

CLIENT GUIDE

# Total Wealth View



It's hard to see the complete picture with only half the details. As a Morgan Stanley client, you can now conveniently view your accounts from other financial institutions on Morgan Stanley Online or by using the Morgan Stanley Mobile App, giving you a more complete financial picture.



### How will this benefit me?

Instead of logging in to multiple sites to see your balances, you can use a single login to easily view and analyze all your finances.



### How will this enhance my relationship with my Morgan Stanley team?

You and your Morgan Stanley team can identify potential opportunities and risks across your entire portfolio. This may help you have more informed discussions around your financial goals.

### EXTERNAL ACCOUNTS TO ADD

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401(k) and IRA

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Mortgage

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House Value

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Brokerage Accounts

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Credit Cards

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Checking Account

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Savings Account

With full visibility of your assets and liabilities all in one place, you and your Morgan Stanley Financial Advisor can obtain a comprehensive view of your total wealth<sup>1</sup> to help you track your goals or to start planning for your future using cutting-edge technology. Once your external accounts are added, you can benefit from:

**CONVENIENT ACCESS** Available on your desktop, mobile and tablet, this new feature is conveniently integrated into Morgan Stanley Online and the Morgan Stanley Mobile App.

**MORE INFORMED WEALTH PLANNING** You and your Financial Advisor can now make more informed decisions with respect to your Morgan Stanley accounts by identifying opportunities and risks across your full financial picture.

**SAFER AND MORE SECURE DATA ACCESS** Our highest priority is keeping your information protected. Morgan Stanley dedicates significant resources to help protect your assets and personal information. Morgan Stanley does not sell your data to other financial institutions.

At Morgan Stanley, we are investing in adopting the latest aggregation industry standards, such as Open Authorization (OAuth). OAuth provides an improved aggregation experience in terms of performance & stability and allows clients to more securely share their external financial institution's account data with Morgan Stanley.

### Information Security

In order to link with your other financial institutions during the account-linking process, you may be asked to provide certain information about the accounts you wish to enroll, including the financial institution's name as well as your usernames, passwords and answers to security-authentication questions.

Our fraud-protection and cybersecurity program includes multiple layers of protection supported by security processes that are reviewed regularly. Morgan Stanley employs several security measures, for example:

- System protocols designed to restrict access to client information.

- Continuous monitoring in an effort to detect and mitigate fraudulent activity.
- Identity confirmation procedures, including security authentication questions or callbacks.
- Continuous investment in new safeguards and security technology advancements.
- Regular audits and security tests designed to certify that your data remains protected.
- System integrity checks of firewalls and other network perimeter access controls.

<sup>1</sup> Total wealth is the sum of total assets minus liabilities disclosed by you to Morgan Stanley.

The Morgan Stanley Mobile App is currently available for iPhone® and iPad® from the App Store<sup>SM</sup> and Android™ on Google Play.™ Standard messaging and data rates from your provider may apply.

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# How to Link Accounts From Other Financial Institutions

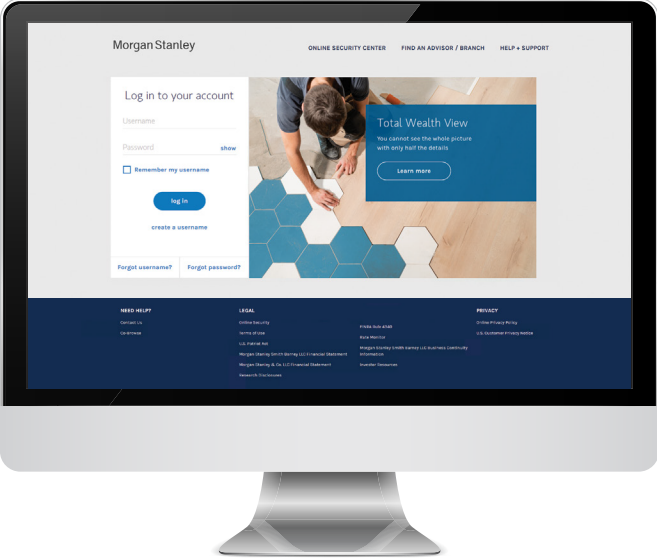
You can easily add your accounts from other financial institutions either on your Morgan Stanley Online account or by using the Morgan Stanley Mobile App.

