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<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

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## The Vick/Cho Group at Morgan Stanley Smith Barney

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Welcome Meet Our Group

### Welcome



We are "all financial things to some people." As relationship managers to our clients' other professional advisors, we focus on the true needs of the client: Life Planning, Risk Management, Credit & Liability Management and Asset Management. Our mission is to provide you with the utmost care and personalized service. Through financial planning we will help you create wealth management strategies. We focus on accumulating and preserving your assets as well as addressing your liabilities and unique circumstances. We seek to enrich the lives of our clients.

### Bulletin Board

- You can access your investment accounts by clicking on Your Portfolio on the right-hand side of this page.
- As Financial Advisors whose focus is on wealth management, we know all about the special issues you face as a business owner, like creating a transition plan or finding the funds to launch a new venture. We can help with more than your personal investments—talk to us about your business needs, too.
- See Special Reports for the November On the Markets. November's lineup includes "Let's Get Real" Real yields, which are yields adjusted for inflation, are now very good for high-grade corporate bonds and high yield bonds. In addition, the real earnings yield for the S&P 500 is quite high, too. These attractive real yields give investors an opportunity to get well ahead of inflation argue Chief Investment Officer Jeff Applegate, Chief Investment Strategist David M. Darst and Global Investment Strategist Charles Reinhard in this month's cover story.

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