

Morgan Stanley

FORM ADV BROCHURE SUPPLEMENT

January 23, 2025

Paul E. Ricciardelli (CRD #: 2505633)

Group:	Investment Solutions Investment Committee
Address:	2000 Westchester Avenue Purchase, NY 10577-2530
Investment Professional Tel:	(800) 223-2440
Corporate Address:	Morgan Stanley Smith Barney LLC 2000 Westchester Avenue Purchase, NY 10577-2530
Corporate Tel:	(914) 225-1000

This brochure supplement provides information about Paul Ricciardelli that supplements the applicable Morgan Stanley Smith Barney LLC ("Morgan Stanley") ADV brochure. You should have received a copy of that brochure. Please contact your Financial Advisor or Private Wealth Advisor if you did not receive Morgan Stanley's brochure or if you have any questions about the contents of this supplement.

Additional information about Paul Ricciardelli is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

This section states the Investment Professional's formal education after high school, business background for the last five years and certain professional designations.

Name:	Paul E. Ricciardelli (b. 1969)
Education:	Boston College (BS, Finance and Marketing); Ohio State University (MBA)
Business Background (Past 5 Years):	7/11/11 – Present, Morgan Stanley – Managing Director since 2013
Professional Designations:	Chartered Financial Analyst or CFA® Paul Ricciardelli is a member of the CFA Institute and has agreed to abide by the CFA Institute's Code of Ethics. The minimum qualifications to become a CFA charterholder include: (i) passing CFA Program exams for Levels I, II and III, (ii) four years of qualified work experience in investment decision making, (iii) agree to follow the CFA Institute Code of Ethics and Standards of Professional Conduct, (iv) become a regular member of the CFA Institute and apply for membership in a CFA member society, (v) have a bachelor's degree or equivalent education/work experience, (vi) provide three professional references.

Disciplinary Information

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No material legal or disciplinary events to disclose.

Other Business Activities

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Investment-Related Businesses

Morgan Stanley is a registered broker-dealer. The Investment Professional is a registered representative of Morgan Stanley (in its capacity as a broker-dealer). Morgan Stanley is also a registered investment adviser. Morgan Stanley is qualified to offer you not only investment advisory products and services through advisory accounts, but also various other investment products and services through brokerage accounts.

Compensation for Investment Professionals

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Other Business Activities

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No additional business activities to disclose.

Additional Compensation

No additional compensation to disclose.

Supervision

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For Morgan Stanley Access Investing, our proprietary algorithms and analytics recommend a suitable investment strategy based upon information the client provided and monitor client accounts for drift from a strategy's recommended asset allocation to determine when it is appropriate to rebalance.

Supervisor:	Michael Gavisier
Supervisor Tel:	(800) 223-2440

Morgan Stanley

FORM ADV BROCHURE SUPPLEMENT

January 23, 2025

Suzanne Ellen Lindquist (CRD #: 2277322)

Group:	Investment Solutions Investment Committee
Address:	2000 Westchester Avenue Purchase, NY 10577-2530
Investment Professional Tel:	(800) 223-2440
Corporate Address:	Morgan Stanley Smith Barney LLC 2000 Westchester Avenue Purchase, NY 10577-2530
Corporate Tel:	(914) 225-1000

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Additional information about Suzanne Ellen Lindquist is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

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Name:	SUZANNE ELLEN LINDQUIST (b. 1963)
Education:	UNIVERSITY OF MARYLAND (BACHELOR OF SCIENCE)
Business Background (Past 5 Years):	2014 – Present, Managing Director, MORGAN STANLEY
Professional Designations:	No professional designations to disclose

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Additional Compensation

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Supervision

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Supervisor:	Andre Rosas
Supervisor Tel:	(800) 223-2440

Morgan Stanley

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January 23, 2025

Robert Garcia (CRD #: 4988217)

Group:	Investment Solutions Investment Committee
Address:	2000 Westchester Avenue Purchase, NY 10577-2530
Investment Professional Tel:	(800) 223-2440
Corporate Address:	Morgan Stanley Smith Barney LLC 2000 Westchester Avenue Purchase, NY 10577-2530
Corporate Tel:	(914) 225-1000

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Additional information about Robert Garcia is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

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Name:	ROBERT EUGENE GARCIA (b. 1983)
Education:	HOFSTRA UNIVERSITY (BACHELOR OF SCIENCE IN FINANCE)
Business Background (Past 5 Years):	06/01/2009 – PRESENT, MORGAN STANLEY-MANAGING DIRECTOR Since 2024
Professional Designations:	No professional designations to disclose

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Supervisor:	Paul Ricciardelli
Supervisor Tel:	(800) 223-2440

Morgan Stanley

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Andrew Cohen (CRD #: 4775600)

Group:	Investment Solutions Investment Committee
Address:	2000 Westchester Avenue Purchase, NY 10577-2530
Investment Professional Tel:	(800) 223-2440
Corporate Address:	Morgan Stanley Smith Barney LLC 2000 Westchester Avenue Purchase, NY 10577-2530
Corporate Tel:	(914) 225-1000

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Additional information about Andrew Cohen is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

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Name:	ANDREW WESLEY COHEN (b. 1978)
Education:	VIRGINIA TECH (BACHELOR OF SCIENCE IN FINANCE)
Business Background (Past 5 Years):	04/27/2015 – PRESENT, E*TRADE-DIRECTOR/MORGAN STANLEY-EXECUTIVE DIRECTOR
Professional Designations:	Chartered Financial Analyst or CFA® Andrew Cohen is a member of the CFA Institute and has agreed to abide by the CFA Institute's Code of Ethics. The minimum qualifications to become a CFA charterholder include: (i) passing CFA Program exams for Levels I, II and III, (ii) four years of qualified work experience in investment decision making, (iii) agree to follow the CFA Institute Code of Ethics and Standards of Professional Conduct, (iv) become a regular member of the CFA Institute and apply for membership in a CFA member society, (v) have a bachelor's degree or equivalent education/work experience, (vi) provide three professional references.

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Supervisor:	Robert Garcia
Supervisor Tel:	(800) 223-2440

Morgan Stanley

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January 23, 2025

Angela Degis (CRD #: 149777)

Group:	Investment Solutions Investment Committee
Address:	2000 Westchester Avenue Purchase, NY 10577-2530
Investment Professional Tel:	(800) 223-2440
Corporate Address:	Morgan Stanley Smith Barney LLC 2000 Westchester Avenue Purchase, NY 10577-2530
Corporate Tel:	(914) 225-1000

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Additional information about Angela Degis is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

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Name:	Angela Pellegrini Degis (b 1967)
Education:	Cornell University (BACHELOR OF SCIENCE in ECONOMICS)
Business Background (Past 5 Years):	003/2021– PRESENT, MORGAN STANLEY-EXECUTIVE DIRECTOR
Professional Designations:	Chartered Financial Analyst or CFA® Angela Degis is a member of the CFA Institute and has agreed to abide by the CFA Institute's Code of Ethics. The minimum qualifications to become a CFA charterholder include: (i) passing CFA Program exams for Levels I, II and III, (ii) four years of qualified work experience in investment decision making, (iii) agree to follow the CFA Institute Code of Ethics and Standards of Professional Conduct, (iv) become a regular member of the CFA Institute and apply for membership in a CFA member society, (v) have a bachelor's degree or equivalent education/work experience, (vi) provide three professional references.

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Supervisor Tel:	(800) 223-2440