# Graystone Consulting<sup>ss</sup>

A business of Morgan Stanley



# **Community Foundation Santa Cruz County**

Annual Returns: 1995-2024

#### **GRAYSTONE SAN FRANCISCO**

#### Brian Sharpes, CIMA®

Managing Director – Wealth Management Institutional Consulting Director Investing With Impact Director Brian.Sharpes@MSGraystone.com (925) 746.2919

#### San Francisco Office

555 California Street, Suite 1400 San Francisco, CA 94104

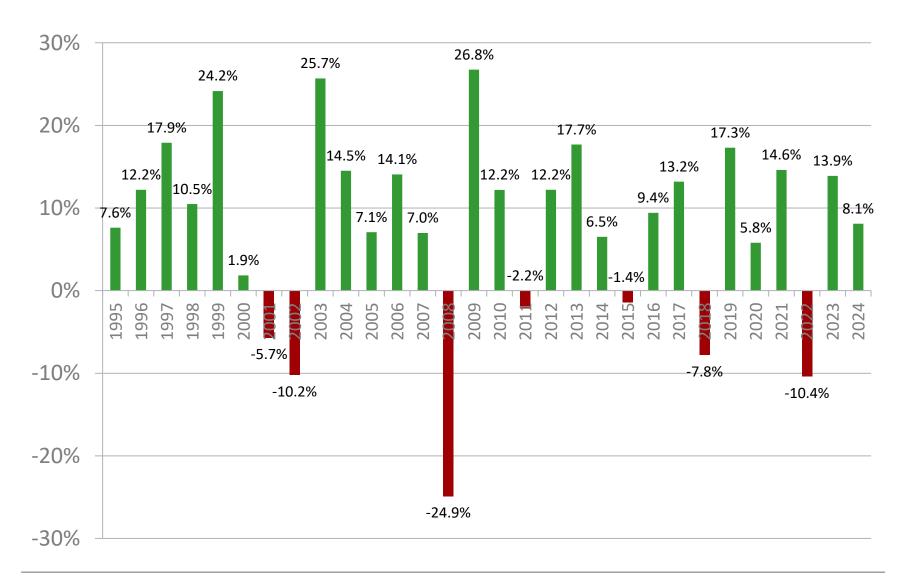
#### **Walnut Creek Office**

1333 North California Blvd. Suite 140 Walnut Creek, CA 94596

#### Dan Tichenor, CFA

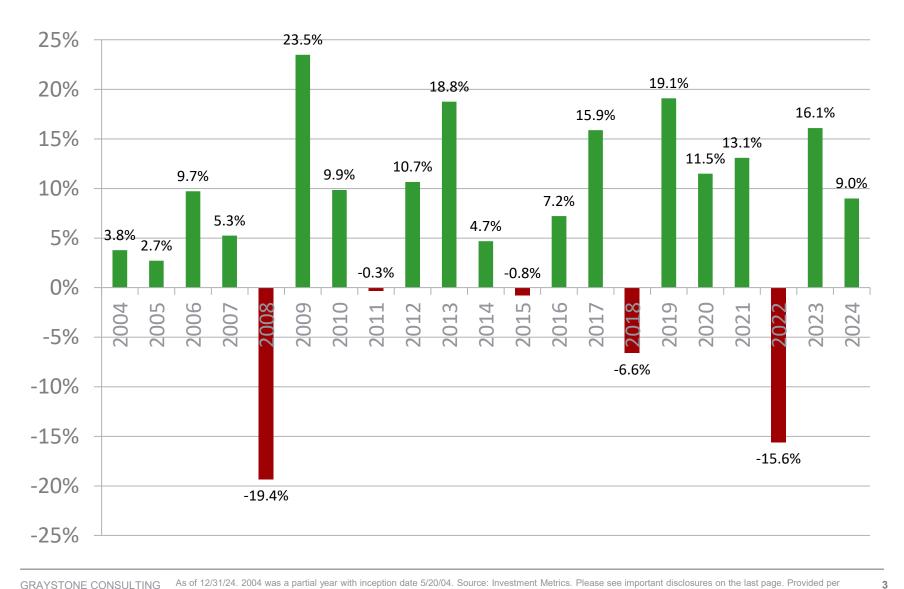
Senior Vice President Institutional Consultant Dan.Tichenor@MSGraystone.com (925) 746.2931

