

News | Indices

<b>Dow</b>	10318.16	<b>-14.28</b>	4:31pm
<b>Nasdaq</b>	2146.04	<b>-10.78</b>	5:30pm
<b>S&amp;P 500</b>	1091.38	<b>-3.52</b>	5:01pm

Enter Symbol

Symbol Name

Separate multiple symbols with a space

- > Group Homepage
- > Meet Our Group
- > Our Viewpoint
- > Key Links
- > Special Reports
- > Brochures
- > Financial Planning
- > Our Branch
- > Map & Directions
- > In the Press
- > Enroll in [smithbarney.com](http://smithbarney.com)

- > E-mail Us
- > Request Information
- > Account Forms
- > Request Appointment
- > E-mail This Site To A Friend



## The Berkheimer Group at Morgan Stanley Smith Barney

Financial Advisors

30 West Patrick Street  
7th Floor  
Frederick, MD 21701

tel: 301-663-8833  
toll free: 800-634-0072  
fax: 301-663-4798

[\[Click to enlarge\]](#)

[>> Email Us](#)

Welcome

Meet Our Group

Services

### Welcome



The Berkheimer Group at Morgan Stanley Smith Barney is dedicated to helping you make the financial decisions that make the most sense for you. The cornerstone of our commitment to you is distinctive, caring and personalized attention. We seek to build a meaningful, long-lasting relationship with you and your family. Only after we've taken the time to discover what is really important to you can we effectively select the wealth management strategies that are aligned with your financial goals and life values. We will work to become your trusted Financial Advisors, helping you realize your life's ambitions through sound financial advice and an uncompromising commitment to integrity and service.

### Bulletin Board

- Access your accounts by clicking on Your Portfolio on the right-hand side of this page. While you are there, enroll in E-Delivery and help save some trees!
- Who is watching over your retirement? Building an investment portfolio that you hope might cover your needs down the road isn't a substitute for a retirement plan. Talk to us about advice that goes beyond investments. A new standard for retirement planning.
- The Global Investment Committee is made up of senior professionals from Morgan Stanley & Co., Morgan Stanley Smith Barney, Citi Investment Research & Analysis and outside financial market experts. The Global Investment Committee provides advice to Morgan Stanley Smith Barney Financial Advisors and our clients through a disciplined process of fundamental research and a comprehensive analysis of economic and market conditions. See Special Reports to meet the members of the Global Investment Committee.

This information, products and services described here are intended only for individuals residing in states where this Financial Advisor is properly registered as described in this site.

Morgan Stanley Smith Barney LLC and its affiliates do not provide tax or legal advice. To the extent that this material or any attachment concerns tax matters, it is not intended to be used and cannot be used by a taxpayer for the purpose of avoiding penalties that may be imposed by law. Any such taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and CFP (with flame log®) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

Investment Management Consultants Association, Inc. owns the marks CIMA®, Certified

Log in to your portfolio >>

### Go Paperless

Make a difference  
in the world. Sign  
up for e-delivery.



>> [Learn more](#)

### FEATURED REPORTS

[Current Outlook \(pdf\)](#)

[Nine Signposts for 2009 \(pdf\)](#)

Investment Management Analyst (with graph element)®, and Certified Investment Management Analyst.

---

[About Us](#) [Institutional Services](#) [Privacy](#) [Security](#) [Terms and conditions](#)

---

Investment products and services are offered through Morgan Stanley Smith Barney LLC, [member SIPC](#). Morgan Stanley Smith Barney LLC is a registered broker/dealer and investment advisor, formed by the combination of the Global Wealth Management Group of Morgan Stanley & Co. Incorporated and the Smith Barney division of Citigroup Global Markets Inc.

In general, references to Smith Barney or the Smith Barney division of Citigroup Global Markets Inc. should be read on this site as the Smith Barney channel of Morgan Stanley Smith Barney LLC. Some products or services may continue to be available through Citi or Citigroup Global Markets Inc. Read more on the [Statement of Morgan Stanley Smith Barney LLC and Citigroup Global Markets Inc. Responsibilities](#) that describes their respective roles and functions. Clients may contact their Financial Advisor with questions about these changes.

The information and services provided on the website are intended for persons in the U.S. only.

© 2009 Morgan Stanley Smith Barney LLC. [Member SIPC](#). Accounts carried by Citigroup Global Markets Inc. [Member SIPC](#). All rights reserved.