



**Morgan Stanley
Smith Barney**

BY:.....

Women and Planning For Life Workshop

80% of all women agree that maintaining their lifestyle in retirement is a top priority. But...only 18% are very confident that they can achieve that goal.

Help us help you bridge the gap between financial capacity and confidence.

Join us for an interactive conversation about women and money and learn steps you can take to help you reach your financial goals and protect your assets.

Panelists:

Danielle C. Humphries
Attorney
Marks, Finch, Thornton & Baird, LLC

Do you have an Estate Plan or a plan for disability? Has your Plan been revised to reflect changes in your life? Danielle will discuss the need for every woman to take a pro-active approach to estate planning.

Bridget Venus Grimes
Financial Advisor
Morgan Stanley Smith Barney
1225 Prospect Street, La Jolla, CA

Would you like work to be optional some day? Do you have a plan in place so that you can retire with a good quality of life? Bridget will discuss how to set and achieve financial goals.

Hosted by:

Bridget Venus Grimes
Financial Advisor
Morgan Stanley Smith Barney

Date: January 25, 2012
Time: Noon-1pm

Place: Morgan Stanley Smith Barney
101 West Broadway, Suite 1800
San Diego, CA 92101

RSVP: Required by January 23, 2012
Bridget Grimes
(858) 729-5121
Bridget.grimes@mssb.com

Lunch will be served
Guests are welcome

Source: 2010-2011 Prudential Study: Financial Experience and Behaviors Among Women.

There will be no discussion of, or distribution of written materials relating to, specific products or investments at this presentation.

The guest speaker is neither an employee nor affiliated with Morgan Stanley Smith Barney LLC. Opinions expressed by the guest speaker are solely his own and do not necessarily reflect those of Morgan Stanley Smith Barney. Individuals should consult with their tax/legal advisors before making any tax/legal-related investment decisions as Morgan Stanley Smith Barney and its Financial Advisors do not provide tax/legal advice. Tax laws are complex and subject to change. Morgan Stanley Smith Barney LLC, its affiliates and Morgan Stanley Smith Barney Financial Advisors do not provide tax or legal advice. This material was not intended or written to be used for the purpose of avoiding tax penalties that may be imposed on the taxpayer. Individuals are urged to consult their tax advisor for matters involving taxation and tax planning and their attorney for matters involving trust and estate planning and other legal matters.

Morgan Stanley Smith Barney LLC, Member SIPC