

Total Number of Offerings: 2

Thu, 15 Nov 2018 12:41:08 PM EST

No.	MS ID CUSIP ISIN	Avail Qty Min Qty	Description	Coupon CPN Type	Maturity	Price	Yields	CYLD	FDIC Cert#
1	EDF09 856285MN8 US856285MN8 3	3,927,000 1,000	STATE BANK IND NEW YORK CITY NY CD Certificate of Deposit, Primary MT OH TX	2.700 Fixed Rate	11/29/2019	100.000	2.700 M	2.700	33682
2	EN94M 06428FDE4 US06428FDE4 3	8,697,000 1,000	BANK OF CHINA NEW NEW YORK NY CD Certificate of Deposit, Primary FA MT OH TX	2.700 Fixed Rate	11/29/2019	100.000	2.700 M	2.700	33653

M = Yield to Maturity, C = Yield to Call, P = Yield to Put, S = Strip Yield, R = Yield to Pre-Refunding, L = Yield to Average Life, E = Escrowed to Maturity, D = Discount Rate, A = Annual Percentage Yield

We offer these securities and/or deposits subject to availability. Market price, yield and credit ratings are subject to change. Price quoted may not include sales commissions. Please see the important information and product disclosures at the end of this report.

Disclaimers

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We offer these securities and/or deposits subject to availability. Market price, yield and credit ratings are subject to change. If securities and/or deposits are sold prior to maturity, investors may receive more or less than their original purchase price or maturity value, depending on market conditions. Callable securities and/or deposits may be redeemed by the issuer prior to maturity. Additional call features may exist that could affect yield. Please consult your Financial Advisor or Private Wealth Advisor regarding applicable call provisions prior to investing. Some issue information is based on data obtained by the firm from external sources deemed to be reliable. However, Morgan Stanley Wealth Management has not independently verified such information and makes no warranty, express or implied, regarding its accuracy or completeness. Investors should match credit ratings to their portfolio risk profiles. Price quoted may not include sales commissions. For additional information on any of the highlighted securities and/or deposits, please contact your Financial Advisor or Private Wealth Advisor. We do not provide tax advice. You should consult with your own tax advisor prior to making an investment decision.

CDs are insured by the FDIC, an independent agency of the U.S. Government, up to a maximum of \$250,000 (including principal and interest) for all deposits held in the same insurable capacity (e.g. individual account, joint account) per CD depository. Investors are responsible for monitoring the total amount held with each CD depository. All deposits at a single depository held in the same insurable capacity will be aggregated for the purposes of the applicable FDIC insurance limit, including deposits (such as bank accounts) maintained directly with the depository and CDs of the depository held through Morgan Stanley Wealth Management.

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