

Morgan Stanley

MY WELLBEING

Be In the Know

Benefits and Resources for
Employees and Their Families

To learn more about your benefits:



Visit mybenefits.morganstanley.com
from home or any mobile device. Site
available to employees and partners —
No password required



Call an **Accolade Health Assistant** at
866-386-0076 or web chat
from the Accolade app or
member.accolade.com

START



The Essentials—Plus So Much More

At Morgan Stanley, we're proud to support you and your family through the moments that matter with one of the best benefits packages in the industry.

Your benefits start with the essentials like top-notch health care, a 401k plan with a competitive match, a robust mental health benefit and an expert medical second opinion service for your extended family including your parents and grandparents.

Plus, we add extras that make a difference along life's journey: a student loan refinancing program, discounted residential mortgage rates, generous paid leave when you welcome a child or need to care for a seriously ill family member, programs as your children grow, savings on your commute and on auto, home and even pet insurance, among many others.

Morgan Stanley Wealth Management also offers a range of investing and cash management services, as well as financial advice—many programs with special employee pricing—to help the entire family be financially fit now and in the future.

And we can't forget the fun stuff. Enjoy hundreds of perks, including a fitness subsidy and deals on everything from cars, computers and cell phone plans to travel, entertainment and so much more.

It's good to be part of Morgan Stanley.



The Firm has so many amazing programs. Is there a comprehensive list?"

It's an ask we hear all the time—and we're happy to deliver. Keep this booklet handy so you're always "in the know" when it comes to your benefits.

Want to Stay Current About Your Benefits?

To receive updates throughout the year, email benefitscomms@ms.com, indicating if you're an employee or spouse/partner.

Contents

Physical Health.....	6
Mental Health.....	11
Financial Wellness.....	13
Family Support.....	
• New Parents.....	17
• Children.....	17
• Parents and Grandparents.....	18
• Pets.....	18
Deals, Discounts and Hidden Gems.....	21
Index.....	25

Good to know: For a list of all programs in this guide by category, visit mybenefits.morganstanley.com and select **Resources** at the top of any page.



Award-Winning Benefits

Morgan Stanley was recognized as a top employer for wellbeing by the Business Group on Health, a leading health care industry group that represents 60 million workers, including 74 Fortune 100 companies.

mybenefits.morganstanley.com

Morgan Stanley in Your Pocket

Employees and spouses/partners may [visit this site](#) for all things benefits from your home computer, cell phone or any mobile device.

- Detailed information on Firm resources
- No password required



Be sure to bookmark the site for future reference.

For questions about your Morgan Stanley benefits, contact an Accolade Health Assistant – call **866-386-0076** or web chat from the **Accolade app** or [member.accolade.com](#).



QUESTIONS ABOUT YOUR BENEFITS

Accolade Health Assistants

866-386-0076

Web chat from the Accolade app or
member.accolade.com

Navigating health care just got easier.

Let's face it, health care is complex. These benefits specialists can answer your questions, big or small.

Accolade Health Assistants can help you:

- Determine the right benefits during annual enrollment — or after a birth, marriage, etc.
- Find quality in-network providers, schedule appointments and prepare for your consultation
- Estimate the cost of care
- Understand health conditions and treatment options
- Confirm which procedures are covered or require preauthorization
- Resolve billing issues
- Take advantage of all your Morgan Stanley benefits and resources

[Learn more](#)

How This Benefit Works

- **Personalized guidance** – The same Health Assistant will provide ongoing support for you and your family
- **Clinical support** – Accolade nurses can explain symptoms and source treatment options
- **Accessibility** – Call or send secure messages to your care team





Physical Health

We know how important quality health care is. That’s why we offer comprehensive coverage and preventive programs to manage your health, get treatment when you’re sick and spend your health care dollars wisely.

Primary Care by One Medical[†]

onemedical.com/morganstanley

24/7 virtual care from the One Medical app

morganstanley@onemedical.com | 212-441-4390

Nice to treat you. Exceptional medical care for adults and children.

One Medical is the doctor’s office you’ve always wanted, whether you need a primary care provider, your regular doctor can’t see you, you’re sick or need help managing a health condition. With same- or next-day appointments at 125+ offices nationwide and 24/7 virtual care, One Medical makes it faster, easier and more enjoyable to take care of your health. The Firm covers One Medical memberships for employees and dependents in the medical plan.

2 Ways to Use One Medical

In-
Person
Care

Annual physicals, sick visits, condition management and much more**

Good to know: Need care when you’re traveling in the US? Book an appointment at any One Medical office.

24/7
Virtual
Care

Most services are free when you use the Treat Me Now option from the app**

Free Virtual Care — Anytime, Anywhere

Our bodies don’t follow business hours — and neither does One Medical’s Treat Me Now team. Video chat with or message a provider in minutes from the One Medical app with questions, symptom checks or to renew a prescription. The best part? Many virtual services are free as part of your Firm-provided One Medical membership.**

Key Services

- Annual “Live Well” preventive checkups
- Sick visits and managing chronic conditions
- Onsite labs and blood work
- Colds, flu and covid
- Pediatric care for newborns, teens and in-betweens
- Sexual and reproductive health
- Immunizations and travel health
- Specialist referrals and partnerships with leading hospitals

Learn more

[†] This benefit is available only to employees and dependents enrolled in the Firm’s medical plan through Cigna or UnitedHealthcare.

[‡] Employees enrolled in Medical Plan Option C (or a non-Morgan Stanley high-deductible health plan) will pay a fee for non-preventive services (aka “sick visits”), according to IRS regulations.

