Why Work with a Corporate Retirement Director

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,
- Understanding, implementing, and adhering to ERISA regulations, while
- Continuing to create fresh engagement and educational strategies to encourage your employees to take full advantage of the program.

For many plan sponsors, these responsibilities can add up.

Here's where a Morgan Stanley Corporate Retirement Director (CRD) can help

Through Morgan Stanley, Corporate Retirement Directors 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. A Corporate Retirement Director's 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.

At Morgan Stanley, our Corporate Retirement Directors know what it takes to achieve results and drive outcomes by fully leveraging valuable resources to support your vision for your organization's retirement plan. They've built their practice around consulting on unique financial solutions for myriad businesses and requirements.

Morgan Stanley Corporate Retirement Directors (CRDs) Represent:

Less than 2% of our approximately 16,000 Financial Advisors.[1]

Firm designated Financial Advisors with a specialty on serving retirement plans.

Professional retirement plan focused accreditations with continuing education requirements.

At Morgan Stanley, we understand the complexities of the retirement landscape 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

To learn more about our retirement plan solutions and how we can help your business, contact your Morgan Stanley Financial Advisor.

1 Retirement Sales data as of December 2024.

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.

