Morgan Stanley

FORM ADV BROCHURE SUPPLEMENT

March 24th, 2023

Paul E. Ricciardelli (CRD #: 2505633)

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.

<table>
<thead>
<tr>
<th>Name:</th>
<th>Paul E. Ricciardelli (b. 1969)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education:</td>
<td>Boston College (BS, Finance and Marketing); Ohio State University (MBA)</td>
</tr>
<tr>
<td>Business Background (Past 5 Years):</td>
<td>7/11/11 – Present, Morgan Stanley – Managing Director since 2013</td>
</tr>
<tr>
<td>Professional Designations:</td>
<td>Chartered Financial Analyst or CFA®</td>
</tr>
</tbody>
</table>

**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.

These disclosures are generally based on entries in the Financial Industry Regulatory Authority’s (“FINRA”) Central Registration Depository (“CRD”), which are in turn based on filings made by Morgan Stanley or others. Before reaching a conclusion regarding any of the information in this section, you should ask the Investment Professional or his or her supervisor (see Supervision below) to clarify the specific event(s) listed, or to provide a response to any questions you may have. You may also call (800) 223-2440 for more information.

No material legal or disciplinary events to disclose.

**Other Business Activities**

This section provides information on businesses or occupations in which the Investment Professional is involved, including registrations and other business interests. It also describes the type of compensation received by Investment Professionals.

**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**

The Investment Professional may be eligible for additional incentive compensation above his or her base salary. Incentive compensation is discretionary, but is determined based on a range of factors including the Investment Professional’s individual performance. Regardless of individual performance, Morgan Stanley management may award reduced incentive compensation or no incentive compensation at all if, for example, the Investment Professional did not meaningfully contribute to the bottom line result or market conditions dictate a reduction in incentive compensation. Incentive compensation may be paid in the form of cash or equity, consistent with various Morgan Stanley compensation programs.

**Other Business Activities**

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Disclosures are generally based on entries in FINRA’s CRD, which are in turn based on filings made by Morgan Stanley or others. Some of these disclosures relate to activities in which the Investment Professional no longer engages.

No additional business activities to disclose.

**Additional Compensation**

No additional compensation to disclose.

**Supervision**

This section describes how Morgan Stanley monitors the work conducted by the Investment Professional and identifies the person supervising the Investment Professional’s activities.

Each Investment Professional reports to a supervisor who has supervisory responsibility for the Investment Professional’s work. The Investment Solutions Committee (of which the Investment Professional is a member) makes decisions by a vote of its members. The Committee’s investment decisions are then implemented in client accounts. In the Select UMA program (Firm Discretion), the Consulting Group (a Morgan Stanley business unit) reviews performance and dispersion of accounts to check whether accounts are invested in accordance with the Committee’s decisions.

Your Financial Advisor or Private Wealth Advisor and his or her supervisor are responsible for ensuring that particular investment advice given to you is suitable for you. Please see your Financial Advisor’s or Private Wealth Advisor’s brochure supplement for more details.

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.

<table>
<thead>
<tr>
<th>Supervisor:</th>
<th>Alper Daglioglu</th>
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<tbody>
<tr>
<td>Supervisor Tel:</td>
<td>(800) 223-2440</td>
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</table>
This brochure supplement provides information about Michael Loewengart 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 Michael Loewengart 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: 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
Professional Designations: No professional designations to disclose

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Disclosure details may be reported by more than one source (e.g., regulator, employer or Investment Professional). When this occurs, all versions of the event appear in this brochure supplement. Also, some of the specific data fields in these disclosures may be blank if the information was not provided to the CRD.

No material legal or disciplinary events to disclose.

Other Business Activities
This section provides information on businesses or occupations in which the Investment Professional is involved, including registrations and other business interests. It also describes the type of compensation received by Investment Professionals.

Investment-Related Businesses
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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
This section describes how Morgan Stanley monitors the work conducted by the Investment Professional and identifies the person supervising the Investment Professional's activities.

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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.
This brochure supplement provides information about Robert Garcia 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.

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No additional business activities to disclose.

Additional Compensation
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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.
Andrew Cohen (CRD #: 4775600)

This brochure supplement provides information about Andrew Cohen 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.

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<table>
<thead>
<tr>
<th>Name</th>
<th>ANDREW WESLEY COHEN (b. 1978)</th>
</tr>
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<tbody>
<tr>
<td>Education</td>
<td>VIRGINIA TECH (BACHELOR OF SCIENCE IN FINANCE)</td>
</tr>
<tr>
<td>Business Background (Past 5 Years):</td>
<td>04/27/2015 - PRESENT, E-TRADE-DIRECTOR/MORGAN STANLEY-EXECUTIVE DIRECTOR</td>
</tr>
<tr>
<td>Professional Designations:</td>
<td>Chartered Financial Analyst or CFA®</td>
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Supervisor: Michael Loewengart
Supervisor Tel: (800) 223-2440
William Gambardella (CRD #: 2298366)

March 24th, 2023

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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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