

Morgan Stanley

FORM ADV BROCHURE SUPPLEMENT

March 24th, 2023

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®

Disciplinary Information

This section describes certain legal or disciplinary events that may be material to your evaluation of the Investment Professional, generally within the last ten years (e.g., certain findings by regulators in administrative proceedings, customer disputes, and criminal charges). Investment Professionals are required to comply with all applicable rules and regulations. They are also subject to internal policies and procedures under which they commit to working with integrity and high ethical standards at Morgan Stanley. However, Investment Professionals may have been subject to legal or disciplinary events and certain types of these events are disclosed in this section.

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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:	Alper Daglioglu
Supervisor Tel:	(800) 223-2440

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Michael Loewengart (CRD #: 3175605)

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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Educational Background and Business Experience

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Name:	MICHAEL SETH LOEWENGART (b. 1976)
Education:	MIDDLEBURY COLLEGE (BACHELOR OF ARTS, ECONOMICS)
Business Background (Past 5 Years):	10/01/2020 – PRESENT, MORGAN STANLEY – MANAGING DIRECTOR 08/27/2007 – 09/30/2020, E*TRADE FINANCIAL - MANAGING DIRECTOR
Professional Designations:	No professional designations to disclose

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Investment-Related Businesses

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No additional business activities to disclose.

Additional Compensation

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Supervision

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

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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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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-EXECUTIVE DIRECTOR
Professional Designations:	No professional designations to disclose

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Supervisor Tel:	(800) 223-2440

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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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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®

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

Morgan Stanley

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William Gambardella (CRD #: 2298366)

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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Educational Background and Business Experience

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Name:	WILLIAM MARTIN GAMBARDELLA (b. 1970)
Education:	HOFSTRA UNIVERSITY (BACHELOR OF SCIENCE IN FINANCE) & St. John's University, Masters of Business Administration (MBA Finance)
Business Background (Past 5 Years):	06/03/2016 – PRESENT, MORGAN STANLEY-EXECUTIVE DIRECTOR
Professional Designations:	CFA Charterholder and member of NY Society of Securities Analysts (NYSSA)

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