHNW clients' needs across all segments, and identifies customized and comprehensive solutions to deepen client relationships. Caroline represents the Morgan Stanley brand in the marketplace, and is committed to Morgan Stanley's focus on Women and Next Gen. She is dedicated to empowering women and millennials who are investors and clients and in the workplace.

Caroline joined Morgan Stanley in September 2006 and has served in a variety of senior executive roles. Most recently, Caroline established and lead the Client Development Group (CDG). The Client Development Group is designed to strategically connect Financial Advisors and their UHNW clients and prospects to the full capabilities of the Firm. Caroline established and served as Chair of the Wealth Management Women's Network until May 2013. Caroline was the Head of Diversity for National Sales, where she focused on advancing diversity efforts throughout Wealth Management. Prior to joining Morgan Stanley, she was Co-Head of Multicultural Marketing at Merrill Lynch from 2002 to 2006. Previously, she was a Financial Advisor with Merrill Lynch for 20 years and a member of the firm's prestigious Circle of Excellence and Director's Circle.

In 2014, the MAKERS™ inaugural year, Caroline was selected by her Morgan Stanley peers and senior executives throughout the Firm to receive the prestigious MAKERS award: an honor given to women who are groundbreakers, innovators and tireless advocates, whose hard work and dedication shape their respective industries. Her awards also include: The Trailblazer Award from Grace Institute, Woman of the Year, Diversity Leadership, Lifetime Community Achievement, Tribute to Women & Industry, and Outstanding Volunteerism from the United Way, among others.

Caroline is a frequent presenter at conferences and forums on financial services and diversity. She is a member of The Women's Forum of New York. She earned a B.S. in Economics from Marymount College in Tarrytown, New York. She was born and raised in Paterson, New Jersey and currently resides in Ridgewood, New Jersey, with her husband. When not spending time with their four children, they enjoy collecting vintage automobiles and attending car shows throughout the tri-state area.

**Krystal Barker Buissereth, CFA®**

*Executive Director*
*Head of Financial Wellness*
*Morgan Stanley Wealth Management*

Krystal Barker Buissereth, CFA® charterholder, is an Executive Director and the Head of Financial Wellness at Morgan Stanley. In this role, she is responsible for working with corporate clients and organizations on creating, implementing and managing financial wellness programs that meet the needs of their employees.

Financial Wellness is part of the Morgan Stanley at Work suite of financial solutions, which include Retirement, Financial Wellness and the equity management offering, Shareworks by Morgan Stanley. Financial Wellness provides personalized financial education, advice and solutions to help employees of Morgan Stanley's clients improve their financial knowledge and as well as identifying their needs.

Prior to joining Morgan Stanley, Krystal held a number of leadership roles on the Digital Strategy team at Goldman Sachs providing strategic leadership for the development of new product and service offerings across employer financial wellness programs and direct to consumer wealth management services for the Ayco and Goldman Sachs wealth management businesses. Prior to joining Goldman Sachs, Krystal was a business development strategist for the head of Deutsche Asset & Wealth Management focused on assessing growth and cost saving opportunities for the Division. Before her role at Deutsche Bank, Krystal was an investment banker at Lehman Brothers/Barclays, executing capital markets transactions for the Firm's most strategic clients.

Krystal serves as a New York Board Trustee of the Point Foundation, an organization dedicated to the empowerment of promising LGBTQ students through scholarship funding and leadership training. Krystal earned her MBA with Honors from The Wharton School of The University of Pennsylvania and her A.B Cum Laude in Mathematics & Economics from Bowdoin College.

**Sandra L. Richards**

*Managing Director*
*Head of Global Sports & Entertainment and*
*Segment Sales & Engagement*
*Morgan Stanley Wealth Management*
*MAKER @ Morgan Stanley*

Sandra L. Richards is a Managing Director, Head of Global Sports & Entertainment and Head of Segment Sales & Engagement in the Wealth Management division at Morgan Stanley. She began her career at Morgan Stanley in 2007 after spending five years at the Jackie Robinson Foundation. Sandra was named a MAKER @ Morgan Stanley in 2015, and has been recognized with numerous awards for her professional accomplishments, including Variety's 2019 Women of Impact New York List, The Network Journal's 25 Influential Black Women in Business Award in 2018, The New York Women's Chamber of Commerce 2018 Women of Excellence Honoree, and the 2018 Vanguard Award Recipient from the Seton Hall Black Alumni Association. She completed both her undergraduate and graduate studies at Seton Hall University. In 2016, Sandra made her debut as an author of a children's picture book, Rice & Rocks. "A beautiful, amusing tribute to family traditions." — Kirkus Reviews.