

Morgan Stanley

FORM ADV BROCHURE SUPPLEMENT

May 26th, 2026

Dharinee Sona Menon (CRD #: 8041117)

Group:	Outsourced Chief Investment Office (OCIO) Investment Committee
Address:	2000 Westchester Avenue Purchase, NY 10577-2530
Investment Professional Tel:	(888) 454-3965
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 SONA MENON 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 SONA MENON 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:	Sona Menon
Education:	Cornell University (BA), Harvard Business School (MBA)
Business Background (Past 5 Years):	2025-Present, Head of OCIO, MORGAN STANLEY WEALTH MANAGEMENT 2001-2025, Cambridge Associates
Professional Designations:	N/A

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.

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

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

The Investment Professional may also be involved in other business activities. Any activities listed below have been approved by Morgan Stanley managers and may involve a substantial source of the Investment Professional's income or involve a substantial amount of the Investment Professional's time. Approval for these activities is granted only after managers consider, among other things, whether the activity would create an actual or potential conflict of interest, whether the time and effort involved may compromise the Investment Professional's ability to perform his or her job, and whether the activity is likely to evolve from an acceptable activity to an unacceptable one.

These 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 may 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. For Outsourced Chief Investment Office (OCIO) program accounts, for which the Committee makes investment decisions, the client's Financial Advisor or Private Wealth Advisor regularly reviews the client's account with the client.

Your Financial Advisor or Private Wealth Advisor and his or her supervisor are responsible for ensuring that OCIO advisory program is suitable for you. Please see your Financial Advisor's or Private Wealth Advisor's brochure supplement for more details.

Supervisor:	Lisa Shalett, Chief Investment Officer, Wealth Management
Supervisor Tel:	+1 212 296-0335

Morgan Stanley

FORM ADV BROCHURE SUPPLEMENT

May 26th, 2026

BRIAN JACOB MULLEY (CRD #: 4165876)

Group:	Outsourced Chief Investment Office (OCIO) 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 **BRIAN JACOB MULLEY** 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 BRIAN JACOB MULLEY 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:	BRIAN JACOB MULLEY (b. 1977)
Education:	B.S. in Finance from University of Massachusetts Lowell.
Business Background (Past 5 Years):	11/2005 – Present, Managing Director, Head of OCIO UHNW & International, MORGAN STANLEY WEALTH MANAGEMENT
Professional Designations:	N/A

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.

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

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

The Investment Professional may also be involved in other business activities. Any activities listed below have been approved by Morgan Stanley managers and may involve a substantial source of the Investment Professional's income or involve a substantial amount of the Investment Professional's time. Approval for these activities is granted only after managers consider, among other things, whether the activity would create an actual or potential conflict of interest, whether the time and effort involved may compromise the Investment Professional's ability to perform his or her job, and whether the activity is likely to evolve from an acceptable activity to an unacceptable one.

These 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 may relate to activities in which the Investment Professional no longer engages.

620995 - DORCHESTER PROPERTY LLC; Investment Related - Yes; New York, New York; Rental Property; Advisory Board: Board Member (Proprietor, Partner, Officer, Director, Employee, Trustee, Agent); 10/2022; During Business Hours: 0; After Business Hours: 1; Administrative.

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. For Outsourced Chief Investment Office (OCIO) program accounts, for which the Committee makes investment decisions, the client's Financial Advisor or Private Wealth Advisor regularly reviews the client's account with the client.

Your Financial Advisor or Private Wealth Advisor and his or her supervisor are responsible for ensuring that the OCIO advisory program is suitable for you. Please see your Financial Advisor's or Private Wealth Advisor's brochure supplement for more details.

Supervisor:	Sona Menon, Head of OCIO Client Solutions
Supervisor Tel:	+1 (212) 762-0264

Morgan Stanley

May 26th, 2026

Jorge Luis Gamboa (CRD #: 6217379)

Group:	Outsourced Chief Investment Office (OCIO) 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 **JORGE GAMBOA** 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 JORGE GAMBOA 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:	Jorge Luis Gamboa
Education:	BBA in Finance and Economics from The University of Texas at El Paso
Business Background (Past 5 Years):	04/2016 – Present, Executive Director, OCIO UHNW & International, MORGAN STANLEY WEALTH MANAGEMENT
Professional Designations:	N/A

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.

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

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

The Investment Professional may also be involved in other business activities. Any activities listed below have been approved by Morgan Stanley managers and may involve a substantial source of the Investment Professional's income or involve a substantial amount of the Investment Professional's time. Approval for these activities is granted only after managers consider, among other things, whether the activity would create an actual or potential conflict of interest, whether the time and effort involved may compromise the Investment Professional's ability to perform his or her job, and whether the activity is likely to evolve from an acceptable activity to an unacceptable one.

These 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 may 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. For Outsourced Chief Investment Office (OCIO) program accounts, for which the Committee makes investment decisions, the client's Financial Advisor or Private Wealth Advisor regularly reviews the client's account with the client.

Your Financial Advisor or Private Wealth Advisor and his or her supervisor are responsible for ensuring that the OCIO advisory program is suitable for you. Please see your Financial Advisor's or Private Wealth Advisor's brochure supplement for more details.

