

Morgan Stanley



Noah Rubin, CFA[®], CRPS[®]

Financial Advisor, Senior Vice President,
Corporate Retirement Director

[Experience That Makes a Difference](#)



1400 Page Mill Road

Palo Alto, CA 94304

Direct: 650 496 4258

Cell: 917 227 0689

<https://advisor.morganstanley.com/noah.rubin>

Noah.Rubin@morganstanley.com

Retirement Plan Consulting is My Focus

Athletes training for a marathon seek out a coach with the experience and qualifications to offer the encouragement and support needed to run the race efficiently.

The same is true when you're helping employees plan for a long-term goal like retirement.

Managing a comprehensive retirement plan for your organization takes a unique set of skills. As a fiduciary, you are responsible for selecting and monitoring service providers and investments while also being committed to understanding and implementing ERISA regulations. You must also continue to create fresh strategies to encourage your employees to take full advantage of the program. For many plan sponsors, these responsibilities can be overwhelming.



That's where I can help.

Through Morgan Stanley, I have access to first-class resources that are designed specifically to tackle the hurdles you and your employees face, and the specialized knowledge and experience to address those challenges now and in the future. My priority is to understand and consult on the specific needs of you and your employees in a collaborative, professional and educational manner—one that places your goals at the center of our relationship.

As a seasoned professional who focuses on the retirement plan industry, I know firsthand how to get to the heart of what matters most. I also know what it takes to achieve results and drive outcomes by fully leveraging valuable resources to support your vision. I've built my practice around customizing financial solutions for organizations just like yours.



The Importance of Working With a Retirement Plan Specialist

Organizations face unprecedented challenges in today's financial environment — complex regulations that change frequently, escalating expenses and global forces that shape market behavior.

Confronted with needing to do more with less, plan sponsors are seeking a different type of consulting firm — one that can bring a more comprehensive view in providing resources, consulting tools and advice.

At Morgan Stanley, we understand the complexities of the retirement marketplace and have developed the Corporate Retirement Director program, an exclusive program for Financial Advisors committed to meeting the demanding needs of today's plan sponsors.

To earn the distinguished designation of Corporate Retirement Director (CRD), Financial Advisors must meet the following criteria:

Identified by Morgan Stanley as retirement-focused Financial Advisors	Achieved stringent requirements with regard to number and size of retirement plans serviced
Have a proven track record working with corporate and institutional clients	Hold an external retirement-focused designation with ongoing continuing education requirements

Only approximately two percent of the firm's Financial Advisors hold this designation, and I am proud to be included in this esteemed group of professionals.

Our Experience and Guidance Make a Difference

With a commitment to outstanding service and an emphasis on excellence, our mission is simple: to provide objective and high-quality guidance, specialized knowledge and experience, and tailored solutions to empower your organization to make informed decisions about the retirement benefits you offer to your employees.

Managing retirement benefits that align with your organization's vision involves many decisions across multiple disciplines. I will work with you to understand your vision and craft a customized plan that supports your organization and your employees.

When you work with Morgan Stanley, we aim to provide the highest standard of care and can assist you in improving the:



Retirement Readiness of Your Employees



Management of Your Fiduciary Risk and Responsibilities



Overall Satisfaction With Your Retirement Plan

The Four Key Elements of Our Comprehensive Approach

1

Investment Selection and Monitoring

GUIDE INVESTMENT OVERSIGHT

- Conduct Needs Analysis
- Establish Investment Policy Statement
- Conduct Asset-class Analysis
- Assist with fund selection
- Help establish framework for monitoring investments

DELIVER STABLE VALUE DUE DILIGENCE REVIEW AND ANALYSIS

PROVIDE ONGOING INVESTMENT MONITORING

ASSIST WITH INVESTMENT SELECTION AS AN

- ERISA 3(21) Fiduciary; and
- ERISA 3(38) Investment Manager, upon request

2

Retirement Plan Management and Risk Reduction

KEEP APPRISED OF LEGISLATIVE AND REGULATORY UPDATES

PERFORM PLAN ASSESSMENT AND REVIEW

PROVIDE STRATEGIC PLANNING

3

Expense Oversight and Management

PLAN BENCHMARKING

- Evaluate and understand plan services and costs
- Assess reasonableness of plan costs relative to services received
- Document prudent process
- Support 408(b)(2) review of reasonableness of costs and services

HELP SELECT APPROPRIATE SERVICE PROVIDER AT REASONABLE COST

- Assist in selection and cost negotiations with service providers

4

Employee Education and Engagement

SET GOALS TO HELP PREPARE EMPLOYEES FOR RETIREMENT

EDUCATE PLAN PARTICIPANTS

- Facilitate enrollment meetings
- Retirement educational materials and seminars
- Investment and asset allocation education

STRIVE TO IMPROVE PLAN PARTICIPATION

OFFER RISK-BASED AND TARGET-DATE MODEL PORTFOLIOS

Access to Robust Intellectual Capital

As a Corporate Retirement Director at a leading global wealth management firm, I have access to the vast intellectual resources available at Morgan Stanley. It is the combination of the experience, insights and analysis that enables me to deliver solutions to you and your employees.