If you don't have a Morgan Stanley Online account, simply visit [morganstanley.com/online](https://morganstanley.com/online) to register.

If you don't have the Morgan Stanley Mobile App, download it by searching for “Morgan Stanley Wealth Management” in the AppStore™ for the iPhone®/iPad® or GooglePlay™ for Android™.

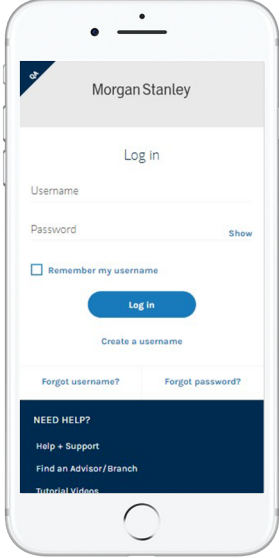
## MORGAN STANLEY ONLINE

Log in to your account on [morganstanley.com/online](https://morganstanley.com/online).



## MORGAN STANLEY MOBILE APP

Log in to your account using the Morgan Stanley Mobile App.

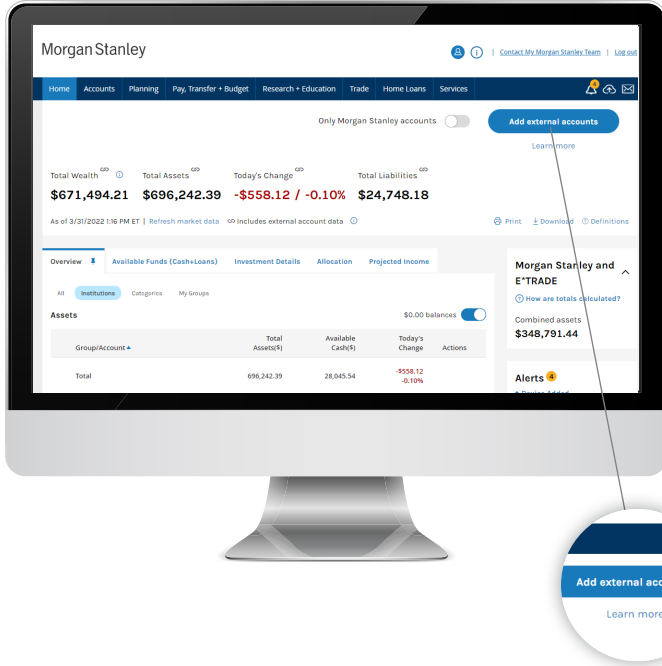


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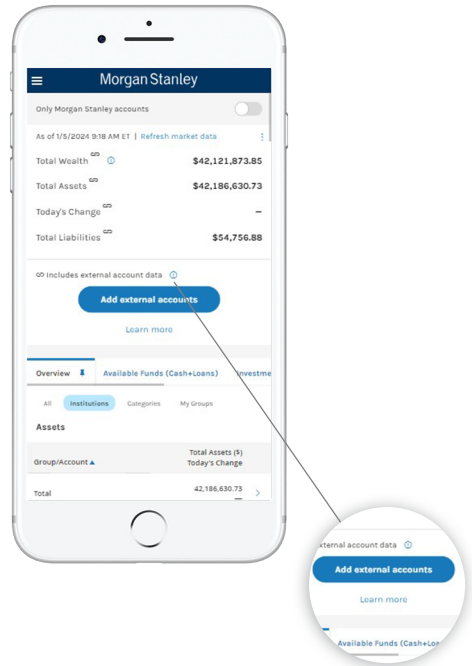
**MORGAN STANLEY ONLINE**

Click on **Add External Accounts**.