^{**} For medical services other than preventive care, deductibles and coinsurance apply when you see a One Medical provider in-person or for a remote visit. Treat Me Now virtual care from the One Medical app is free.

SPECIALIZED CARE

These programs ensure you get the best care when you need it most.

Medical Second Opinions

866-841-2575 | 2nd.md/morganstanley

Experts provide knowledge, options and peace of mind for you and your extended family.

2nd.MD will schedule a consultation with an expert specialist who can help you:

- Understand your treatment plan
- Answer questions about a diagnosis, surgery or medication
- Prepare for an appointment with your doctor
- Find a local specialist

Who's eligible: The Firm covers the cost of this benefit for you, your spouse/partner, children and grandchildren of all ages, parents, grandparents and parents- and grandparents-in-law.

[Learn more](#)

Hospital Partnerships

Delivering the best care to you and your family.

The Firm partners with leading hospitals to ensure employees and their extended families receive the best care and experience:

New York Metro

- [Hospital for Special Surgery](#): Orthopedic care (locations also in Florida) | 833-HSS-1900
- [Memorial Sloan Kettering](#): Cancer care | 877-449-1507
- [NewYork-Presbyterian Hospital](#): Specialist referrals | 646-697-2467, option 1

Good to know: In 2023, the Firm marked 20 years since the founding of NewYork-Presbyterian Morgan Stanley Children's Hospital and 50 years of partnership with NewYork-Presbyterian, a foundational part of our history and core value to Give Back.

Nationwide[†]

One Medical partners with hospitals in the cities where they have offices.

Programs Through the Firm's Medical Plan[†]

Cigna: mycigna.com | 800-244-6224

UnitedHealthcare: myuhc.com | 888-332-8891

Complex medical conditions deserve outstanding care.

These programs provide a single point of contact throughout your health journey—and connect you to top doctors, health centers and services.

- [Applied Behavior Analysis \(ABA\)](#) therapy for autism*
- [Back, spine and joint programs](#)
- [Bariatric surgery](#)
- [Chronic condition management](#)
- [Gender affirmation](#)
- [Substance and alcohol abuse](#)

Medical Travel and Lodging Benefit[†]

Access to quality care — wherever you live.

The Firm's medical plan includes a \$10,000 lifetime travel and lodging benefit for a wide range of conditions when in-network care or designated facilities are not available locally.

[Learn more](#)

Cancer Support Program[†]

mycigna.com | 800-244-6224 • myuhc.com | 866-936-6002

A cancer diagnosis can be overwhelming — get top-rated care and support.

A team of nurses, social workers and oncologists ensure you receive expert care from centers of excellence — cancer facilities that obtain the best outcomes. If you enroll in the program within 60 days of a cancer diagnosis and meet your annual medical deductible, the plan covers 100% of the cost of in-network treatments. [Learn more](#). Also see [Memorial Sloan Kettering](#) on [page 7](#).

Menopause Support by Maven

Download the Maven Clinic app

mavenclinic.com/join/morganstanley | support@mavenclinic.com

Hormonal changes shouldn't prevent you from thriving.

Maven helps employees and spouses/partners navigate all stages of menopause. Work with a care advocate and consult with virtual specialists — including OB-GYNs, mental health providers and career coaches — about early intervention, symptom management and hormone therapy. Other resources: referrals to in-person providers, educational resources and drop-in community groups. Services are free.**

[Learn more](#)

Diabetes Management and Support by Livongo[†]

join.livongo.com/morganstanley (registration code: morganstanley)
800-945-4355

Diabetes made simpler — and healthier.

Employees and dependents with type 1 or 2 diabetes get unlimited testing strips and a smart meter — at no cost. Plus, connect with certified diabetes coaches with questions about nutrition and lifestyle changes.

[Learn more](#)

[†] This benefit is available only to employees and dependents enrolled in the Firm's medical plan through Cigna or UnitedHealthcare.

* Applied behavioral analysis therapy is covered by Cigna and UnitedHealthcare, as well as Kaiser and HMSA.

** Consultations with Maven's virtual network of providers are free of charge. If you are referred to an in-person provider, visits are subject to standard deductibles and coinsurance through your medical plan administrator.

6 WAYS TO SAVE ON QUALITY HEALTH CARE[†]

1 “Shop around”

Did you know the price for the same health care service can vary significantly, even within the same ZIP code? Before seeking care, contact an [Accolade Health Assistant](#) for cost estimates for doctors, procedures, lab work or other services.

2 Stay in-network

You’ll typically pay less when you use in-network providers. Plus, in-network providers take care of getting preauthorization for all services (something you have to do yourself if you go out-of-network). For help finding in-network providers, contact an [Accolade Health Assistant](#).

3 Use free preventive care

The health plans pay 100% for annual exams and certain screenings and services when you use in-network providers. And it’s easy to get exceptional preventive medical care for adults and children at [One Medical](#).

Good to know: The [dental plan](#) covers two in-network checkups annually. And through the [vision plan](#), a yearly in-network eye exam costs only \$20

4 Take generics and manage your prescriptions

Requesting three-month quantities of your [maintenance \(regular\) medications](#) reduces your prescription drug spend. Plus, did you know the Firm pays the full cost of certain generics to help with high cholesterol, diabetes, tobacco cessation and HIV prevention?

Good to know: [Capsule Pharmacy](#) offers a 10% discount on over-the-counter medications and free same-day delivery in many cities and suburbs ([capsule.com/morganstanley](#)).

