

Morgan Stanley  
**THE KELLY GROUP AT MORGAN STANLEY**  
**20-Minute Ask Anything**



A unique opportunity to ask a Financial Advisor anything – with full transparency: no sales pitch, no follow up calls or emails - *no catch at all.*

Let The Kelly Group at Morgan Stanley be your sounding board, your first-class research, your second opinion.

*When advertisements mention “cookie cutter portfolios,” what does that mean?*

*Is it better to pay down debt or invest into my 401K?*

*How do Financial Advisors get paid?*

*Should I have insurance? If so, how much?*

Call us at **850-470-8010** or **850-437-7924** to schedule your 20-Minute session.

An exclusive invitation to our undivided attention, full access, and zero expectations.

**The Kelly Group at Morgan Stanley**  
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