



It's important to plan ahead for the legacy you want to leave behind.

With foresight, an estate plan can accomplish more than transferring your assets. It can protect your heirs, help you minimize tax obligations utilizing current tax law, and achieve your wealth transfer goals so that your legacy can live on. To learn how Morgan Stanley Smith Barney can assist you in the development of your estate plan, please attend our informative seminar, which will address important issues such as:

- Who will receive my legacy?
- How will my wealth be transferred?
- When will my assets be distributed?

Together, we can work on planning your legacy when it can do you and your heirs the most good—now.

Plan for Your Legacy: The Building Blocks of Estate Planning

Date: Thursday, January 21, 2010 **OR** Thursday, February 18, 2010

Time: 6:00 P.M. 6:00 P.M.

Place: Morgan Stanley World Headquarters, Executive Dining Room, 41st Floor
1585 Broadway, New York, NY 10036 (Entrance on 47th Street)

Speakers: Mindy H. Stern, Esq. – Schoeman, Updike and Kaufman LLP
Warren Bergstein, CPA – Adelman Katz and Mond LLP

**Please call Oscar Cantu at 212-903-7692 to make your reservation.
Admission is free, but seating is limited.**

The Rock Group

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Tax laws are complex and subject to change. This information provided in the seminar is based on current federal tax laws in effect at the time this was written. Morgan Stanley Smith Barney and its Financial Advisors do not provide tax or legal advice. The material was not intended nor written to be used for the purpose of avoiding tax penalties that may be imposed on the taxpayer. Individuals are urged to consult their personal tax advisors to understand the tax and related consequences of any actions or investments described.

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