5 Avoid the emergency room

In a true emergency, don’t hesitate to go to the ER. However, more than 25% of ER visits aren’t needed and can cost you thousands of dollars in unnecessary charges. For urgent care, consider:

- **24/7 virtual care:** One Medical [virtual visits](#) are available at the press of a button in their app.
- **One Medical offices:** Schedule a [same-day, in-person appointment](#) through the app.
- **Urgent care clinics:** A convenient, low-cost option for after-hours or weekend care. Find centers on the [Cigna](#) or [UnitedHealthcare](#) sites — or contact an [Accolade Health Assistant](#).

6 Use tax-advantaged health care accounts

During benefits enrollment each fall, elect to contribute to a [health care flexible spending account](#) or [health savings account](#) to reduce your health care costs.



Fitness Benefit

Download the Gympass app
promo.gympass.com/morgan-stanley
mshelp@gympass.com

One membership. Countless ways to work out at home, in your neighborhood or near the office.

When employees join Gympass, the Firm subsidizes 50% of their membership, up to \$50 a month.* Family members enjoy Gympass' low rates and flexibility.**

In-person
gyms and
studios

Live and
on-demand
virtual
classes

1:1 virtual
personal
training

Wellbeing
apps

- 8 membership tiers from \$6 to \$230 (employees, subsidy included) or \$12 to \$280 (family) a month — plus a free digital-only plan
- Memberships include access to in-person gyms, virtual fitness classes, wellbeing apps and services like trainers, health coaching, nutrition planning and activity tracking (varies by level)
- No strings: Plans are month-to-month and let you change, suspend or cancel at any time without fees

[Learn more](#)

† This benefit is available only to employees and dependents enrolled in the Firm's medical plan through Cigna or UnitedHealthcare.

* The fitness subsidy will be reported as imputed income on employees' paychecks each month.

** Family members are not eligible for the Firm subsidy.



Mental Health

Your mental health is a core part of your wellbeing. The Firm's mental health benefits ensure you have fast, easy access to a range of services — including 16 free, confidential sessions each year for you and your dependents.

Mental Health Benefit by Lyra

lyrahealth.com/morganstanley

844-926-2648 | 24/7 care team

Download the Lyra app

If you're feeling anxious, overwhelmed, stuck or dealing with something more complex.

Lyra Can Help With a Range of Life's Challenges...

16
free
sessions

Employees, spouses/partners and children ages 2–26 (per person, per year)

- Stress, burnout, trouble sleeping
- Legal or financial woes
- Children with behavioral challenges, issues at school, bullying
- Relationship or family challenges
- Alcohol or substance use
- Feeling lonely, hopeless or angry
- Seeking mental or emotional support but unsure where to start

[Learn more](#)

...By Matching You With Solution-Focused Care Options

Wellness and Preventive Care

Moderate Care

Complex Care



Online Help

Unlimited access to:

- Self-paced courses, guided meditations, how-to videos, etc.
- Small group sessions led by a clinician



Coaching

Regular virtual meetings and as-needed check-ins by live messaging:

- Develop skills to support your mental health
- Coach can develop custom care plan



Therapy

Lyra therapists practice evidence-based techniques proven to reduce symptoms:

- Individual, couples and family counseling
- Virtual options

Note: Continue with your Lyra therapist beyond the 16 free sessions[†]



Medication[†]

In-network Lyra doctors can prescribe and manage mental health medications:

- Follow-up appointments and prescription refills with same doctor
- Direct message doctor

Note: Medication management is through the Firm's medical plan and not covered by your 16 free sessions (in-network cost-sharing applies)



Advanced Care Coordination

Support for kids, teens and adults facing suicidality, alcohol/drug abuse, etc.:

- Evaluate facility/program for evidence-based care
- Determine if facility/program is in-network
- Offer family support and education

Headspace: Mindfulness and Meditation

work.headspace.com/morganstanley/member-enroll

Stress less, move more and sleep soundly.

Want proven ways to increase your wellbeing across many areas of your life? Your free, Firm-provided Headspace account can help you explore mindfulness and meditation.

How Headspace Can Help

- Start your day off on a positive note with an affirming one-minute meditation.
- Take a midday break for a short breathing exercise to recharge and center yourself before the next meeting or task at home.
- Unwind with white noise or a calming sleepcast to fall and stay asleep.
- Help your kids regulate their emotions or sleep better with Monster Meditations by Sesame Street and Star Wars-themed content.

Good to know: After activating their account, employees may share their login credentials with their family.



Meditation



Sleep



Movement



Finances



Eating



Kids

[Learn more about Headspace](#)

Morgan Stanley Mindfulness

Type [mindfulness/](#) in a Firm browser

Join our mindfulness community.

This employee-driven community is dedicated to incorporating mindfulness into our work and home routines — and hosts regular group meditations for practitioners of all interest and ability levels.

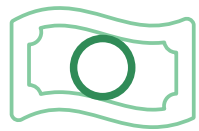
The Morgan Stanley Alliance for Children's Mental Health

morganstanley.com/mentalhealthalliance

Making an impact on this critical issue.

The Alliance offers resources and events to support the wellbeing of children and their families.

†The medication management program and the ability to continue with your Lyra provider beyond the initial 16 free annual sessions are benefits available only to employees and dependents enrolled in the Firm's medical plan through Cigna or UnitedHealthcare. Cost-sharing applies (in-network deductibles and coinsurance).



Financial Wellness

Among the many benefits of working at Morgan Stanley is a suite of retirement, investment, cash management and lending products — many with discounted employee pricing.

401k Plan

HR Services: 877-674-7411 or [web chat from MSToday](#)
[morganstanley.com/benefits](#) | Download the Alight app (text 'benefits' to 67426)

Whether retirement is 30 years away or around the corner.