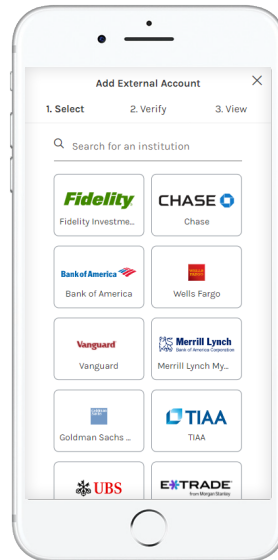
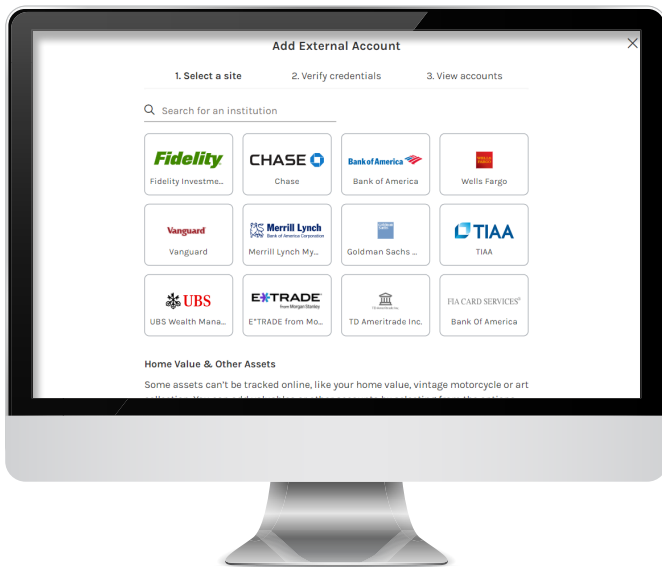


**MORGAN STANLEY MOBILE APP**

Tap on **Add External Accounts**.



Select a financial institution by searching in the search bar or selecting from the **Most Popular Sites** list.

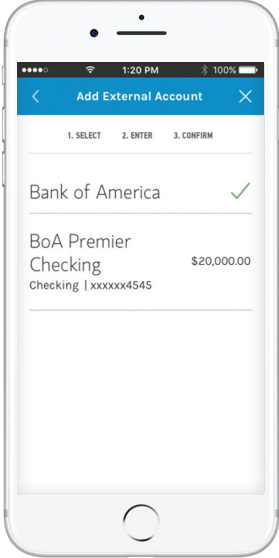
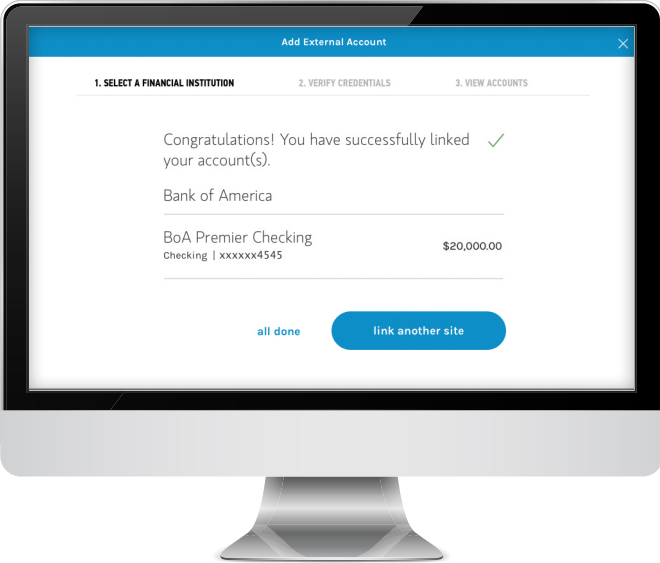


Enter your username and password credentials for that financial institution. Note: Your financial institution may prompt you for additional security information (e.g., security questions, PIN, etc). This must be provided in order to proceed.

**MORGAN STANLEY ONLINE**

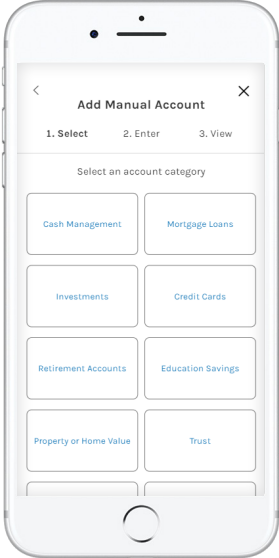
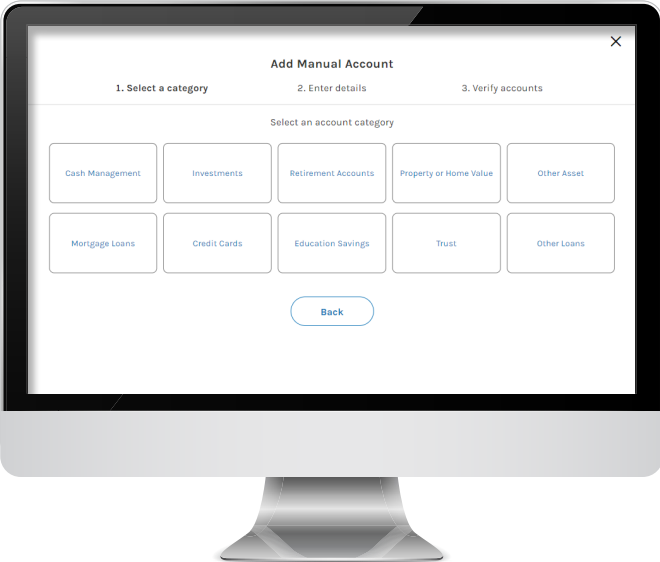
**MORGAN STANLEY MOBILE APP**