#### LONG TERM PORTFOLIO - ANNUAL RETURNS





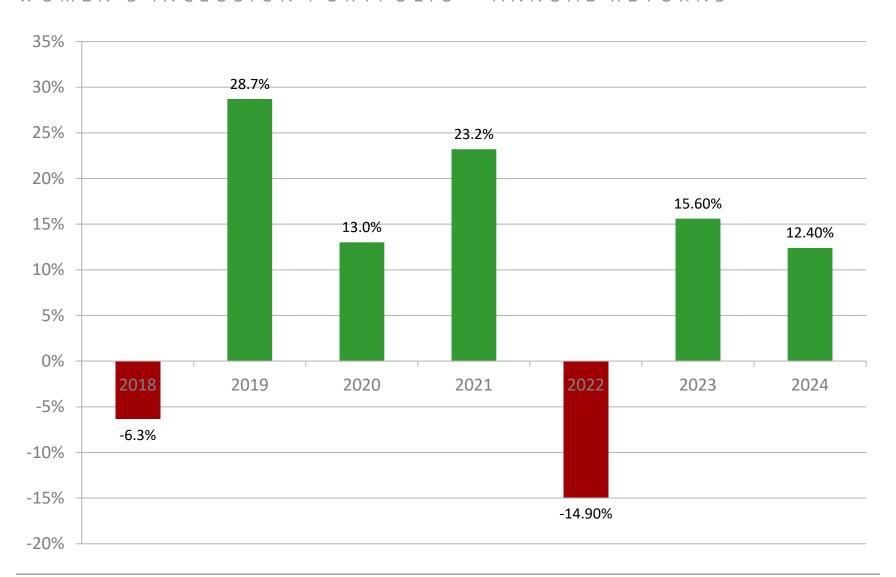
# SOCIALLY RESPONSIBLE PORTFOLIO - ANNUAL RETURNS





#### A business of Morgan Stanley

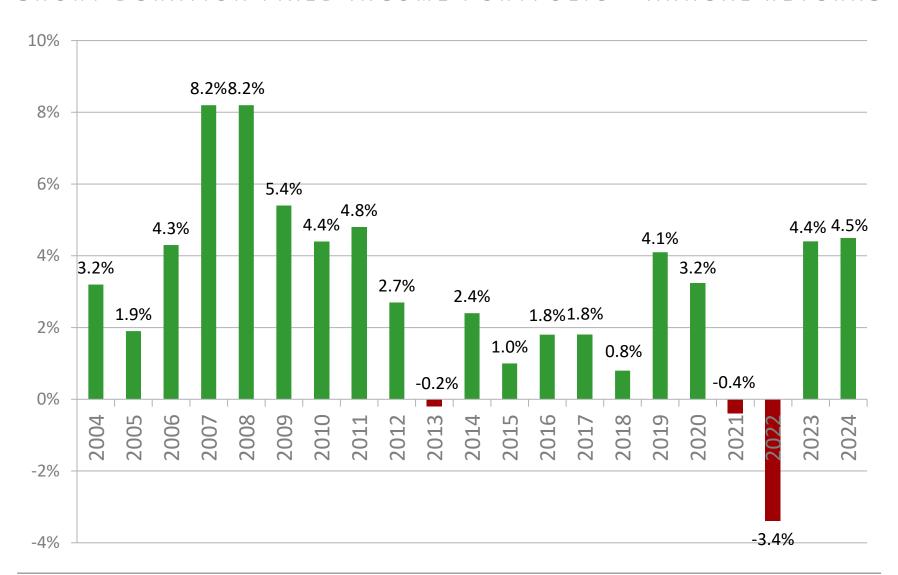
# WOMEN'S INCLUSION PORTFOLIO - ANNUAL RETURNS