The Morgan Stanley 401k plan makes growing your retirement nest egg that much easier.

- Make easy paycheck contributions of up to 50% from your salary, bonus and/or commissions.
- Receive Firm contributions from 4% to 6% depending on your eligible pay.
- Make before-tax, after-tax Roth and/or after-tax non-Roth contributions.
- If you are age 50 or older, you may also make additional catch-up contributions.
- Select from a menu of investment funds with low fees, including actively managed “target date” funds.
- Take up to two loans at once, including one to purchase a primary residence. If you leave the Firm, you may continue loan repayments to avoid early-withdrawal tax penalties.*
- Make unlimited hardship withdrawals (subject to meeting IRS requirements) and in-plan Roth conversions.
- You may keep your funds in the plan even after you leave the Firm to enjoy the plan’s low fees.

[Learn more about the 401k plan](#)

Employee Stock Purchase Plan

800-470-0999 | Type [espp/](#) in a Firm browser

Grow your portfolio by investing in the Firm.

Through the stock purchase plan, employees may elect to buy Morgan Stanley Stock at a discount:

- Enroll in the plan at any time during the year.
- Contribute up to 50% of your eligible compensation, up to \$22,500 per year.
- Receive a 10% discount on the monthly purchase of Morgan Stanley stock.

[Learn more](#)

10 Must-Know Tips about the 401k Plan

Want to maximize your retirement savings?
 Visit [mybenefits.ms.com](#) and search for 401k tips.

* Limits on the amount you may take as a 401k loan apply. Loans are repaid through payroll deductions while you are employed.

More Ways to Invest

Type [myfinances/](#) in a Firm browser

An array of investing options and platforms for employees and their families offered by the Firm's Wealth Management business.

- **Core Portfolios from E*TRADE from Morgan Stanley** – An automated, professionally managed portfolio.
- **E*TRADE Brokerage Account** – An online platform with tools for stock, options and futures to invest or trade on your own.
- **Morgan Stanley Virtual Advisor** – Financial advice and education delivered remotely by a team of knowledgeable Financial Advisors.
- **Morgan Stanley Financial Advisor** – Work one-on-one with a dedicated Financial Advisor for tailored advice and solutions to help meet your specific goals and complex needs.

[Learn more](#)

Financial Wellness Program

Type [myfinancialwellness/](#) in a Firm browser

Build a sound financial future starting today.

Whether you're paying off student loans, saving for your first home or preparing to send a child to college, it's important to set financial goals and stay on track. Through this program employees can:

- Get free, one-on-one financial coaching.
- Explore a digital education portal, with an assessment to gauge and improve your financial health.
- Boost your financial education by tuning into a live Webinar Wednesday series.

Money Milestones for Every Age

Review practical advice for key financial considerations at every stage of life — from teens to 90s — from Michelle Singletary, personal finance columnist at *The Washington Post*. Also, learn about Firm resources to help achieve your financial goals. Visit [mybenefits.ms.com](#) and search for **finwell tips**.

Additional Financial and Legal Resources

More resources to help you save and better manage your money.

- **Student Loan Refinancing** – Preferred rates for employees, family and friends through SoFi.
[Learn more](#)
- **Discounted Insurances** – Auto, homeowner, renter, identity theft protection, umbrella and pet.
[Learn more](#)
- **Legal Plan** – Affordable personal legal services: wills, trusts, health proxies, real estate, money matters, adoption, surrogacy, immigration, traffic court and more (elect coverage during annual enrollment each fall).
[Learn more](#)
- **Legal and Financial Assistance Program** – No-cost consultations with attorneys, mediators, financial counselors, CPAs and fraud resolution specialists.
[Learn more](#)
- **Commuter Benefit** – Register to use before-tax dollars and save on public transit and parking.
[Learn more](#)

PRIVATE BANKING GROUP SOLUTIONS

Access a suite of cash management and lending solutions to complement your investment strategies. Morgan Stanley employees can take advantage of solutions — with several discounts and offers — to help manage their family’s financial life, including kids and young adults.

CashPlus Brokerage Accounts

Type [pbgoffers/](#) in a Firm browser

A modern alternative to banking.

Manage your cash needs including check writing, debit cards, online and mobile app services. Enjoy exclusive benefits and employee offers when you open a Premier CashPlus or Platinum CashPlus Brokerage Account.

[Learn more](#)

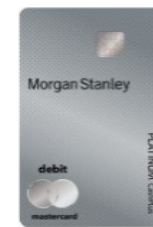
Premier CashPlus



Employee Fee Avoidance Criteria
\$1,000 monthly deposit or
\$10,000 average BDP¹
balances and enrollment in
Morgan Stanley Online
No Morgan Stanley investment relationship requirement

	\$695 Annual Engagement Bonus ²	
	Identity and Credit Protection from Experian ³	
	Unlimited ATM Fee Rebates ⁴	
	No Foreign Transaction Fees	
	No Cash Management Fees ⁵	
	Insufficient Funds Coverage ⁶	
	Greenlight App and Debit Card for Families (page 17)	
	Multiple Cash Management Accounts	
	Extended Warranty, Satisfaction Guarantee and Price Protection ^{4, 7}	
\$15	Monthly Fee (if criteria not met)	\$55

Platinum CashPlus



Employee Fee Avoidance Criteria
\$5,000 monthly deposit and enrollment in
Morgan Stanley Online
No Morgan Stanley investment relationship requirement

Morgan Stanley American Express Cards

americanexpress.com/mscards

866-888-0255

Our cash management offering also includes the Morgan Stanley American Express Cards, which provide exclusive service and rewards, plus added benefits.



