

Approximately **15 million U.S. residents** have their **identities used fraudulently each year**, with financial losses totaling upwards of **\$50 billion**.\*



Morgan Stanley  
Wealth Management  
and  
Littman Krooks LLP

**invites you to a complimentary seminar on protecting your identity and personal information.**

Hosted By:

Amy C. O'Hara, Esq.  
Littman Krooks LLP

And

The Gardiner Epstein Group at  
Morgan Stanley

Featured Guest Speaker:

Mary Gibbons Gardiner  
Financial Advisor, VP, CRPC® , CDFP®

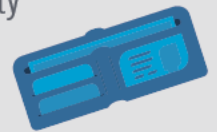
Tuesday- September 27, 2016  
9:30am to 10:00am: Breakfast/Networking  
10:00am to 11:00am: Presentation

You've probably spent a lifetime building your retirement savings. That's why it's important to help protect it against the risk of identity theft, which can quickly alter your long-term plans.

Awareness is the best prevention, and in this presentation we will discuss techniques and tools to help you protect your information.

### Information and Privacy Protection Seminar

- Types of identity protection - The Three 'D's
- Financial information security
- Market correlation



\* Source: [www.identitytheft.info/victims.aspx](http://www.identitytheft.info/victims.aspx) 9/30/2011

Location:  
Morgan Stanley  
2000 Westchester Ave  
The Harrison Room  
Purchase, NY 10577

Please RSVP by September 23, 2016 to 914-225-5119 or contact Mary Gibbons Gardiner at [mary.g.gardiner@morganstanley.com](mailto:mary.g.gardiner@morganstanley.com)

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