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Dow	10318.16	-14.28	4:31pm
Nasdaq	2146.04	-10.78	5:30pm
S&P 500	1091.38	-3.52	5:01pm

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Welcome



As your Financial Advisor, I will spend the time to understand your financial concerns and work in partnership with you to develop a customized investment program that can best meet your needs. As our relationship builds over time, I will be able to anticipate your changing circumstances and help advise you on appropriate investment strategies. I look forward to serving your long-term investment needs. Please feel free to call me at any time.

Ask me about Women & Co.®, a program offered by Citi to help women address the unique financial challenges they may face in their lifetimes. Visit www.womenandco.com.

Bulletin Board

- 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.
- Ask me about Women & Co.®, a community of savvy women who appreciate that there's always more to learn about managing money and creating wealth. Women & Co. is a program offered by Citi to clients of Morgan Stanley Smith Barney, and provides objective education and access to current financial thinking. Visit www.womenandco.com.
- You may know others who would benefit from receiving the breadth of advice they and their wealth deserve. As someone who understands the value of working with a trusted advisor, we invite you to introduce your family, friends and business associates to our services.

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