Morgan Stanley Blue Cash Preferred American Express Card

With cash back and exclusive statement credit for Morgan Stanley Card members

[Learn more](#)



Platinum Card from American Express — Exclusively for Morgan Stanley

With over \$1,500 in statement credits for:

- Hotels
- Airline fees
- Digital entertainment
- Clear
- Travel benefits including airport lounge access

Make the Most of Your Cash

Maximize your savings with our competitive Preferred Savings Program for qualifying cash and promotional certificates of deposit (CDs) with exclusive rates. [Learn more](#)

Lending Solutions

Mortgage discounts for employees and other options.

Type [pbgoffers/](#) in a Firm browser

- **Home Buying** – Enjoy discounted employee rates for residential mortgages through Morgan Stanley Private Bank, National Association or closing cost credits on qualifying home loans closed through our referral partnership with Rocket Mortgage.
- **Securities Based Loans** – Explore a convenient way to fund real estate purchases, home remodeling, tax obligations, education expenses and more. Employees receive a 75 basis point discount on published rates.

[Learn more](#)

[Learn more](#)





Family Support

At Morgan Stanley, family matters. The Firm offers an array of programs to support the ones you love most.

New Parents

Lots of benefits to support your growing family.

- **Paid Parental Leave:** 16 weeks for all new parents—in addition to 6 to 8 weeks of medical leave for employees giving birth (total of 22 to 24 weeks). [Learn more](#)
- **Family Building Benefit:** \$75,000 for fertility (IVF, egg- and sperm-freezing),[†] adoption and/or surrogacy (infertility diagnosis not required). [Learn more](#)
- **Hospital Insurance:** Receive a lump sum and per diem each night you and the baby are in the hospital (elect coverage during annual benefits enrollment in the fall). [Learn more](#)
- **Child Care:** Options for children 6 weeks and older, plus a tax-advantaged Dependent Day Care Flexible Spending Account. [Learn more](#)
- **Classes:** Childbirth, new baby and other child care classes. [Learn more](#)
- **Lactation Support:** Lactation rooms at the office, a free pump[†], lactation specialists and free breast milk shipping. [Learn more](#)
- **Discounts:** Deals on baby gear and a meal delivery service. [Learn more](#)

A gift for baby: It's a longstanding tradition for Morgan Stanley to send new parents a silver baby spoon engraved with their child's name. [Learn more](#)

Download the **parental leave checklist**—a soup-to-nuts collection of guidance, policies and resources from mybenefits.morganstanley.com.

Your Children

Great programs for your growing child.

- Discounted child care and priority placement. [Learn more](#)
- Subsidized backup center-based and in-home child care through Bright Horizons ([see page 20](#)). Note: Bright Horizons also offers full-time care at many of its child care centers. [Learn more](#)
- Dependent Day Care FSAs reduce the cost of your child's preschool, nursery school, day care, before- and after-school care, and summer day camp*. [Learn more](#)
- College and graduate school admissions support, tutoring and test preparation (PSAT, SAT, ACT, GRE, GMAT, LSAT, etc.). [Learn more](#)
- Before- and after-school programming—and summer camps
- Mental health resources (see pages [11](#) and [12](#)). [Learn more](#)
- Resources for children with special needs through Bright Horizons' Torchlight program. [Learn more](#)
- Education savings accounts: 529 plans with a \$100 matching program**. [Learn more](#)

Good to know: Benefits of the Morgan Stanley CashPlus Brokerage Accounts ([see page 15](#)) include complimentary access to the Greenlight app and debit card for families, which gives parents the tools to manage and monitor their children's spending while helping them learn to manage money.

Your Parents and Grandparents

A helping hand for your adult loved ones.

- Backup in-home care ([see page 20](#)). [Learn more](#)
- Elder care planning: Care coaches will develop a personalized care plan and connect you with resources and specialized providers—including no-cost, onsite assessments, elder law and financial consultations, and online care planning and communication tools. [Learn more](#)
- 4 weeks of paid family caregiver leave to take care of a seriously ill parent, partner or child. [Learn more](#)
- Medical second opinions ([see page 7](#)). [Learn more](#)
- Legal plan (elect coverage for your parents and parents-in-law during annual enrollment in the fall). [Learn more](#)
- Medication discount by Express Scripts for family and friends without prescription drug coverage. [Learn more](#)

Your Pets

Something for Fido, too.

- Discounts on insurance, vets, supplies and services. [Learn more](#)
- Discounts through Express Scripts on human drugs, such as insulin, your pet may take. [Learn more](#)

† The fertility component of the family building benefit and free breast pumps are available only to employees and dependents enrolled in the Firm's medical plan through Cigna or UnitedHealthcare. The adoption and surrogacy components are available to all employees regardless of medical plan participation.

* Dependent Day Care Flexible Spending Accounts allow you to set aside before-tax dollars to pay for eligible child care expenses for your children aged 12 or younger. You may elect an FSA only during annual enrollment or following a life event.

** The Morgan Stanley one-time \$100 match is taxable income to you and will be reported on your Morgan Stanley Form W-2. Morgan Stanley will cover the income and payroll tax withholding on the associated income (i.e., provide a "tax gross-up" on the \$100 of income).



Growing and Nurturing Your Family with Maven

Download the Maven Clinic app
mavenclinic.com/join/morganstanley
support@mavenclinic.com

No matter where you are on your parenting journey, Maven can help.

Maven offers virtual support to help plan for and raise children. Their team of experts is there — day or night — for care and guidance, whether you're considering adoption or surrogacy, planning a pregnancy, are pregnant, or struggling with breastfeeding, sleep, potty training or raising your teen.

