

A man and a woman are sitting at a table, looking at a laptop screen. The man is on the left, wearing a grey polo shirt, and the woman is on the right, wearing a red top. They are both looking intently at the screen. The background shows a kitchen with a window and some items on a shelf.

Morgan Stanley

Morgan Stanley Online

Your account, your way.
Manage all your investments and
everyday finances in one place.



Simplify and Streamline Your Finances

Log in to Morgan Stanley Online to manage all your finances seamlessly and securely with your Morgan Stanley team.

Access Key Information Easily view your account balance, activity, holdings and projected income. Download account and tax documents, statements and more. Update your profile information (home address, email address, phone number, etc.)

See Your Total Wealth Get a 360-degree view of your financial picture—assets, liabilities and total net worth—from all your financial institutions.

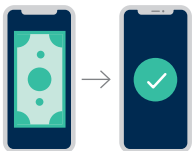
Make Trades and Transfers Trade stocks and exchange-traded funds (ETFs). Transfer funds between your accounts at Morgan Stanley and other financial institutions. Transfer assets from an external brokerage account into your Morgan Stanley brokerage account.

Find ATMs Use the Morgan Stanley Mobile App to quickly locate nearby ATMs.

Stay Informed Get financial news for your portfolio. Access current market data and research, as well as company profiles and quotes via our online Education Center.

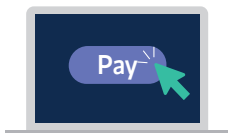
Manage Your Cash Anytime, Anywhere

Enjoy the convenience of managing your money 24/7 from your desktop, tablet or phone.



Send Money With Zelle®

Quickly and easily send money to friends and family.



Pay Bills Electronically

Use Online Payments to pay bills or invoices individually or via recurring payments.



Make Deposits On The Go*

Scan and deposit checks from your mobile device using Mobile Check Deposit—and get some of the industry's highest deposit limits.



Track Your Spending

Monitor spending and create custom budgets across all your accounts with the Spending and Budgeting feature.



Get Alerts

Set customized cash management alerts, such as low available cash balance and no available cash balance.

Your Security Is Our Top Priority

Morgan Stanley Online has built-in safeguards to protect your personal and account information.



Threat Monitoring

We're always playing defense. That means continuously tracking the cybersecurity and fraud landscape.



Alerts & Notifications

Does that look suspicious? Receive alerts to confirm certain transactions or changes to your account.



Multi-Factor Authentication

Let's protect access to your account. We offer additional layers of account security—such as security keys—that verify your identity when logging in.



Fraud Detection & Prevention

We have your back. Our risk-based tools monitor online activity and help flag potentially fraudulent activity.



Face/Touch ID

Easily log in using your face or fingerprint to verify your identity.



Visit Our Online Security Center

Learn about our security measures and use our resources to help protect yourself online. Visit morganstanley.com/onlinesecurity.



Collaborate With Your Morgan Stanley Team

Morgan Stanley Online is designed to complement your relationship with your Morgan Stanley account team. Here are a few ways to stay connected:

Store Documents in a Digital Vault

Upload important financial documents online and share them with your Morgan Stanley team.

Online Scheduling

Just click or tap to locate a Morgan Stanley Wealth Management branch and schedule a sit-down with your Financial Advisor.

Quickly Transfer Money

Use eAuthorizations to securely approve Wires, Checks and Internal Transfers.

Getting Started Is Easy as 1-2-3

It's time to simplify and streamline your finances.

Here's how to get started with Morgan Stanley Online:

1

**Register for
Morgan Stanley Online.**

Visit morganstanley.com/online. Select "create a username" and follow the instructions.

OR

2

**Download the
Morgan Stanley Mobile App.**

Search for "Morgan Stanley Wealth Management" in the iPhone®/iPad® App Store® or Android™ Google Play™.

3

Use Morgan Stanley

Online regularly to stay informed and keep track of your financial goals.



The Morgan Stanley Mobile App is currently available for iPhone® and iPad® from the App StoreSM and Android™ on Google Play™. Standard messaging and data rates from your provider may apply. Subject to device connectivity.

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