

# Morgan Stanley

## Morgan Stanley Online: Keeping Your Financial World at Your Fingertips

At Morgan Stanley, we've developed an integrated suite of tools and apps designed to help you manage your finances quickly and securely. Whether its staying informed about your investments, performing investment research or managing your everyday finances, Morgan Stanley Online makes it easy for you to take care of a broad range of financial needs from the convenience of your computer, phone or tablet.

### Staying Informed About Your Investments

Morgan Stanley Online allows you to easily see your investment account balances, stay on top of current market data, access research and more.



#### VIEW YOUR TOTAL WEALTH IN ONE PLACE

Access streamlined views of your assets and liabilities, including mortgage information, aggregated from all of your financial institutions.



#### STAY CURRENT ON FINANCIAL NEWS

Access up-to-date news, current market data, research, company profiles and quotes.



#### ACCESS IMPORTANT DOCUMENTS

View and download statements and trade confirmations or sign up for eDelivery for digital access to all of your documents.

With full visibility of your assets and liabilities all in one place, you and your Financial Advisor can obtain a comprehensive view of your total wealth to help you track your goals or start planning for your future using cutting-edge technology.

### Convenient Connectivity

Available on your desktop, mobile and tablet, this new feature will be conveniently integrated into Morgan Stanley Online and the Morgan Stanley App.

### More Informed Wealth Planning

You and your Financial Advisor can now make more informed decisions and identify opportunities with respect to your Morgan Stanley accounts in order to help you achieve your goals.

### Safe and Secure Data Access

Our highest priority is keeping your information protected. Morgan Stanley dedicates significant resources to protecting your assets and personal information.

## Managing Your Everyday Finances

### MOBILE CHECK DEPOSIT

Deposit a check remotely using the Morgan Stanley Mobile App.

### SEND MONEY WITH ZELLE®<sup>1</sup>

Send or receive money from almost anyone you know and trust in minutes with the Morgan Stanley Mobile App.

### ONLINE BILL PAY

Pay bills one at a time or set up recurring payments.

### CASH MANAGEMENT ALERTS

Set customized alerts such as Low Available Cash Balance and No Available Cash Balance, and receive notifications via text, email or push notification.

### LOAN MANAGEMENT

View your loan details and make loan payments.

### eAUTHORIZATIONS

Authorize transactions, such as wires, with just one click and eliminate paper-based forms.

## Protecting Your Online Experience

At Morgan Stanley, we believe that safeguarding the information and assets you've entrusted to us is an essential part of helping you achieve your wealth management goals. The cybersecurity landscape is constantly changing, so we take appropriate measures to help anticipate issues before they arise, and respond swiftly and accordingly when they do.

### Our fraud protection and cybersecurity programs include:



#### MULTIPLE LAYERS OF PROTECTION

Supported by regularly reviewed security processes



#### EMPLOYEE TRAINING

On cybersecurity awareness and fraud protection policies and procedures



#### ONGOING INVESTMENTS

In cybersecurity and fraud-prevention technologies

We also offer a security guarantee: In the unlikely event that cyber activity breaches our security measures, Morgan Stanley will reimburse you for any losses on your accounts that are a result of the unauthorized access to our systems through no fault of your own.

Ready to get started with Morgan Stanley?  
Register by visiting [www.morganstanley.com/online](http://www.morganstanley.com/online)

<sup>1</sup> Send Money with Zelle® is available on the Morgan Stanley Mobile App for iPhone® and Android™. Enrollment is required and dollar and frequency limits may apply. Domestic fund transfers must be made from an eligible account at Morgan Stanley Smith Barney LLC (Morgan Stanley) to a U.S.-based account at another financial institution. Morgan Stanley maintains arrangements with JP Morgan Chase Bank, N.A. and UMB Bank, N.A. as NACHA-participating depository financial institutions for the processing of transfers on Zelle®. Data connection required, and message and data rates may apply, including those from your communications service provider. Must have an eligible account in the U.S. to use Zelle®. Transactions typically occur within minutes. To receive money in minutes, the recipient's email address or U.S. mobile number must already be enrolled with Zelle®. See the Morgan Stanley Send Money with Zelle® terms for details.

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