Plan For Your Future. Make It Happen.

Informative Seminar

Achieving your financial goals begins with an in-depth discussion with a financial professional. Whether your goal is to have the retirement of your dreams, purchase a vacation home or fund your children’s or grandchildren’s education, a Certified Financial Planner® can enhance your understanding of what it will take to accomplish your objectives and help you map a course to reach your destination. Please join us at our informative seminar hosted by Joseph Webber, CFP®, CIMA® and Curtis Ishler, CFP® of Morgan Stanley to learn how their wealth management process can help you:

- Frame your current financial situation
- Create a customized strategy
- Achieve your goals

RSVP to Curtis Ishler at (814) 861-1717 or curtis.ishler@morganstanley.com to reserve your place!

Events:

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Location</th>
<th>Speaker(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuesday, Jul 11th, 2017</td>
<td>12:00pm-1:00pm</td>
<td>HUB-Robeson Center Room 134</td>
<td>Joseph A. Webber, CFP®, CIMA® Senior Vice President Morgan Stanley Wealth Management Curtis F. Ishler, CFP® Financial Advisor Morgan Stanley Wealth Management</td>
</tr>
</tbody>
</table>

-OR-

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Location</th>
<th>Speaker(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuesday, Jul 11th, 2017</td>
<td>5:30pm-6:30pm</td>
<td>Morgan Stanley 720 S. Atherton St., State College PA 16801</td>
<td>Curtis F. Ishler, CFP® Financial Advisor Morgan Stanley Wealth Management</td>
</tr>
</tbody>
</table>

Hosted by:
Penn State Federal Credit Union
1937 N. Atherton St., State College PA 16803
(800) 828-4636
www.pennstatefederal.com

Tax laws are complex and subject to change. Morgan Stanley Smith Barney LLC ("Morgan Stanley"), its affiliates and Morgan Stanley Financial Advisors and Private Wealth Advisors do not provide tax or legal advice and are not "Fiduciaries" (under ERISA, the Internal Revenue Code or otherwise) with respect to the services or activities described herein except as otherwise provided in a written agreement with Morgan Stanley. Individuals are encouraged to consult their tax and legal advisors (a) before establishing a retirement plan or account, and (b) regarding any potential tax, ERISA and related consequences of any investments made under such plan or account.

© 2017 Morgan Stanley Smith Barney LLC. Member SIPC.