

The Spring Group at Morgan Stanley

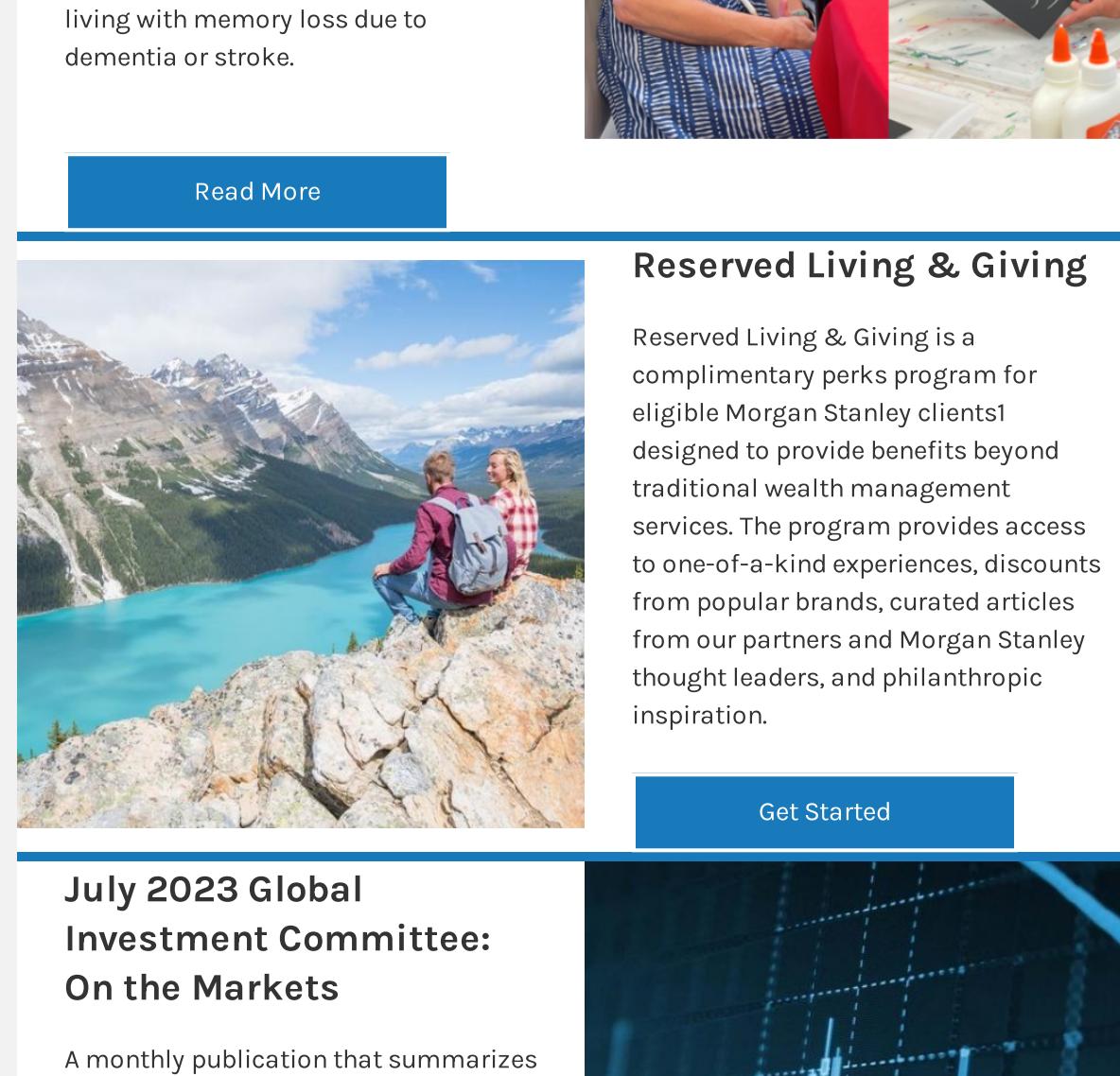
The Spring Group
Newsletter Vol. 3

In this volume of our newsletter, we highlight some of the most recent updates from The Spring Group, along with the latest GIC on the Markets and Thoughts on the Market Podcast.

**Sarah Smith Named to
Huntsville Business
Journal 40 Under 40**

Last month, Sarah was recognized by Huntsville Business Journal's 2023 Top 40 Under 40, which highlights individuals who have engaged in helping make the Huntsville community a better place through a variety of activities. Please follow the link to read Sarah's section of the publication!

