Morgan Stanley

Morgan Stanley Retirement Participant Education Overview

A Roadmap for Employee Engagement

Summary of Plan Information	
Plan year: ______________________	Current assets: ______________________
Plan name: ______________________	Total eligible participants: ______________________
Type of plan: ______________________	Plan provider/Recordkeeper: ______________________

Purpose

This Participant Education Program Overview is intended to convey Morgan Stanley's commitment to supporting retirement plan participants through education and guidance. Designed from participant feedback and market data, our participant education model centers around resources provided by Morgan Stanley, intended to help your employees make the most of their retirement plan benefits. This Participant Education Program Overview may be reviewed on an ongoing basis and updated to reflect changes to the goals or delivery of retirement plan education.

Goals

Our Participant Education Program is designed to align with your company's strategic objectives, helping to ensure a comprehensive and continuous approach to financial education:

- Evaluate the effectiveness and engagement levels associated with your plan benefits to help ensure that asset classification, risk tolerance and diversification* meet the diverse needs of your workforce.
- Strategically increase plan participation and contribution rates.
- Help guide your employees through the intricacies of retirement planning, from initial goal setting to the potential realization of their retirement objectives.

At Morgan Stanley, we understand the importance of a well-informed workforce and are dedicated to empowering your employees with the knowledge and tools they need to help achieve financial well-being and a secure retirement.

Roles and Responsibilities

Below, we outline the specific roles and responsibilities assigned to different stakeholders. This structured approach helps in maintaining a cohesive and comprehensive educational strategy, ensuring that each party understands how their responsibilities help achieve the larger objective of participant education.

MORGAN STANLEY ROLES:

- Consultative process to align organizational objectives.
- Help to identify an appropriate recordkeeper.
- Investments in the plan.
- Employee education and engagement.
- How to talk to employees about retirement benefits.
- Other personal finance topics.

PLAN SPONSOR ROLES:

- Evangelizing the program with their participants.
- Providing feedback to Morgan Stanley.
- Providing internal awareness of retirement education.

RECORDKEEPER ROLES:

- Account statements and tax documents.
- Status of a distribution/contribution.
- Login issues to provider site.
- Password resets.
- All participant inquiries related to transactions.

**Note: Asset Allocation does not assure a profit or protect against loss in declining financial markets.*

Execution

We are excited to outline our comprehensive approach to the Participant Education Program. Below, you will find a detailed plan designed to engage and educate participants effectively. Our strategy encompasses a variety of educational techniques tailored to meet diverse learning styles and needs, with the objective of each participant gaining the most from their experience. From interactive seminars to digital content, our program is structured to provide valuable knowledge and practical skills in a supportive and dynamic environment.

Multi-Channel Participant Interactions to Drive Engagement

1. 1-on-1 and group educational opportunities.

- Access to a Morgan Stanley Financial Advisor team may help the participant's retirement readiness through 1-on-1 support and interactive retirement seminars / webinars, providing practical retirement insights.

2. Monthly retirement webinars.

- Webinar Wednesday programming features live retirement-centered presentations designed to help empower your employees along their retirement journey.

3. Digital retirement education newsletter.

- Action-oriented email communications that cover pertinent topics including budgeting, investing, goal funding and saving for retirement, along with targeted outreach at key milestones.

4. Morgan Stanley at Work Learning Center.

- Self-paced learning available through informative digital retirement content featured on our Morgan Stanley at Work Learning Center.

5. Global Investment Office Market Essentials.

- Reports and webcasts highlighting key information on what you need to know about the market on a quarterly basis.

Participant Educational Support Provided by a Morgan Stanley Financial Advisor

1-1 Financial Education and Guidance

Retirement Income Analysis

Review participants' projected retirement income replacement needs.

Goal Prioritization and Funding

Assist participants with planning for their future goals and objectives.

The Benefits of Your 401(k) Plan

Help participants maximize their company's retirement plan benefits.

Investment Strategy Review

Review participants' retirement plan investment strategies.

Financial Education Resources

Connect participants with the educational resources to help them plan for the retirement they desire.

Group Educational Opportunities*

Life Event Goal Planning

- Education Expense Planning
- Legacy and Estate Planning
- Planning for the Unexpected
- Defined Contribution Plan Distributable Event Options

The Essentials of Money

- Budgeting 101
- Psychology of Money
- Staying on Top of Your Credit and Debt
- Investing 101
- Investing 201

Workplace Retirement Plans

- Understanding the Benefits of Your 401(k)
- Understanding the Benefits of Your 403(b)
- Understanding the Benefits of Your 457(b)
- Diversifying Your Tax Strategy Through Roth Conversions

Transitioning to Retirement

- Planning for Health Care Expenses in Retirement: A Guide to Medicare
- A Guide to Social Security
- Financial Planning for Retirement
- Your Goal: Retirement
- Getting Retirement Ready

Digital and Print Materials to Help Promote Educational Engagement

- Seminar/Webinar promotional content and invitations.
- Worksheets for different stages of retirement investing.
- Morgan Stanley Financial Advisor contact flyer.

**Note: Additional topics may be made available as needed, on an individual client basis.*

Participant Retirement Education Newsletter Outreach

Our themed email programming features a financial education newsletter tailored to your employees at various stages in their career with an opportunity to connect to a Morgan Stanley Financial Advisor.

- Participants' first contact will be a welcome email explaining the relationship between your organization and Morgan Stanley at Work.
- Participants will receive an educational newsletter to drive them to review their retirement strategy and participate in live virtual education sessions.
- Financial Advisor Contact Request Confirmation.
- Featured topics:
  - Learning the Essentials of Money
  - The Basics of Workplace Retirement Plans
  - Plotting Your Retirement Journey
  - Investing for Retirement
  - Staying Focused on Long-Term Goals During Market Volatility
  - Estate and Legacy Planning
  - Counting Down to Retirement

Virtual and Digital Educational Resources

Monthly Webinar Wednesday educational opportunities (newsletter emails include invitations to our monthly Webinar Wednesday educational opportunities).

Your employees will be invited to the Morgan Stanley at Work webcast covering a variety of retirement planning topics, such as:

- Understanding the Benefits of Your Retirement Savings Plan
- Your Goal: Retirement
- Getting Ready Retirement

Morgan Stanley at Work Retirement Learning Center

On-demand digital retirement resources, powered by a searchable retirement Learning Center, featuring:

- A dedicated Retirement landing page to help participants understand the benefits of their employer-sponsored plan and make the most of the resources available to them.
- Numerous engaging articles to support your employees as they save and invest for retirement.

To learn more about our retirement participant education overview and how we can help your business, contact your Morgan Stanley Financial Advisor.

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