

Morgan Stanley

# CashPlus Brokerage Account: A Modern Alternative to Banking

**MORE VALUE AND PROTECTION IN ONE CASH MANAGEMENT ACCOUNT**



# Morgan Stanley CashPlus Brokerage Account

Because you manage your investments with Morgan Stanley, you now have a better way of managing your cash needs with a CashPlus Brokerage Account:



**No Cash Management Fees,<sup>1</sup> Exceptional Access and Value** with unlimited ATM fee rebates worldwide, no foreign transaction fees, and no cash advance fees,<sup>2</sup> with the Morgan Stanley Debit Card. Cash access from banks or tellers that accept Mastercard. Enroll in Insufficient Funds Coverage.<sup>3</sup>

Complimentary Greenlight Debit Card for families.



**Comprehensive Protection** with exclusive Identity and Credit Protection from Experian,<sup>®</sup> including Monthly 3-Bureau Credit Reports and Real-Time Credit Alerts, and enhanced benefits from Mastercard, including Extended Warranty, Satisfaction Guarantee and Price Protection with the Morgan Stanley Debit Card. SIPC and FDIC coverage.<sup>4</sup>



**Seamless Digital Experience** providing enhanced view of cash activities, along with a suite of self-service capabilities, including debit card lock and unlock, setting alerts, bill pay, easy money movement, eAuthorizations, and access to tools to transfer and manage your cash.

The above benefits are yours with a CashPlus Brokerage Account. Best of all, you and your family may be able to avoid monthly account fees by meeting certain deposit and other qualifying criteria across all of your CashPlus Brokerage Account sharing the same mailing address.

## Exclusively for Eligible Platinum CashPlus Clients:

Enjoy a \$695 Annual Engagement Bonus<sup>5</sup> if you have The Platinum Card<sup>®</sup> from American Express Exclusively for Morgan Stanley. Certain Morgan Stanley Debit Cardholders may also qualify.<sup>5</sup> Terms Apply.



## Complimentary Identity and Credit Protection From Experian

With CashPlus, you can enroll in the complimentary Identity and Credit Protection benefits provided by Experian at any time. Receive daily monitoring from Experian<sup>®</sup>, Equifax<sup>®</sup>, and TransUnion<sup>®</sup> (3 Bureau) activity and be alerted to key changes, such as new inquiries, adverse events, new accounts, public records, social network identity protection and new/changes to addresses.

Please refer to important disclosures on the back.

	PREMIER CASHPLUS	PLATINUM CASHPLUS
<b>EXCEPTIONAL ACCESS &amp; VALUE<sup>1</sup></b>		
Unlimited ATM Fee Rebates Worldwide with the Morgan Stanley Debit Card	✓	✓
Cash access from banks or tellers that accept Mastercard	✓	✓
No foreign transaction fees and no cash advance fees <sup>2</sup> with the Morgan Stanley Debit Card	✓	✓
\$695 Annual Engagement Bonus <sup>5</sup>	None	✓
Complimentary Greenlight Debit Card (up to 5 family members)	✓	✓
Insufficient Funds Coverage <sup>3</sup>	✓	✓
<b>COMPREHENSIVE PROTECTION</b>		
Complimentary Identity and Credit Protection from Experian <sup>®</sup>	Up to 2 enrollments <sup>6</sup> Experian enrollees must be a CashPlus account owner	Up to 4 enrollments <sup>6</sup>
Extended Warranty, Satisfaction Guarantee and Price Protection with the Morgan Stanley Debit Card*	✓	✓
SIPC and FDIC coverage up to applicable limits <sup>4</sup>	✓	✓
<b>ACCOUNT FEES</b>		
Monthly Account Fee Avoidance Criteria (see additional criteria)	\$2,500 monthly deposit (or Social Security deposit in any amount) -or- \$10,000 Average Daily Cash Balance (in the Bank Deposit Program)	\$5,000 monthly deposit (or Social Security deposit in any amount) -and- \$25,000 Average Daily Cash Balance (in the Bank Deposit Program)
Monthly Account Fees (if criteria not met)	\$15	\$55

CashPlus Accounts receive SIPC coverage for securities and free credit balances, and cash swept into the Bank Deposit Program receives FDIC insurance, both up to applicable limits.