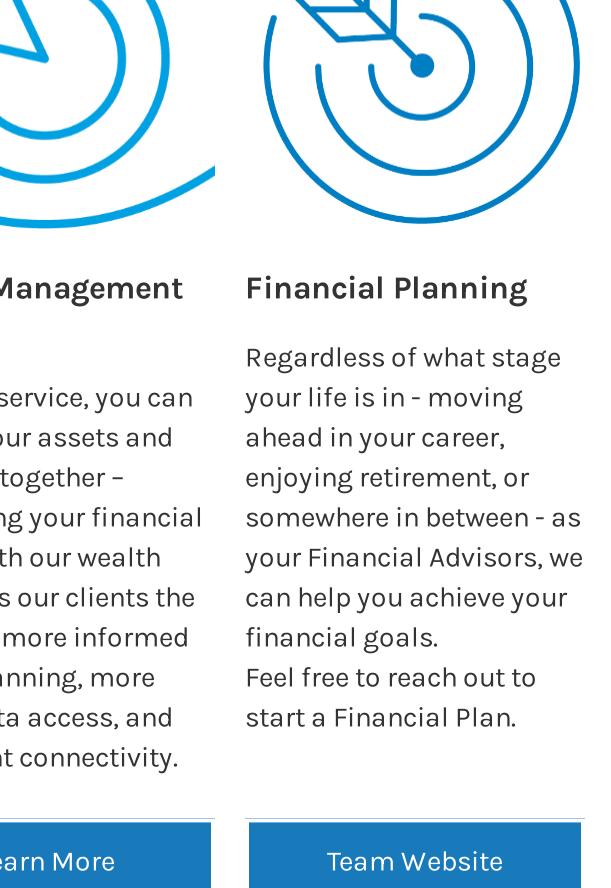
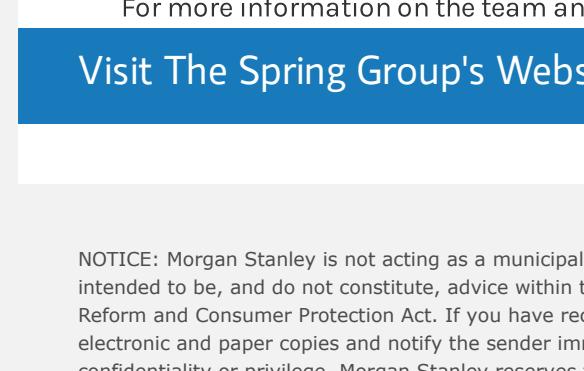
Source: Huntsville Business Journal (June, 2023)
Huntsville Business Journal Top 40 under 40 awarded in 2023. This ranking was determined based on an evaluation process conducted by the Huntsville Business Journal during the period from 01/01/2022 - 12/31/2022. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid no fee to the Huntsville Business Journal to obtain or use the ranking. This ranking is based on quantifiable and objective criteria, including, but not limited to, Industry, Years of Experience, Company Associations or Certifications.
*Ratings are based on the opinion of the Huntsville Business Journal and may not be representative of any one client's experience nor indicative of the financial advisor's future performance. For more on methodology please go to www.huntsvillebusinessjournal.com.

[Read More](#)**Global Volunteer Month: Community Food Bank of Central Alabama**

To recognize Global Volunteer Month, The Spring Group spent an afternoon volunteering at the Community Food Bank of Central Alabama. The team packed non-perishable food into boxes to be distributed to families in need. Each box can feed a family of four for a week. The Birmingham, AL branch has worked with the Food Bank for years, and since 2013, the Morgan Stanley Foundation has donated \$150,000 directly to the Community Food Bank of Central Alabama. We enjoyed spending the day together and serving our community!

**Global Volunteer Month:
Anchor Community
Respite Ministry**

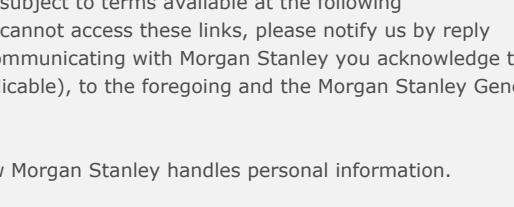
In addition to volunteering at the Community Food Bank of Central Alabama, Tom and his wife, Lori, were volunteers at Anchor Community Respite Ministry. Anchor Community Respite Ministry provides fellowship and stimulation to people who are living with memory loss due to dementia or stroke.