Once the enrollment is complete, you will receive confirmation that you have successfully linked these accounts to your Morgan Stanley profile.



If there are any assets or liabilities that cannot be added systematically, you have the option of adding manual accounts (e.g., real estate). To manually add accounts:

- 1. Click the **Add a Manual Account** link (this is also available under the **Services Tab** and **Profile+Settings**).
- 2. Select an Account Category.
- 3. Follow the instructions to enter details of that account (Account Type, Account Name, etc.).

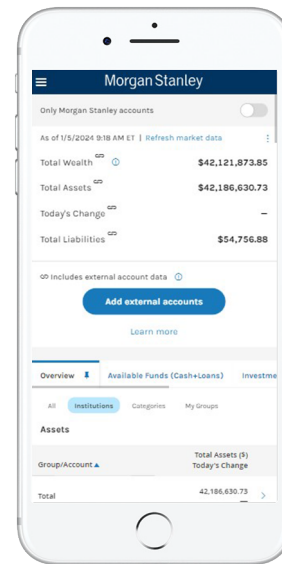
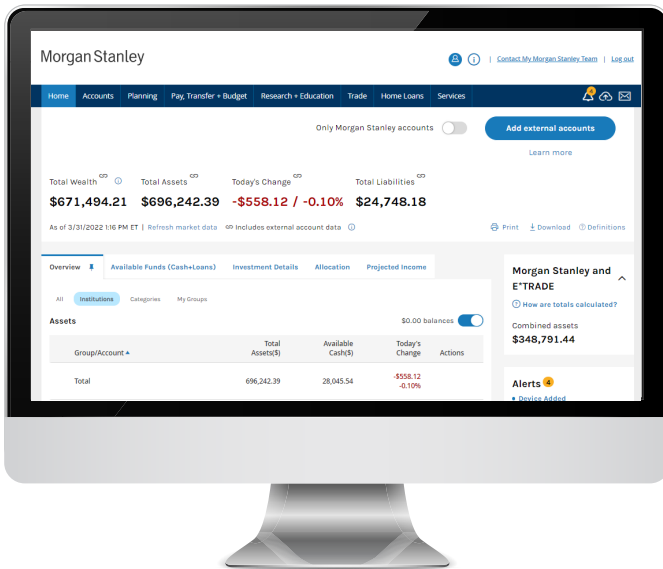


# How to Navigate Through Your Accounts on Morgan Stanley Online and Using the Morgan Stanley Mobile App

## MORGAN STANLEY ONLINE

## MORGAN STANLEY MOBILE APP

- On the Home page, all Morgan Stanley and external accounts that you added will be shown under the Assets and Liabilities sections.
- The Total Wealth figure will reflect the net value of your assets minus your liabilities. Separate values will be provided for those fields as well as Today's Change.
- The cufflink icon (🔗) will show for any data element (e.g., Total Wealth) that reflects Assets and Liabilities from external institutions.