Solutions from Our Experienced Team of Professionals



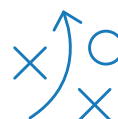
Wealth Management Global Investment Committee

- Made up of seasoned professionals with extensive experience
- Monitors market and economic conditions and publishes outlook and commentary
- Creates asset allocation models with the goal of providing integrated investment solutions
- Oversight of asset allocation program for defined contribution plans



Global Investment Manager Analysis

- Experienced investment professionals, including a dedicated Stable Value Analyst
- Extensive investment manager analysis and ongoing evaluation



Retirement Services

- Retirement plan professionals dedicated to creating and maintaining a robust offering
- Manage relationships with leading recordkeepers and service providers
- Service over 59,000 retirement plans¹
- \$265 billion in overall retirement assets¹
- \$147 billion in defined contribution retirement plan assets¹

¹Data as of December 31, 2023



Choose a Fiduciary Wisely

When making the decision on who to work with to build, maintain and enhance your retirement plan, it's important to align with a firm that has the size, strength and resources available to meet your needs today and in the future.

Morgan Stanley's Strong Financials²

\$6.6

**Trillion in Client Assets
Under Management²**

\$9.1

Billion in Net Income²

\$54.1

**Billion in Full-Year
Net Revenues²**

Tier 1

**Risk-Based Capital Ratio
under Basel III of approximately
15.2% and leverage 6.7%²**

² Morgan Stanley Annual Earning Report for the year ended on December 31, 2023.

Retirement plans represent a significant investment in your employees — and in your organization. But getting them right in an increasingly complex environment can be challenging.

Morgan Stanley's Strong Regulatory Oversight³

750+

Dedicated Compliance, Legal and Risk Professionals³



Regular Inspections



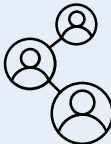
Surveillance and Technology Initiatives



Regulatory Obligations



Operations, Technology and Data



Oversight by External Regulators

³ Approximate numbers as of December 31, 2023.

Integrated Solutions for You

Our breadth of integrated solutions provides maximum flexibility so you may define the service model and level of discretion that best meet your organization's needs today and in the future. No matter your challenges and goals, we have resources to deliver the solutions that you and your employees deserve.

- Equity Solutions
- Retirement
- Deferred Compensation
- Executive Services
- Saving and Giving
- Financial Wellness





Our Commitment

I believe the best relationships are built on mutual understanding and shared values. I also believe that a disciplined process, robust intellectual resources and the strength of the underlying firm are critical to helping you achieve your organization's goals in today's complex market environment.

To that end, we at Morgan Stanley are committed to providing each of our clients with the following core elements that serve as the tenets of our practice:

Tailored, Integrated Solutions

We have developed our business model and infrastructure to be flexible, adaptable and integrated, to ensure we are able to customize a retirement plan that helps you meet your company's specific needs and goals.

Accountability

We will be involved in enhancing and servicing your corporate retirement plan — from benchmarking your retirement program and developing a highly customized strategic plan to promoting the plan to your participants. We will remain closely involved every step of the way.

Leading Intellectual Resources

One of our advantages is the ability to leverage the vast intellectual resources available at Morgan Stanley. From our Global Investment Committee to our experienced Global Investment Manager Analysis and Retirement Services Team, we have access to the critical information and services needed to help you develop a comprehensive strategy unique to your organization's special needs and circumstances.

An Unparalleled Commitment to this Business

Morgan Stanley is committed to the retirement plan marketplace. Our size and strength give us the ability to continuously make significant capital commitments to enhance our systems and infrastructure. And as an industry leader, we are always in search of new technologies, innovations and best practices that benefit our clients on an ongoing basis.

Service Excellence

Your satisfaction is our priority. We believe we can earn your confidence not only through the quality of retirement plan solutions we present to you, but also through the excellence with which we deliver them. We are committed to providing you with a highly personalized service experience.

Our passion for our clients and their success is the cornerstone of our business philosophy. We come to work every day engaged in making a difference in the lives of the people and organizations with whom we work. We believe you will not find a team of professionals more dedicated and committed to the retirement plan marketplace.





When Morgan Stanley Smith Barney LLC, its affiliates and Morgan Stanley Financial Advisors and Private Wealth Advisors (collectively, "Morgan Stanley") provide "investment advice" regarding a retirement or welfare benefit plan account, an individual retirement account or a Coverdell education savings account ("Retirement Account"), Morgan Stanley is a "fiduciary" as those terms are defined under the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), and/or the Internal Revenue Code of 1986 (the "Code"), as applicable. When Morgan Stanley provides investment education, takes orders on an unsolicited basis or otherwise does not provide "investment advice", Morgan Stanley will not be considered a "fiduciary" under ERISA and/or the Code. For more information regarding Morgan Stanley's role with respect to a Retirement Account, please visit www.morganstanley.com/disclosures/dol. Tax laws are complex and subject to change. Morgan Stanley does not provide tax or legal advice. Individuals are encouraged to consult their tax and legal advisors (a) before establishing a Retirement Account, and (b) regarding any potential tax, ERISA and related consequences of any investments or other transactions made with respect to a Retirement Account.