

INVESTMENT CONFERENCE

**Please join us on October 24th at the University Club in NYC.
We will have incredible speakers:**

- Lisa Shalett (Chief Investment Officer)- Morgan Stanley
- Matt Gastal (Head of WM Muni Research)- Morgan Stanley
- Tom DeFlora (Financial Planning Associate)- Morgan Stanley
- Dan Casey – SVP Managed Accounts, Federated Hermes on Strategic Value Dividend
- Chris Smirti- Sr. Regional Consultant- Team Leader, Putnam Investment on Social Security: Five things you need to know
- Christopher Busch (Executive Director, Investment Solutions, Structure Notes)- Morgan Stanley

October 24, 2023

**Location: University Club of New York
One West 54th Street, New York, NY 10019**

THE FITZBURGH MCGUIRE GROUP
AT MORGAN STANLEY

Morgan Stanley

Morgan Stanley Smith Barney LLC.
Member SIPC. CRC 5965554 9/23
1290 Avenue of the Americas, 12th floor
New York, NY 10104
(212) 401-0590

Please see important disclaimers on the other side.

Disclaimer: this event is sponsored by Putnam Investment and Federated Hermes.

The guest speakers are neither an employee nor affiliated with Morgan Stanley Wealth Management. Opinions expressed by the guest speakers are solely their own and do not necessarily reflect those of Morgan Stanley. All opinions are subject to change without notice. (Add if applicable) Individuals should consult with their tax/legal advisors before making any tax/legal-related investment decisions as Morgan Stanley and its Financial Advisors do not provide tax/legal advice.

Morgan Stanley Smith Barney LLC offers a wide array of brokerage and advisory services to its clients, each of which may create a different type of relationship with different obligations to you. Please visit us at <http://www.morganstanleyindividual.com> or consult with your Financial Advisor to understand these differences.

An investment in Structured Investments is subject to significant risks and may not be appropriate for all investors. These risks can include, but are not limited, to: fluctuations in the price, level or yield of underlying asset(s), interest rates, currency values and credit quality; substantial loss of principal; limits on participation in appreciation of underlying asset(s); limited liquidity; credit risk of the issuer; and, conflicts of interest.

Equity securities may fluctuate in response to news on companies, industries, market conditions and the general economic environment. Companies cannot assure or guarantee a certain rate of return or dividend yield; they can increase, decrease or totally eliminate their dividends without notice.

Overlay Managers or Executing Sub-Managers (“managers”) in some of Morgan Stanley's Separately Managed Account (“SMA”) programs may affect transactions through broker-dealers other than Morgan Stanley or our affiliates. If your manager trades with another firm, you may be assessed costs by the other firm in addition to Morgan Stanley's fees. Those costs will be included in the net price of the security, not separately reported on trade confirmations or account statements. Certain managers have historically directed most, if not all, of their trades to outside firms. Information provided by managers concerning trade execution away from Morgan Stanley is summarized at: www.morganstanley.com/wealth/investmentsolutions/pdfs/adv/sotresponse.pdf. For more information on trading and costs, please refer to the ADV Brochure for your program(s), available at www.morganstanley.com/ADV, or contact your Financial Advisor/Private Wealth Advisor.

Morgan Stanley Smith Barney LLC is a registered Broker/Dealer, Member SIPC, and not a bank. Where appropriate, Morgan Stanley Smith Barney LLC has entered into arrangements with banks and other third parties to assist in offering certain banking related products and services.

Investment, insurance and annuity products offered through Morgan Stanley Smith Barney LLC are: NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED | NOT A BANK DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

Investments and services offered through Morgan Stanley Smith Barney LLC. Member SIPC.

CRC 5965554 09/2023