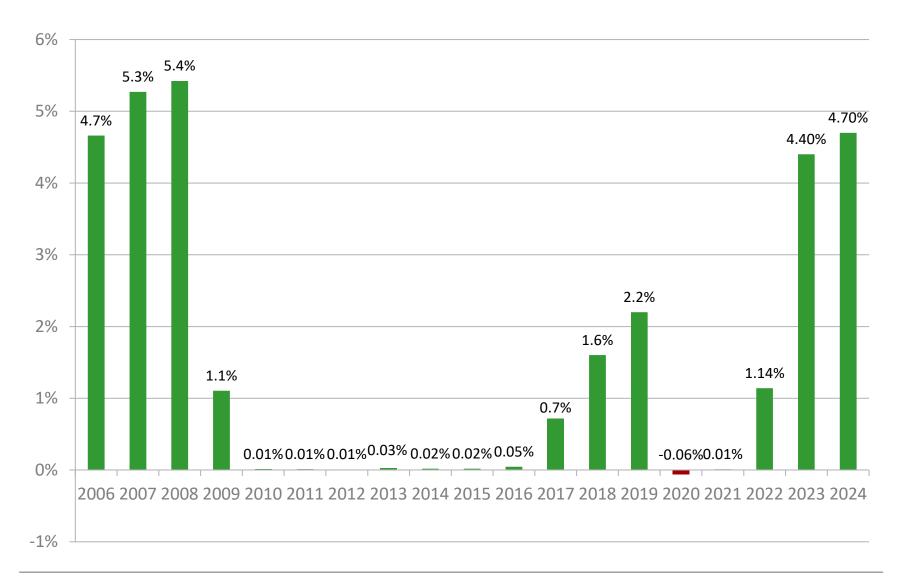
#### A business of Morgan Stanley

## SHORT DURATION FIXED INCOME PORTFOLIO - ANNUAL RETURNS





### CAPITAL PRESERVATION PORTFOLIO - ANNUAL RETURNS





A business of Morgan Stanley

# **Important Disclosures**

#### Information Disclosures

Performance results are annualized for time periods greater than one year and include all cash and cash equivalents, realized and unrealized capital gains and losses, and dividends, interest and income. The investment results depicted herein represent historical performance. As a result of recent market activity, current performance may vary from the figures shown. Past performance is not a quarantee of future results.

Please see the Morgan Stanley Smith Barney LLC Form ADV Part 2 Brochure for advisory accounts and/or any applicable brokerage account trade confirmation statements for a full disclosure of the applicable charges, fees and expenses. Your Financial Advisor will provide those documents to you upon request.

Benchmark indices and blends included in this material are for informational purposes only, are provided solely as a comparison tool and may not reflect the underlying composition and/or investment objective(s) associated with the account(s). Indices are unmanaged and not available for direct investment. Index returns do not take into account fees or other charges. Such fees and charges would reduce performance. The performance data shown reflects past performance, which does not guarantee future results.

Investment return and principal will fluctuate so that an investor's shares when redeemed may be worth more or less than original cost. Please note, current performance may be higher or lower than the performance data shown. For up to date month-end performance information, please contact your

Financial Advisor or visit the funds' company website. Investors should carefully consider the fund's investment objectives, risks, charges and expenses before investing. The prospectus and, if available the summary prospectus, contains this and other information that should be read carefully before investing. Investors should review the information in the prospectus carefully. To obtain a prospectus, please contact your Financial Advisor or visit the funds' company website.

Past performance is no guarantee of future results. Performance Data is gross of fees. Please see Morgan Stanley Smith Barney LLC Form ADV Part 2 Brochure for advisory accounts and full disclosure of and the applicable charges, fees and expenses.

Returns reflect the funds' internal fees and expenses (such as the funds' management fees and 12b-1 fees), but do not reflect any Morgan Stanley program fees (nor any sales charge or brokerage commission that might apply if you purchased fund shares outside of our investment advisory programs). If you engaged any investment manager or invested in any fund, fees and other expenses would reduce your returns.

This material is not to be reproduced or distributed to any other persons (other than professional advisors of the investors or prospective investors, as applicable, receiving this material) and is intended solely for the use of the persons to whom it has been delivered. This material is not for distribution to the general public.

The sole purpose of this material is to inform, and it in no way is intended to be an offer or solicitation to purchase or sell any security, other investment or service, or to attract any funds or deposits. Investments mentioned may not be suitable for all clients. Any product discussed herein may be purchased only after a client has carefully reviewed the offering memorandum and executed the subscription documents. Morgan Stanley Wealth Management has not considered the actual or desired investment objectives, goals, strategies, guidelines, or factual circumstances of any investor in any fund(s). Before making any investment, each investor should carefully consider the risks associated with the investment, as discussed in the applicable offering memorandum, and make a determination based upon their own particular circumstances, that the investment is consistent with their investment objectives and risk tolerance.

Investments listed may not be suitable for all investors. Morgan Stanley Smith Barney LLC recommends that investors independently evaluate particular investments, and encourages investors to seek the advice of a Financial Advisor. The appropriateness of a particular investment will depend upon an investor's individual circumstances and objectives.

This information is provided based on objective criteria. It is unknown whether any of the clients approve or disapprove of the services that we provide to them. This list should not be construed as an expression of any client's experience with Graystone Consulting or a suggestion that one client's past experience is in any way indicative of another client's future experience with Graystone Consulting.

Morgan Stanley Smith Barney LLC, its affiliates, and its employees are not in the business of providing tax or legal advice. Individuals should seek advice based on their particular circumstances from independent tax and legal advisors Morgan Stanley offers investment program services through a variety of investment programs, which are opened pursuant to written client agreements. Each program offers investment managers, funds and features that are not available in other programs; conversely, some investment managers, funds or investment strategies may be available in more than one program.

© 2020 Morgan Stanley Smith Barney LLC. Member SIPC. Graystone Consulting is a business of Morgan Stanley.

GRAYSTONE CONSULTING 7