This brochure supplement provides information about Tom Williams 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 Tom Williams 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>Tom Williams (b. 1969)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education</td>
<td>B.A. in Economics from Trinity College-Hartford; JD in Law from USC Gould School of Law.</td>
</tr>
<tr>
<td>Business Background (Past 5 Years):</td>
<td>06/2020 - Present, Managing Director and Head of Outsourced Chief Investment Office (OCIO) Investments within the Global Investment Office 01/2020 - 06/2020, CIO and Managing Member of BlueGreen Capital Management 08/2014 - 12/2019, CIO and lead Portfolio Manager of the Pine Grove funds within Man Group FRM ($17 billion hedge fund of funds division)</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.

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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
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.

*19916- BlueGreen Capital Management, LLC: Investment related-Yes; Summit, New Jersey; Investment/Finance/Banking; Sole Proprietor/Owner (proprietor, partner, officer, director, employee, trustee, agent); 10/2009; During business hours: 0; After business hours: 5; Investment Decisions/Advice

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) 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.
This brochure supplement provides information about SUZANNE E LINDQUIST 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 SUZANNE E LINDQUIST is available on the SEC's website at [www.adviserinfo.sec.gov](http://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>SUZANNE E LINDQUIST (B. 1963)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education</td>
<td>UNIVERSITY OF MARYLAND (BACHELOR OF SCIENCE)</td>
</tr>
<tr>
<td>Business Background (Past 5 Years):</td>
<td>2014 – Present, Managing Director, Head of OCIO Endowments and Foundations, MORGAN STANLEY WEALTH MANAGEMENT</td>
</tr>
<tr>
<td>Professional Designations:</td>
<td>N/A</td>
</tr>
</tbody>
</table>

### Disciplinary Information

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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. 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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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.

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<table>
<thead>
<tr>
<th>Supervisor</th>
<th>Matthew Soriano</th>
</tr>
</thead>
<tbody>
<tr>
<td>Supervisor Tel:</td>
<td>+1 (914) 225 5851</td>
</tr>
</tbody>
</table>
This brochure supplement provides information about Brian 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 Mulley is available on the SEC’s website at www.adviserinfo.sec.gov.

Educational Background and Business Experience
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<table>
<thead>
<tr>
<th>Name</th>
<th>Brian Mulley (b. 1977)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education</td>
<td>B.S. in Finance from University of Massachusetts Lowell</td>
</tr>
<tr>
<td>Business Background</td>
<td>11/2005 – Present, Managing Director, Head of OCIO UHNW &amp; International MORGAN STANLEY WEALTH MANAGEMENT</td>
</tr>
<tr>
<td>Professional Designations</td>
<td>N/A</td>
</tr>
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No additional business activities to disclose.

Additional Compensation
No additional compensation to disclose.

Supervision
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<table>
<thead>
<tr>
<th>Supervisor:</th>
<th>Matthew Soriano</th>
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</thead>
<tbody>
<tr>
<td>Supervisor Tel:</td>
<td>+1 (914) 225 5851</td>
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</table>
This brochure supplement provides information about KEVIN E KOPCZYNSKI 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 KEVIN E KOPCZYNSKI is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

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No material legal or disciplinary events to disclose.

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No additional business activities to disclose.

Additional Compensation

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Supervision: Cameron McCarthy
Supervisor Tel: +1 (212) 296-2068
FORM ADV BROCHURE SUPPLEMENT

May 8, 2023
Cameron McCarthy (CRD #: 6345907)

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 Cameron McCarthy 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 Cameron McCarthy 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: Cameron McCarthy (b. 1994) |
| Education: B.S. in Finance from Bentley University |
| Business Background (Past 5 Years): |
| 10/2021 – Present, Executive Director, Head of OCIO Retirement & Government Solutions, Morgan Stanley Wealth Management |
| 03/2020 – 09/2021 Fixed Income Portfolio Manager, Mercer Investments (Principal/Senior Associate) |
| 08/2019 – 03/2020 Senior Associate, Mercer Investments |
| 04/2018 – 08/2019 Associate, Mercer Investments |
| Professional Designations: N/A |

Disciplinary Information
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Supervisor: Matthew Soriano
Supervisor Tel: +1 (914) 225 5851