

Please RSVP for a Webinar on:

Healthcare and Your Retirement

Please join our virtual Medicare Planning Webinar on **Monday, November 20th, 2023, from 4-5 p.m. EST**. We will feature *Vanguard's Healthcare Strategist, Julia Fuentes*, to discuss planning for your healthcare costs in retirement. You'll learn about year-end Medicare choices, long-term care, and Income-Related Monthly Adjustment Amount (IRMAA) planning.

DATE & TIME

11/20/2023
4pm - 5pm EST

[RSVP Here >](#)

Agenda:

- How to plan for pre- and post- retirement health care costs
- Understanding Medicare and avoiding costly mistakes
- What effects your Medicare premiums?
- Introduction to Medicare's high-income surcharge (IRMAA)
- Long-term care considerations

Click "[RSVP Here>](#)" and reply if you would like to attend.

We hope that you can join us.

Speaker Information

Julia Fuentes

Financial Planning & Coaching Strategist
Financial Advisor Services

Julia Fuentes, CIMA®, WMS™, currently serves as Vanguard's financial planning & coaching strategist, responsible for growing and enhancing financial planning offers designed to support Vanguard's financial advisor partners. Since joining Vanguard in 2008, Mrs. Fuentes has assisted financial advisors with their investment strategy, practice management, and sales needs. She has also offered investment solutions and portfolio construction guidance for financial advisors while managing Vanguard ETF® Strategic Model Portfolio service.



Speaker:
Julia Fuentes
Vanguard

Prior to Vanguard, Mrs. Fuentes was a financial specialist with Wachovia Securities and a credit manager at Wells Fargo Financial. She earned her B.S. in finance and marketing from Bloomsburg University.

[Signature of Primary Contact]

NOTICE: Morgan Stanley is not acting as a municipal advisor and the opinions or views contained herein are not intended to be, and do not constitute, advice within the meaning of Section 975 of the Dodd-Frank Wall Street Reform and Consumer Protection Act. If you have received this communication in error, please destroy all electronic and paper copies and notify the sender immediately. Mistransmission is not intended to waive confidentiality or privilege. Morgan Stanley reserves the right, to the extent permitted under applicable law, to monitor electronic communications. This message is subject to terms available at the following <https://www.morganstanley.com/disclaimers>. If you cannot access these links, please notify us by reply message and we will send the contents to you. By communicating with Morgan Stanley you acknowledge that you have read, understand and consent, (where applicable), to the foregoing and the Morgan Stanley General Disclaimers.

Please see our [Privacy Pledge](#) for details about how Morgan Stanley handles personal information.

If you would like to update your email preferences or unsubscribe from marketing emails from Morgan Stanley Wealth Management, you may do so [here](#). Please note, you will still receive service emails from Morgan Stanley Wealth Management.

Not all products and services may be available to persons living outside of the United States.

Morgan Stanley Wealth Management
2000 Westchester Avenue, Purchase, NY 10577-2530 USA

©2023 Morgan Stanley Smith Barney LLC. Member SIPC.
Neither Morgan Stanley nor its affiliates or employees provide tax, accounting or legal advice. You should consult your tax and accounting advisors on matters involving taxation, accounting and/or tax planning, and your attorneys for legal matters. More specifically, neither Morgan Stanley nor its affiliates or employees provide any tax advice, tax guidance, or legal or tax opinions regarding the qualification of a particular security under Section 1042 of the Internal Revenue Code ("Code"), and nor do they prepare any of the forms necessary to successfully elect Section 1042 treatment. In every case, the client must consult and confirm with their tax and legal advisors whether a particular course of action meets the requirements of Section 1042, including whether a particular security is qualified replacement property and a particular purchase strategy meets the applicable time limits.

Morgan Stanley Smith Barney LLC does not accept appointments nor will it act as a trustee but it will provide access to trustservices through an appropriate third-party corporate trustee.

The subject matter discussed is for general informational and educational purposes. The historical information provided in the presentation is generally available to the public from sources believed to be reliable. These materials do not take into account your personal circumstances and we do not represent that this information is complete or applicable to your situation. We are not providing you with investment, tax or legal advice. You should consult your own tax, legal, investment or other advisors to determine whether the analyses in these materials apply to your specific circumstances. Particular legal, accounting and tax restrictions applicable to you may significantly affect the structures discussed, and we do not represent that results indicated will be achieved. All illustrations are hypothetical and do not represent any specific investment.

This material was not intended or written to be used, and it cannot be used by any taxpayer, for the purpose of avoiding penalties that may be imposed on the taxpayer under U.S. Federal tax laws.

Attendance at this Video Conferencing meeting is through invitation by Morgan Stanley Smith Barney LLC (Morgan Stanley) only. If someone outside of Morgan Stanley has forwarded you an invitation, please provide your full name and email address above or excuse yourself from this meeting. If anyone else is present with you, please identify them at the start of the session so that the meeting organizer is aware of everyone in attendance.

Please be advised that any information, content, products and services discussed during this meeting are intended only for individuals accepted into the meeting and residing in states where the meeting organizer is registered. You may not record, copy, reproduce, print, publish, circulate or distribute any of the content or materials discussed and/or presented during this meeting without the express written consent of Morgan Stanley.

Please note that any information or content shared by you as a meeting participant in the Video Conference such as documents or applications will be visible to all other attendees. For that reason, you should only share information that all attendees are authorized to view.

Please note that the names of attendees will be visible to all other attendees

By participating in this Video Conferencing meeting you are indicating that you understand, acknowledge and agree to all of these representations. If you do not agree, please do not proceed further.

[System will insert CRC number here]