The qualifying criteria to avoid the monthly account fee for all CashPlus Accounts in an Account Link Group (ALG) is an additional eligible Morgan Stanley investment account, one Morgan Stanley Online enrollment; for Premier CashPlus account \$2,500 monthly deposit or \$10,000 Average Daily Cash Balance; for Platinum CashPlus account \$5,000 monthly deposit and \$25,000 Average Daily Cash Balance. For more information, please refer to the CashPlus Account Disclosure Statement at <https://www.morganstanley.com/wealth-disclosures/cashplusaccountdisclosurestatement.pdf>

## Open Your CashPlus Brokerage Account Today!

Please contact the Morgan Stanley team servicing your account.  
Learn more at [www.morganstanley.com/cashplus](https://www.morganstanley.com/cashplus)



Please refer to important disclosures on the back.

The CashPlus Account is a brokerage account offered through Morgan Stanley Smith Barney LLC. Conditions and restrictions apply. Please refer to the CashPlus Account Disclosure Statement for further details at <https://www.morganstanley.com/wealth-disclosures/cashplusaccountdisclosurestatement.pdf>

The Morgan Stanley Debit Card is issued by Morgan Stanley Private Bank, National Association pursuant to a license from Mastercard International Incorporated. Mastercard and Maestro are registered trademarks of Mastercard International Incorporated. The third-party trademarks and service marks contained herein are the property of their respective owners. Investments and services offered through Morgan Stanley Smith Barney LLC, Member SIPC.

Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at FDIC-insured banks. For more information, view the Bank Deposit Program Disclosure Statement.

Electronic payments arrive to the payee within 1-2 business days, check payments arrive to the payee within 5 business days. Same-day and overnight payments are available for an additional fee within the available payment timeframes.

The Greenlight App and Debit Card is provided by Greenlight Financial Technologies, not Morgan Stanley or any of its affiliates. Morgan Stanley has entered into a referral partnership with Greenlight Technology Inc., the program manager for the Greenlight card and related mobile application. Greenlight charges a usage fee of \$4.99 per month. Morgan Stanley will reimburse this \$4.99 monthly fee to Greenlight on your behalf for one Greenlight account (up to five minors under 18 years old) as long as the following conditions are met:

- i) Enroll in Greenlight using the enrollment link on Morgan Stanley Online or Mobile;
- ii) Enroll in the Greenlight standard plan (currently \$4.99/month (subject to change). Greenlight +Invest and Greenlight Max or any other current and future products are excluded from this offer; and
- iii) Link a CashPlus Account for the Greenlight debit card funding.

Limited to one free Greenlight enrollment per CashPlus ALG. This fee waiver only applies while you fund the Greenlight Debit Card from your CashPlus Account. Other Morgan Stanley accounts are not eligible for this offer and the Greenlight usage fee will no longer be waived if you close the associated CashPlus account or change the funding source on the Greenlight Debit Card to any other account type, including another Morgan Stanley non-CashPlus account type.

Please review the Greenlight terms and conditions and other applicable fees for the service at [Greenlightcard.com](http://Greenlightcard.com) before enrolling (such terms are subject to change at any time) Only the monthly usage fee is waived. You are responsible for all other fees associated with the use of the Greenlight service.

© 2023 Greenlight Financial Technology, Inc. Patents Pending. The Greenlight card is issued by Community Federal Savings Bank, member FDIC, pursuant to license by Mastercard International. Message and data rates may apply.

Morgan Stanley Smith Barney LLC is a registered Broker/Dealer, Member SIPC, and not a bank. Where appropriate, Morgan Stanley Smith Barney LLC 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**

<sup>1</sup>No cash management fees will be charged by Morgan Stanley for ATM withdrawals, Foreign Transactions, or Outgoing Wires with eAuthorizations. Third party cash management fees may apply, which may be refunded. A monthly account fee is applicable, but can be avoided if you meet certain criteria.

<sup>2</sup>While Morgan Stanley does not charge for this service, some banks may charge a fee that is either a fixed amount or a percentage of the withdrawal.

<sup>3</sup>There is no cost for this feature; however, interest charges may apply if funds are transferred from available margin in your Active Assets Account (AAA) or from your Liquidity Access Line (LAL). (LAL terms and conditions apply.)

<sup>4</sup>CashPlus Accounts receive SPIC coverage for securities and free credit balances, and cash swept into the Bank Deposit Program receives FDIC insurance, both up to applicable limits.

