

# Goals Planning System (GPS) Online Planning Collaboration on Morgan Stanley Online

As a Morgan Stanley client, you can now access our Goals Planning System (GPS) directly through Morgan Stanley Online (MSO) to digitally review, update and track your retirement goal plan with your Financial Advisor.

## WHAT IT OFFERS



### Engagement

Collaborate digitally with your Financial Advisor by building and updating your plan directly on Morgan Stanley Online



### Connectivity

Integrate and coordinate your plan with other online features, such as adding your outside assets via Total Wealth View



### Collaboration

Work alongside your Financial Advisor to build a custom retirement plan tailored to your goals



### Access

Track your retirement plan on demand, including your likelihood of success, asset allocation alignment and preliminary portfolio projections

## HOW IT WORKS

### 1. Log in to MSO to Get Started

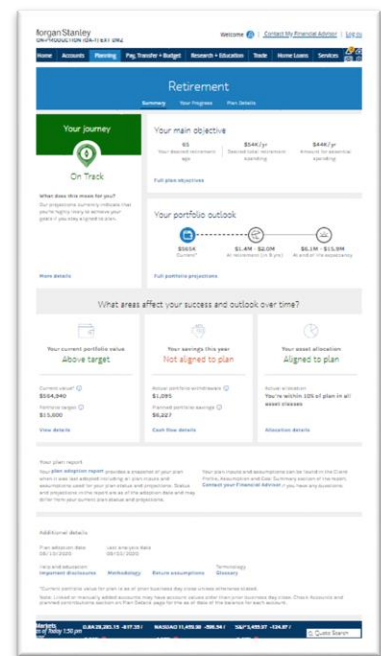
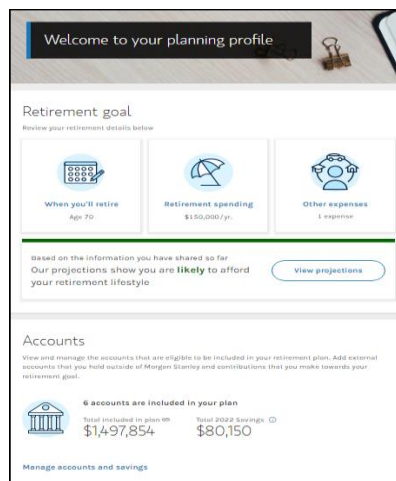
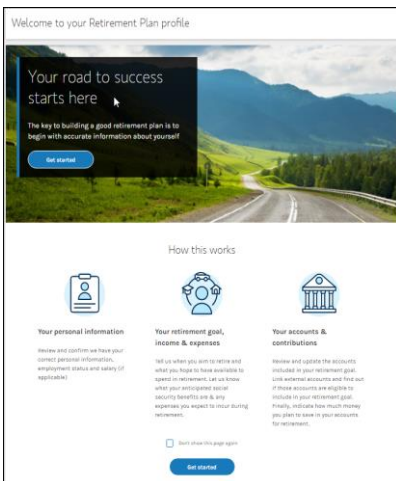
Access your GPS retirement plan profile from the *Planning Tab* on the MSO homepage or from *Planning* in the MSO menu. Click the *Get Started* button to begin

### 2. Review and Edit Your Retirement Plan

Adjust plan retirement goals, link your external accounts, contribution amounts, and identify retirement income streams

### 3. Track Your Progress to Goals

Consult your Financial Advisor about enrolling your GPS retirement goal plan into *Progress to Goals Reporting* for on demand plan tracking



Hypothetical illustrations of Morgan Stanley's GPS platform

## Goals Planning System Collaboration on Morgan Stanley Online

### HOW IT HELPS



Collaborating digitally with your Financial Advisor gives you the flexibility to update and review your retirement goal plan at your convenience and allows your FA to adjust their recommendations and advice to your changing goals.

### Disclosures

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Morgan Stanley Goals Planning System (GPS) is a focus on goals-based planning. Within this framework, we have a goals-based platform that includes a brokerage investment analysis tool (GPS Platform). While securities held in your investment advisory accounts may be included in the analysis, the reports generated from the GPS Platform are not financial plans nor constitute a financial planning service. A financial plan generally seeks to address a wide spectrum of your long-term financial needs, and can include recommendations about insurance, savings, tax and estate planning, and investments, taking into consideration your goals and situation, including anticipated retirement or other employee benefits. Morgan Stanley Smith Barney LLC ("Morgan Stanley") will only prepare a financial plan at your specific request using Morgan Stanley approved financial planning software. If you would like to have a financial plan prepared for you, please consult with a Morgan Stanley Financial Advisor.

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Morgan Stanley's GPS Platform provides a snapshot of your current financial position and can help you to focus on your financial resources and goals, and to create a strategy designed to get you closer toward meeting your goals. Every individual's financial circumstances, needs and risk tolerances are different. The hypothetical projections in the reports are based on the methodology, estimates, and assumptions, as described in the reports, as well as personal data provided by you. Because the hypothetical results are calculated over many years, small changes can create large differences in potential future results. The reports should be considered working documents that can assist you with your objectives. Morgan Stanley makes no guarantees as to future results or that an individual's investment objectives will be achieved. The responsibility for implementing, monitoring and adjusting your investment plan rests with you. After your Financial Advisor delivers your report to you, if you so desire, your Financial Advisor can help you implement any part that you choose; however, you are not obligated to work with your Financial Advisor or Morgan Stanley.

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You should note that investing in financial instruments carries with it the possibility of losses and that a focus on above-market returns exposes the portfolio to above-average risk. Performance aspirations are not guaranteed and are subject to market conditions. High volatility investments may be subject to sudden and large falls in value, and there could be a large loss on realization which could be equal to the amount invested.

**IMPORTANT:** The projections or other information provided by the Morgan Stanley GPS Platform regarding the likelihood of various investment outcomes (including any assumed rates of return and income) are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Morgan Stanley does not represent or guarantee that the projected returns or income will or can be attained.

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