Your Maven care advocate will connect you with specialists in 35+ disciplines with whom you can make unlimited appointments and send messages. Also, attend 60+ live and on-demand classes and join peer support communities with others with similar experiences; groups are moderated by Maven staff who share research-based educational resources. Services are cost-free* and available to employees and their spouse/partner.

[Learn more](#)



Adoption and Surrogacy

Help navigating adoption and surrogacy:

- Guidance from expert coaches
- Referrals to quality agencies
- Genetic counselors to review considerations for surrogacy
- Maven Wallet to request reimbursement for eligible fees under the Firm's \$75,000 family building benefit

Good to know: Your surrogate may also use most services.



Maternity and Newborns

Resources during pregnancy, birth, postpartum — and preparing for leave and to return to work:

- Unlimited virtual access to OB-GYNs, midwives, doulas, lactation, sleep and potty training consultants, etc.
- Referrals to in-network providers
- Career coaches to help before and after your parental leave
- Resources/classes on childbirth, newborn care, breastfeeding, infant CPR, postpartum recovery, etc.
- Free breast milk shipping



Parenting and Pediatrics

Help for parents with children ages 1 to 19:

- Unlimited virtual access to pediatricians, developmental psychologists, speech therapists, nutritionists, advocates for children with special needs, etc.
- Referrals to in-network pediatricians and child behavioral health providers
- Parenting and career coaching
- Resources/classes on learning fine motor skills, creating house rules, managing defiance, parenting as a team, etc.

Caregiving and Educational Services for Children and Adults by Bright Horizons

clients.brighthouse.com/morganstanley

General assistance and to book services 24/7 | 833-224-7075

Individual help finding resources | 888-874-0420 (leave a message)—or familyconcierge@sittercity.com

Caring for family, your most important asset.

Each year, employees receive family support days** to use toward a menu of helpful services by Bright Horizons.

40 Family
Support
Days

Book services up to
90 days in advance

[Learn more](#)

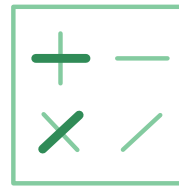


Backup Child Care

When your child's school is closed or your regular caregiver falls through:

- Take your child to a day care center
 - 1 child: \$20 a day
 - 2+ children: \$35 a day
- Arrange for an in-home caregiver: \$8 an hour
- Book daytime virtual activities by Steve & Kate's Camp: No charge

Children ages 6 weeks to 12 years



Tutoring

If your child needs academic support, hire a virtual tutor from Sylvan Learning or Varsity Tutors who can help with homework and 300+ subjects.

1 family support day =
4 hours of tutoring for \$20

*Children ages 6 years and above,
plus employees and partners*



Temporary In-Home Adult Care

If you need a helping hand caring for an adult relative, Bright Horizons can arrange for a screened and credentialed caregiver.

\$8 an hour

*Adult relatives, as well as employees
and partners*

Bright Horizons has over two dozen additional offerings for you to explore. For the full menu, employees should activate their account at clients.brighthouse.com/morganstanley or download the Bright Horizons app. **Good to know:** Employees can create accounts for their partner and children.



Deals and Discounts

The extras. We've got hundreds of ways for you and your family to have fun and save on the activities and brands you love. **Note:** To use most of these deals, employees must enter their Morgan Stanley email address.

Museums and More

Through the Firm's Arts and Culture Access Program, discounted or free admission for employees and their guests at 50+ cultural institutions in the US and UK

Entertainment

plumbenefits.com

(Invite friends and family with access code ac0123632)

Movies, Theater, Sports, Theme Parks, More

Cell Phone Plans, High-Speed Internet, Cable and Phone

AT&T, Verizon Wireless, Verizon Fios

Computers, Electronics and Software

Apple, Dell, HP, Lenovo, Microsoft Office, More

Headphones and Earbuds

Jabra, Master & Dynamic

TVs and Appliances

GE, LG, Samsung (see [Perks at Work](#) on the next page)

Automobiles

BMW, Chrysler, Ford, GM, More (also see the [Reserved Living and Giving](#) program on the next page)

Rental Cars

Avis, Enterprise, National

Leisure Travel

Hotels, Flights, Cruises, Disney, Vegas, More

Good to know: Employees who enroll in [United Airlines' "Break from Business" program](#) can save 10% on personal travel (except basic economy fares) for themselves and their family.

Good to know: Download the [International SOS](#) assistance app for 24/7 access to medical and security services while traveling outside the US.

Morgan Stanley Logo Apparel and Merchandise

Including the new Banker Bag and Pet Capsule Collection

Morgan Stanley Classifieds

Our own online marketplace to sell or purchase items and services

Publications

The Economist

Stationery

Crane & Co., Simply to Impress



Perks at Work

perksatwork.com

For big or small purchases, Perks at Work is a savings program with discounts across 20+ categories including electronics, home appliances, dining, travel, entertainment and more. Also earn WOW loyalty points to use toward future purchases. Employees may invite up to five family members to share in the savings.



Reserved Living and Giving

msreserved.com

Employees may enroll in this perks program usually reserved for the Firm's top clients. Access offers, benefits and content from 120+ popular brands. Save on purchases such as automobiles, hotels, cruises, car rentals, concert tickets, vacations, electronics and more. The investment requirement for clients is waived for employees — just use your Firm email to enroll. Our top brands include:

- Lexus
- Mercedes-Benz
- SIXT
- Hotel Engine
- Backroads
- Canyon Ranch
- Therabody
- Bose
- Harry & David

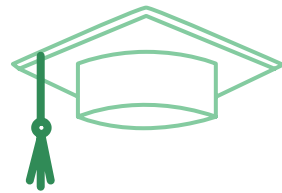


DON'T MISS OUT ON THESE HIDDEN GEMS



Wills

If you elected [supplemental life insurance](#) during annual enrollment, your policy includes free will preparation and estate planning through MetLife. (The [legal plan](#) also covers wills plus a full menu of personal legal services — [\(see page 14\)](#)).