Securities Investor Protection Corporation ("SIPC")—Morgan Stanley Smith Barney LLC is a member of SIPC, which protects securities of its

customers up to \$500,000 (including \$250,000 for claims for cash). Losses due to market fluctuation are not protected by SIPC. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit [www.sipc.org](http://www.sipc.org).

Federal Deposit Insurance Corporation ("FDIC")—Cash balances swept into deposit accounts at participating banks in the Bank Deposit Program are protected by FDIC Insurance up to applicable FDIC limits. FDIC insurance is a federal government program administered by the Federal Deposit Insurance Corporation. This insurance covers bank deposits held in checking accounts, savings accounts, certificates of deposits and money market deposits (not money market funds). This insurance comes into play in the event of a bank failure and covers client cash up to a total of \$250,000, per bank, for each "insurable capacity" (e.g. each individual, joint, etc.). It does not cover investment products that are not deposits, such as mutual funds, annuities, life insurance policies, stocks or bonds. Refer to <https://www.fdic.gov> for additional details.

<sup>5</sup>Platinum CashPlus clients are eligible for the Annual Engagement Bonus (the "Bonus") if they 1) are the Basic Card Member (primary account holder) of either the Platinum Card® from American Express Exclusively for Morgan Stanley or the Platinum Card® from International Dollar Card issued by American Express (the "Cards"); or 2) spend at least \$100,000 during the calendar year across Morgan Stanley Debit Cards associated with Platinum CashPlus Accounts in their ALG (the "Debit Card Use Threshold"). Basic Card Members who apply for, and are approved for, the Cards will be eligible to receive a Bonus of \$695. Clients who qualify for the Bonus by meeting the Debit Card Use Threshold are eligible to receive the \$695 Bonus, which is typically paid in January of the following calendar year. Each ALG is eligible for one bonus per calendar year. Each client is only eligible for one bonus per calendar year. For more information regarding the tax implications of the Annual Engagement Bonus, including information about reporting and tax withholding, please refer to the CashPlus Account Disclosure Statement at <https://www.morganstanley.com/wealth-disclosures/cashplusaccountdisclosurestatement.pdf>.

<sup>6</sup>Premier CashPlus Accounts can get up to 2 Experian enrollments per Account Linked Group (ALG). Platinum CashPlus Accounts can get up to 4 Experian enrollments per ALG. To be eligible for Experian enrollment. Account owner include: Individual, Joint, U.S. Revocable Living Trust, and Personal Holding Company.

An ALG is a group of accounts with the same mailing address which a client opts to consolidate for purposes of statement mailings and online access. Each ALG receives its statements in a single envelope, in a consolidated format, with a summary page showing the value of each linked account.

The Platinum Card® from American Express exclusively for Morgan Stanley is only available for clients who have an eligible Morgan Stanley Smith Barney LLC brokerage account ("eligible account"). An "Eligible Account" is a brokerage account (i) held in your name, (ii) held by a trust where you are both the grantor and trustee of such trust, or (iii) held as a beneficial owner of a personal holding company, a non-operating limited liability company, a non-operating limited partnership, or a similar legal entity. American Express will only issue the Platinum Card® from American Express exclusively for Morgan Stanley to (1) a eligible Morgan Stanley client who is an individual; and (2) an individual associated with a eligible Morgan Stanley client (if the eligible Morgan Stanley client itself is not an individual). Eligibility is subject to change. American Express may cancel your Card Account and participation in this program, if you do not maintain an Eligible Morgan Stanley brokerage Account.

The Platinum Card® from American Express exclusively for Morgan Stanley is issued by American Express National Bank, not Morgan Stanley Smith Barney LLC. Services and rewards for the Cards are provided by either Morgan Stanley Smith Barney LLC, American Express, or other third parties. Restrictions and other limitations apply. See the terms and conditions for the Cards for details. Clients are urged to review fully before applying. Morgan Stanley, its affiliates, and Morgan Stanley Financial Advisors and employees are not in the business of providing tax or legal advice. Clients should speak with their tax advisor regarding the potential tax implications of the Rewards Program upon their specific circumstances. American Express may share information about your Card Account with Morgan Stanley in support of Morgan Stanley programs and services. For information as to how Morgan Stanley will use your Card Account data please visit [https://www.morganstanley.com/wealth/investmentsolutions/pdfs/adv/mssb\\_privacynotice.pdf](https://www.morganstanley.com/wealth/investmentsolutions/pdfs/adv/mssb_privacynotice.pdf).

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