[Read More](#)**Reserved Living & Giving**

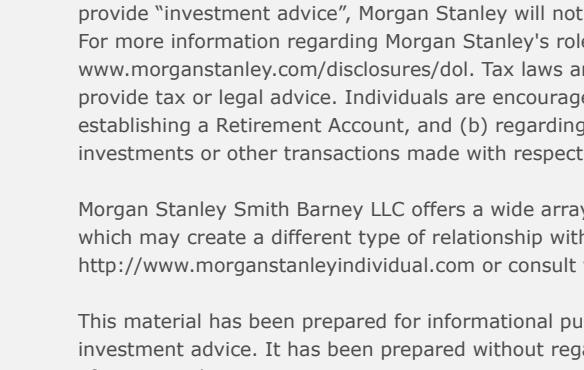
Reserved Living & Giving is a complimentary perks program for eligible Morgan Stanley clients designed to provide benefits beyond traditional wealth management services. The program provides access to one-of-a-kind experiences, discounts from popular brands, curated articles from our partners and Morgan Stanley thought leaders, and philanthropic inspiration.

[Get Started](#)**July 2023 Global Investment Committee:
On the Markets**

A monthly publication that summarizes the Global Investment Committee's market outlook and contains thought-provoking essays that examine the forces shaping the investment landscape. Check out this month's edition here.

[Read More](#)**Thoughts on the Market Podcast**

With perspectives on the forces shaping the market, join Morgan Stanley's Chief US Equity Strategist as he and his colleagues discuss their viewpoints regarding the latest trends in the financial marketplace.

[Listen Here](#)**MSO Login/Sign Up**

Seamlessly and securely manage all of your finances in one place. With Morgan Stanley Online, you can view your accounts, transfer money, see your total wealth, make deposits on the go and more.

[MSO Login](#)**Wealth Management Tools**

With this service, you can view all your assets and liabilities together - Completing your financial picture with our wealth tools gives our clients the benefit of more informed wealth planning, more secure data access, and convenient connectivity.

[Learn More](#)**Financial Planning**

Regardless of what stage your life is in - moving ahead in your career, enjoying retirement, or somewhere in between - as your Financial Advisors, we can help you achieve your financial goals. Feel free to reach out to start a Financial Plan.

[Team Website](#)

For more information on the team and our capabilities, please visit our website!

Visit The Spring Group's Website

Learn More Here

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 transmission in error, please destroy all electronic and paper copies and notify the sender immediately. This transmission is not intended to waive all confidentiality or privilege. Morgan Stanley reserves the right, to the extent permitted under applicable law, to monitor or intercept communications. This message is subject to terms available at the following URL: <https://www.morganstanley.com/disclaimers>. If you are subject to terms available at the following URL, 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.

Awards disclaimer: <https://www.morganstanley.com/disclosures/awards-disclosure.html>

Please note that by clicking on URL(s) or hyperlink(s) you will leave a Morgan Stanley Smith Barney LLC platform and enter website(s) created, operated and maintained by different entities. Morgan Stanley Smith Barney LLC is not implying an affiliation, sponsorship, endorsement or partnership with the third party or parties, nor are we guaranteeing its accuracy or completeness. Morgan Stanley is not responsible for the information contained on the third party web site or the use of or inability to use such sites.

When Morgan Stanley, "Smith Barney LLC", its affiliates and Morgan Stanley Financial Advisors and Private Wealth Advisors (collectively, "Morgan Stanley") provide "investment advice" regarding a retirement or welfare benefit plan account, an "individual retirement account" or a "defined contribution plan" ("Retirement Account"), as defined in 1974, as amended ("ERISA"), and/or the Internal Revenue Code of 1986 (the "Code"), as applicable. When Morgan Stanley provides investment education, it will not be considered an "fiduciary" under ERISA and/or does not provide "investment advice". Morgan Stanley will not be considered a "fiduciary" under ERISA and/or does not provide "investment advice". For more information regarding Morgan Stanley's role with respect to a Retirement Account, please visit www.morganstanley.com/disclosures/doa. Tax laws are complex and subject to change. Morgan Stanley does not establish a Retirement Account, and (b) regarding any potential tax, ERISA and related consequences of any investments or other transactions made with respect to a Retirement Account.

Morgan Stanley Smith Barney LLC offers a wide array of brokerage and advisory services to its clients, each of which may have a different relationship with its clients. Please visit www.morganstanley.com or consult with your Financial Advisor to understand these differences.

This material is for informational purposes only. It does not provide individually tailored investment advice. It has been prepared without regard to the individual financial circumstances and objectives of persons who receive it.

Thomas Adent II, Financial Advisor

Jeffrey English, Financial Advisor

Sarah Smith, Financial Advisor

Carter Hancock, Registered Client Service Associate

2000 Westchester Avenue, Purchase, NY 10577-2530 USA

©2022 Morgan Stanley Smith Barney LLC. Member SIPC.

[System will insert CRC number here]