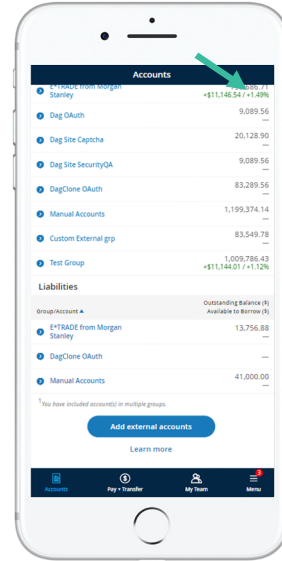
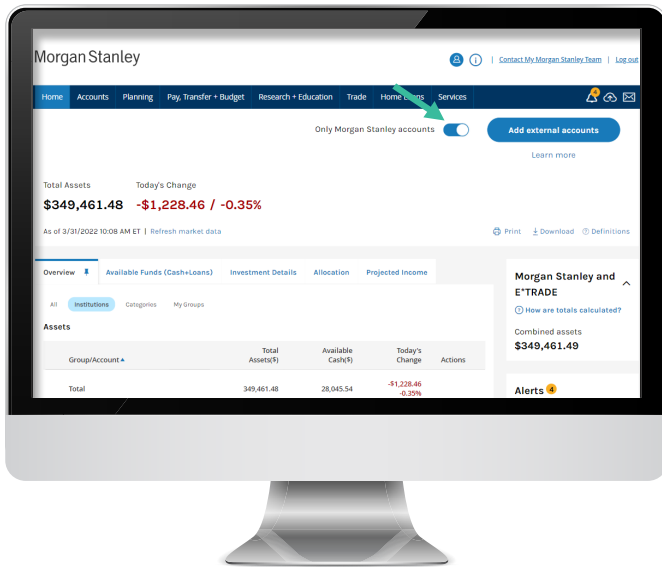


Note: If you are a user of OneView, you may see an additional section, titled **Previously Linked Accounts**, that should include all such financial institutions that you previously linked in OneView.

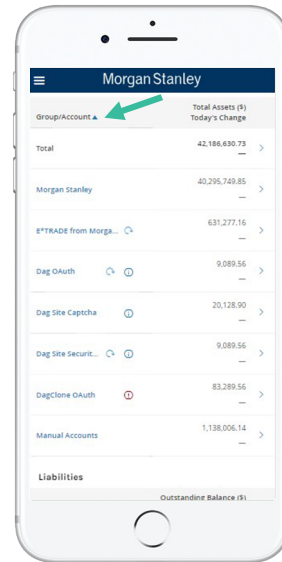
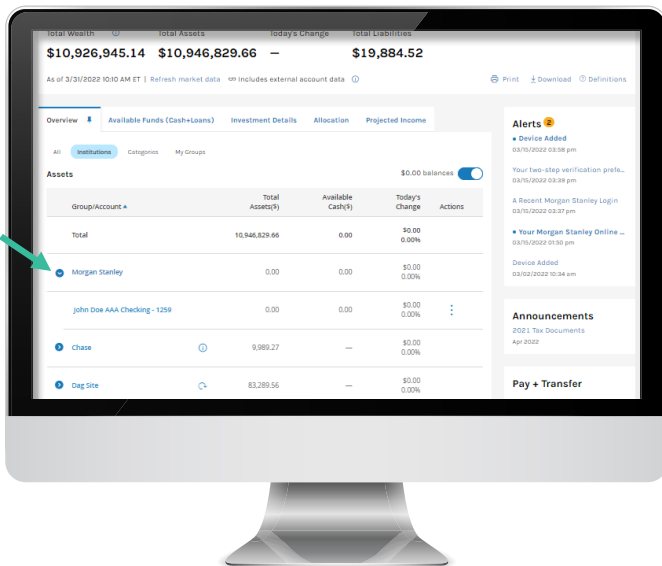
**MORGAN STANLEY ONLINE**

**MORGAN STANLEY MOBILE APP**

Selecting the **Show Only Morgan Stanley Accounts** switch (see green arrow) will quickly remove all external accounts, letting you focus only on accounts held at Morgan Stanley.



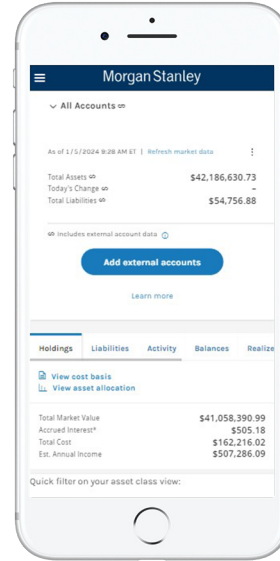
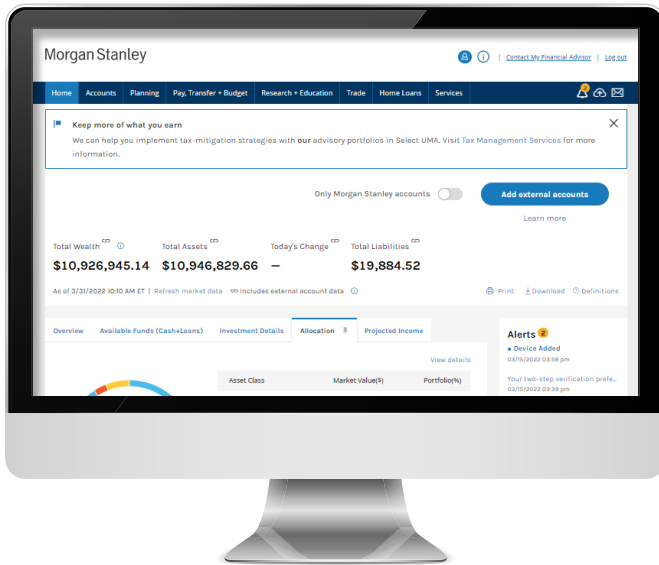
All accounts will be grouped by their respective financial institutions; selecting the expand button (green arrow) will expand that institution and show all underlying accounts.