College Coach

Access webinars, individual guidance and a virtual learning center, at no cost, to help you and your child save for, select, apply to and finance college.

Good to know: Experts can also review your child's college essays and prep them for admissions interviews.

[Learn more](#)



In-Home Care and Tutoring

Employees and spouses/partners may take advantage themselves of programs usually thought of for our kids and parents:

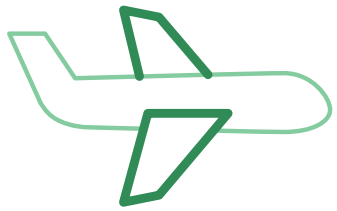
- **Backup adult care:** Recovering from surgery or just need a helping hand? Book an in-home caregiver.
- **Tutoring:** The age cap of 18 is no more. You, your partner and your older children may hire a tutor for undergraduate and graduate subjects, including entrance exams [\(see page 20\)](#).



Hotels for Your Next Vacation

Three ways to save:

- Call American Express Travel at 800-851-8233 to see if the Firm's corporate rate is available at 500+ hotels worldwide.
- Activate your free Hotel Engine account at [hotelengine.com](#) with your Morgan Stanley email address and book online at 700,000 global properties.
- Find discounts at global chains like Hilton, Hyatt, Marriott, Omni and Rosewood by searching for "[leisure travel](#)" at [mybenefits.ms.com](#).



Travel Vaccinations⁺

Does your next port of call require you be immunized? One Medical's got you covered for free as part of your Firm-provided membership ([see page 6](#)).

Need care when traveling in the US? Book an in-person appointment at any One Medical office — or consult virtually with a provider 24/7 using Treat Me Now in the One Medical app. [Learn more](#)



Charitable Giving

Giving back is at the core of who we are as a firm. Save receipts for monetary donations you make throughout the year and upload them to the Annual Appeal website this fall to receive a 25% match. [Learn more](#)

Important Information About the Private Banking Solutions Offers

¹ BDP = Bank Deposit Program.

² With a Platinum CashPlus Account, clients may be eligible to receive a \$695 Annual Engagement Bonus from Morgan Stanley if they have the Platinum Card® from American Express Exclusively for Morgan Stanley. Certain Morgan Stanley Debit Cardholders may also qualify for the Annual Engagement Bonus.

³ For CashPlus Account owners.

⁴ These benefits are available only with the Morgan Stanley Debit Card.

⁵ A monthly account fee will be charged but can be avoided if you meet certain criteria. Third-party cash management fees may apply.

⁶ There is no cost for IFC; however, interest charges may apply if funds are transferred from available margin in your Active Assets Account ("AAA Account") or from your Liquidity Access Line ("LAL") (LAL terms and conditions apply).

⁷ Certain terms, conditions, restrictions and exclusions apply. Please refer to the Morgan Stanley Debit Card Terms and Conditions at morganstanley.com/debitcardterms for additional information.

⁸ A non-purpose securities based loan cannot be used to purchase, trade or carry securities or margin stock, as applicable.

⁹ The Morgan Stanley one-time \$100 match is taxable income to you and will be reported on your Morgan Stanley Form W-2. Morgan Stanley will cover the income and payroll tax withholding on the associated income (i.e., provide a "tax gross-up" on the \$100 of income).

Important Information About the 529 Plan Employee Match

The Morgan Stanley one-time \$100 match is taxable income to you and will be reported on your Morgan Stanley Form W-2. Morgan Stanley will cover the income and payroll tax withholding on the associated income (i.e., provide a "tax gross-up" on the \$100 of income).

Important Information About Understanding Your Relationship with Morgan Stanley

The material provided by Morgan Stanley or any of their direct or indirect subsidiaries, or by a third party not affiliated with Morgan Stanley, is for educational purposes only and is not an individualized recommendation. This information neither is, nor should be construed as, an offer or a solicitation of an offer, or a recommendation, to buy, sell, or hold any security, financial product, or instrument discussed herein, or to open a particular account or to engage in any specific investment strategy.

Investing in the market entails the risk of principal loss as well as market volatility. The value of all types of investments may increase or decrease over varying time periods.

Diversification and rebalancing do not assure a profit or protect against loss. There may be a potential tax implication with a rebalancing strategy. Please consult your tax advisor before implementing such a strategy.

Tax laws are complex and subject to change. Morgan Stanley Smith Barney LLC ("Morgan Stanley"), its affiliates and Morgan Stanley Financial Advisors and Private Wealth Advisors do not provide tax or legal advice and are not "fiduciaries" (under Investment Advisers Act of 1940, ERISA, the Internal Revenue Code or otherwise) with respect to the services or activities described herein except as otherwise provided in writing by Morgan Stanley and/or as described at www.morganstanley.com/disclosures/dol. Individuals are encouraged to consult their tax and legal advisors (a) before establishing a retirement plan or account, and (b) regarding any potential tax, ERISA and related consequences of any investments made under such plan or account.

Morgan Stanley is a registered Broker/Dealer, Member SIPC, and not a bank. Where appropriate, Morgan Stanley has entered into arrangements with banks and other third parties to assist in offering certain banking-related products and services.

