

Issuer: Morgan Stanley Finance LLC

Guaranteed by: Morgan Stanley

Title: Worst of Fixed Coupon Auto-Callable RevConsSM due November 18, 2026

CUSIP: 61776WF81

ISIN: US61776WF814

Maturity Date: November 18, 2026

Issue Date: November 19, 2024

Interest Rate: 12.98%

Coupon Payment Frequency: Quarterly

Underlying assets: YPF S.A. (ADS), Tesla Inc.

Redemption Conditions: Callable quarterly if both underlyings are above initial levels.

Downside Threshold: 50% of initial price

Principal is at risk. Payment at maturity depends on worst performing underlying.