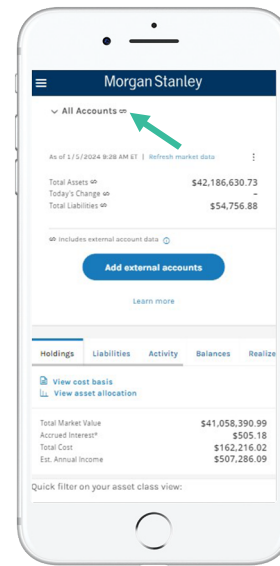
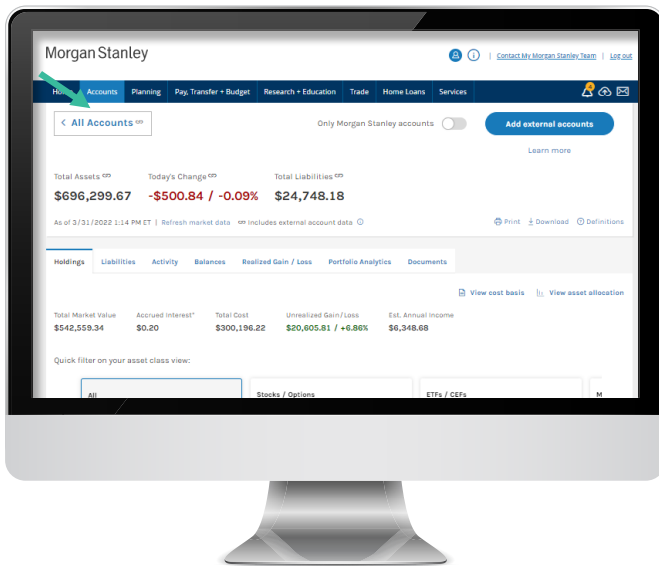
MORGAN STANLEY ONLINE

MORGAN STANLEY MOBILE APP

Selecting various tabs on the Home screen will provide access to the Overview, Investment Details and Allocation.



Clicking the All Accounts button (green arrow) on the left margin of the screen will open the Context Switcher, which allows you to select various accounts or institutions to alter your view of the data.

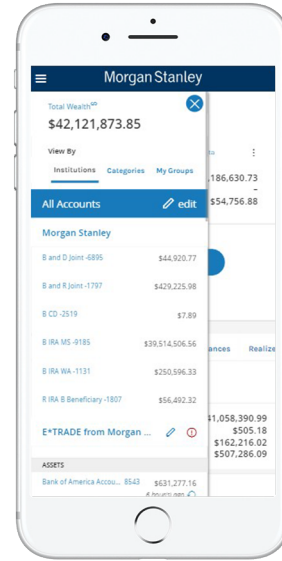
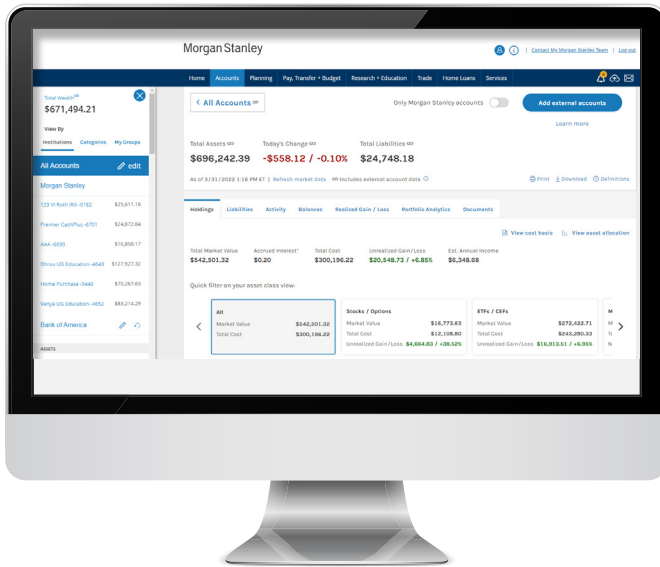