Investment, insurance and annuity products offered through Morgan Stanley Smith Barney LLC are: NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED | NOT A BANK DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

Differences between a brokerage and an investment advisory relationship: You should understand the differences between a brokerage and advisory relationship. When providing you brokerage services, our legal obligations to you are governed by the Securities Act of 1933, the Securities Exchange Act of 1934, the rules of self-regulatory organizations such as the Financial Industry Regulatory Authority (FINRA), and state securities laws, where applicable. When providing you advisory services, our legal obligations to you are governed by the Investment Advisers Act and applicable state securities laws. These latter advisory obligations govern our conduct and disclosure requirements, creating a legal standard which is referred to as a "fiduciary" duty to you. Please call the help desk if you have questions about your rights and our obligations to you, including

the extent of our obligations to disclose conflicts of interest and to act in your best interest. For additional answers to questions about the differences between our advisory and brokerage services, please visit our web site at <https://www.morganstanley.com/wealth-relationshipwithms/pdfs/understandingyourrelationship.pdf> or contact us at 866-866-7426.

IMPORTANT NOTE: Options and futures transactions are complex and involve a high degree of risk, are intended for sophisticated investors and are not suitable for all investors. For more information, please read the Characteristics and Risks of Standardized Options and Risk Disclosure Statement for Futures and Options before you begin trading options. Supporting documentation for any claims made regarding options will be supplied upon request (posted on Morgan Stanley's intranet — type myfinances/ in a Firm browser).

A fund's prospectus contains its investment objectives, risks, charges, expenses and other important information and should be read and considered carefully before investing.

Investing in securities products involves risk, including possible loss of principal.

Please read the Morgan Stanley Core Portfolios Form ADV Brochure for more information on the advisory fee, rebalancing methodologies, portfolio management, affiliations, and services offered. The Brochure is available at www.morganstanley.com/adv. Banking products and services are provided by Morgan Stanley Private Bank, National Association, Member FDIC. All are separate affiliates of Morgan Stanley.

Statement of Financial Condition | About Asset Protection | Account Agreements and Disclosures | Quarterly 606 Report | Business Resiliency Plan (documents posted on Morgan Stanley's intranet — type myfinances/ in a Firm browser).

© 2023 Morgan Stanley Smith Barney LLC. Member SIPC. All rights reserved.

Important Information About the Financial Wellness Program

Financial Coaching, provided by My Secure Advantage, in partnership with Morgan Stanley Financial Wellness, is for informational and educational purposes only. It does not provide individually tailored investment advice and has been prepared without regard to the individual financial circumstances and objectives of persons who receive it. Morgan Stanley recommends that investors independently evaluate particular investments and strategies, and encourages investors to seek the advice of a Morgan Stanley Financial Advisor for related questions. The appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives.

The Financial Wellness products or services referenced herein are provided by My Secure Advantage, an unaffiliated party. Neither Morgan Stanley nor its affiliates are the provider of such products or services and will not have any input or responsibility concerning an individual's eligibility for, or the terms and conditions associated with, these products or services. Neither Morgan Stanley nor its affiliates shall be responsible for content of any advice, guidance or services provided by My Secure Advantage. Morgan Stanley or its affiliates may participate in transactions on a basis separate from My Secure Advantage. Morgan Stanley or its affiliates may receive compensation in connection with referrals made to My Secure Advantage. Any review of the My Secure Advantage performed by Morgan Stanley was based on information from sources that we believe are reliable but we cannot guarantee its accuracy or completeness. This referral should in no way be considered to be a solicitation by the Firm for business on behalf of My Secure Advantage. The Firm makes no representation regarding the appropriateness or otherwise of the products or services provided My Secure Advantage. There may be additional service providers for comparative purposes. If you choose to contact My Secure Advantage, do thorough due diligence, and make your own independent decision.

Morgan Stanley routinely enters into a variety of business relationships for which either the Firm receives compensation or pays for services, and such business relationships may include the named Service Provider(s), its employees or agents, or companies affiliated with the Service Provider(s).

The views, opinions, guidance or advice provided by My Secure Advantage and/or their financial coaches (who are not Morgan Stanley employees) are solely those of their own, and do not necessarily reflect those of Morgan Stanley Smith Barney LLC, or its affiliates.

CRC 5812412 7/23

Important Information About Your Benefits

Any inconsistency between this communication and the terms of an official plan document will be governed by the plan document. Morgan Stanley and its benefit plans are not responsible for any data errors or processing delays. The plan administrator may correct any errors at any time.

The information contained in this document is general in nature, is not individual tax advice and may not be used to avoid any tax or tax penalty. Tax laws are complex and may change, and their application may vary based on the circumstances. Morgan Stanley and its benefit plans do not provide tax or legal advice. You are responsible for consulting your own advisors.

The plan administrator may require you to verify your and your dependents' data. Providing false or misleading information may lead to legal or disciplinary action by Morgan Stanley, including employment termination and cancellation of executive compensation. This statement does not guarantee coverage; the plan administrators have ultimate authority for determining eligibility.

Check your confirmations and statements to ensure that your elections are correctly reflected. Morgan Stanley's benefit plans may be amended or discontinued at any time, including to curtail benefits for some or all covered individuals.

Important Information About Employee Offers

Employee Offers featured on this document are available exclusively to eligible US employees. Except as otherwise specified, the programs offered under the Employee Offers are not Morgan Stanley employee benefit plans. Morgan Stanley has no responsibility for the administration of, or for any benefits or amounts payable under, these Employee Offers. The information in this document is a general summary. Exclusions and limitations may apply.

Morgan Stanley in its sole discretion reserves the right to change or discontinue the offering of any Employee Offer. In the event of any change or discontinuance, your rights may be limited.