Supervisor:	Brian Mulley, Head of OCIO UHNW & International
Supervisor Tel:	+1 212 296-7086

FORM ADV BROCHURE SUPPLEMENT

May 26th, 2026

Morgan Stanley

Frank E Van Dyke IV (CRD #: 6439000)

Group:	Outsourced Chief Investment Office 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 **FRANK VAN DYKE** 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 FRANK VAN DYKE 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:	Frank Edgar Van Dyke IV
Education:	BA in Communications from the University of Maryland, College Park
Business Background (Past 5 Years):	05/2022 - Present, OCIO, MORGAN STANLEY WEALTH MANAGEMENT 11/2016 - 04/2022, Foreshore Fund Services
Professional Designations:	Chartered Financial Analyst® or CFA® The CFA® designation is conferred by the CFA Institute to individuals who demonstrate knowledge of certain investment principles and meet professional conduct requirements. To receive authorization to use the designation, a candidate must meet the following criteria: (1) hold an undergraduate degree (or equivalent, as assessed by the CFA Institute); (2) have four years of acceptable professional work experience involving the investment decision-making process, supervising persons who practice such activities, or teach such activities; (3) study for and successfully complete three exams that test the academic portion of the CFA® program; and (4) pay an annual membership fee. Exam areas of focus include principles and concepts that apply to investment analysis, valuation, and portfolio management. Candidates seeking a CFA® designation must also become a member of the CFA Institute, agree to the CFA Institute's Code of Ethics and Standards governing a candidate's professional conduct on an annual basis, and apply for membership to a local CFA® member society.

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.

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

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

The Investment Professional may also be involved in other business activities. Any activities listed below have been approved by Morgan Stanley managers and may involve a substantial source of the Investment Professional's income or involve a substantial amount of the Investment Professional's time. Approval for these activities is granted only after managers consider, among other things, whether the activity would create an actual or potential conflict of interest, whether the time and effort involved may compromise the Investment Professional's ability to perform his or her job, and whether the activity is likely to evolve from an acceptable activity to an unacceptable one.

These 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 may 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. For Outsourced Chief Investment Office (OCIO) program accounts, for which the Committee makes investment decisions, the client's Financial Advisor or Private Wealth Advisor regularly reviews the client's account with the client.

Your Financial Advisor or Private Wealth Advisor and his or her supervisor are responsible for ensuring that the OCIO advisory program is suitable for you. Please see your Financial Advisor's or Private Wealth Advisor's brochure supplement for more details.

Supervisor:	Brandon Dees
Supervisor Tel:	+1 (212) 762-0264

FORM ADV BROCHURE SUPPLEMENT

May 26th, 2026

Morgan Stanley

Taylor J Kirkpatrick (CRD #:5960456)

Group:	Outsourced Chief Investment Office 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 **TAYLOR KIRKPATRICK** 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 TAYLOR KIRKPATRICK 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:	Taylor Kirkpatrick
Education:	University of Tennessee (BS, Finance), New York University Stern School of Business (MBA)
Business Background (Past 5 Years):	09/2023 - Present, OCIO / MSFO Institutional Portfolio Solutions, MORGAN STANLEY WEALTH MANAGEMENT 05/2022 - 09/2023, Private Equity Investment Due Diligence, MORGAN STANLEY WEALTH MANAGEMENT 01/2015 - 04/2022, Merritt Capital Investment Advisors
Professional Designations:	N/A

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.

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

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

The Investment Professional may also be involved in other business activities. Any activities listed below have been approved by Morgan Stanley managers and may involve a substantial source of the Investment Professional's income or involve a substantial amount of the Investment Professional's time. Approval for these activities is granted only after managers consider, among other things, whether the activity would create an actual or potential conflict of interest, whether the time and effort involved may compromise the Investment Professional's ability to perform his or her job, and whether the activity is likely to evolve from an acceptable activity to an unacceptable one.

These 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 may 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. For Outsourced Chief Investment Office (OCIO) program accounts, for which the Committee makes investment decisions, the client's Financial Advisor or Private Wealth Advisor regularly reviews the client's account with the client.

Your Financial Advisor or Private Wealth Advisor and his or her supervisor are responsible for ensuring that the OCIO advisory program is suitable for you. Please see your Financial Advisor's or Private Wealth Advisor's brochure supplement for more details.

Supervisor:	Brandon Dees, Head of OCIO / MSFO Institutional Portfolio Solutions
Supervisor Tel:	212-762-1321

FORM ADV BROCHURE SUPPLEMENT

May 26th, 2026

William Vincent Ryan II (CRD #: 4523915)

Morgan Stanley

Group:	Outsourced Chief Investment Office 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 **WILLIAM RYAN** 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 WILLIAM RYAN 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:	William Ryan
Education:	Siena University (BS, Accounting), St. Joseph's University (MBA)
Business Background (Past 5 Years):	08/2000 – Present, GIMA, MORGAN STANLEY WEALTH MANAGEMENT
Professional Designations:	N/A

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.

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

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

The Investment Professional may also be involved in other business activities. Any activities listed below have been approved by Morgan Stanley managers and may involve a substantial source of the Investment Professional's income or involve a substantial amount of the Investment Professional's time. Approval for these activities is granted only after managers consider, among other things, whether the activity would create an actual or potential conflict of interest, whether the time and effort involved may compromise the Investment Professional's ability to perform his or her job, and whether the activity is likely to evolve from an acceptable activity to an unacceptable one.

These 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 may 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. For Outsourced Chief Investment Office (OCIO) program accounts, for which the Committee makes investment decisions, the client's Financial Advisor or Private Wealth Advisor regularly reviews the client's account with the client.

Your Financial Advisor or Private Wealth Advisor and his or her supervisor are responsible for ensuring that the OCIO advisory program is suitable for you. Please see your Financial Advisor's or Private Wealth Advisor's brochure supplement for more details.

Supervisor:	Thomas Hagen
Supervisor Tel:	(914) 225-9730