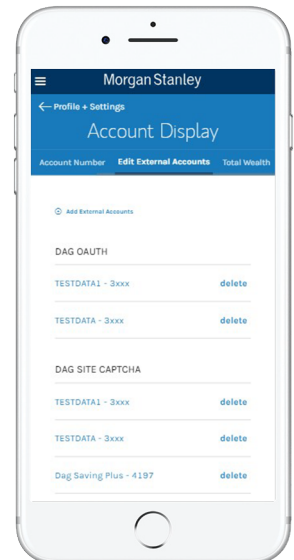
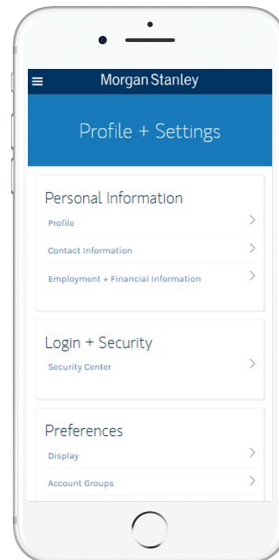
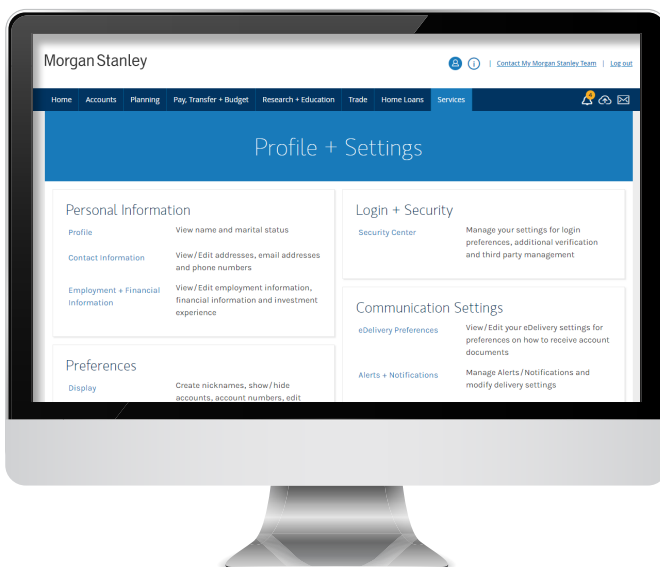
**MORGAN STANLEY ONLINE**

**MORGAN STANLEY MOBILE APP**

When the Context Switcher is open, you can click on any account or institution to further refine your view as you navigate the remainder of the pages.



To modify account visibility, nicknames and inclusion in the Total Wealth calculation, please select the pencil icon next to the account name in the account selector panel. You may also achieve this by going to **Services/Profile & Settings/Account Display**. To modify external accounts, go to **Services/Profile & Settings/Display/External Accounts**.



**If you have any questions, please contact your Financial Advisor, email us at [onlinesupport@morganstanley.com](mailto:onlinesupport@morganstanley.com) or call 888-454-3965. If you are outside the United States, you may call collect at 801-617-9150.**

Total Wealth View (asset aggregation) and Spending & Budgeting (S&B) are tools offered by Morgan Stanley and its unaffiliated service provider, Yodlee Inc. Asset aggregation utilizes technology that retrieves information about external accounts, assets, and liabilities at or available through third party sites as authorized by you. S&B utilizes your Morgan Stanley account information (if applicable) combined with information about your non-Morgan Stanley accounts as retrieved by the Total Wealth View tool to provide calculations relating to your cash flow, expenses, and budgeting. Information provided via both tools are provided solely as a service to you and are in no way intended to be, and should not 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 or to open a particular account or to engage in any specific investment strategy. Additional information about the services described are in the applicable terms of use.

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