

A man and a woman are sitting at a desk, looking at a laptop screen. The man is on the left, leaning forward, and the woman is on the right, resting her chin on her hand. They appear to be in a home office or living room setting. The background is slightly blurred, showing a window and some furniture.

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.

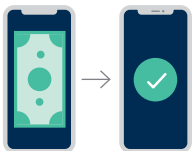
Make Trades and Transfers Trade stocks and exchange-traded funds (ETFs). Transfer funds between your accounts at Morgan Stanley and other financial institutions. Transfer assets from an external brokerage account into your Morgan Stanley brokerage account.

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.

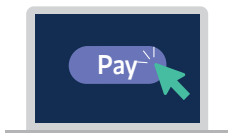
Manage Your Cash Anytime, Anywhere

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.



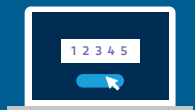
Threat Monitoring

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.

Apple®, the Apple logo, iPhone®, iPad®, and iPad Air® are trademarks of Apple Inc., registered in the US and other countries. Apple Pay™ and iPad mini™ are trademarks of Apple Inc. App Store is a service mark of Apple Inc. Android and Google Play are trademarks of Google Inc.

Uploading a document to Morgan Stanley's document sharing platform does not obligate Morgan Stanley or its employees to review or take any action with respect to the document.

Information related to your external accounts is provided for informational purposes only. It is provided by third parties, including the financial institutions where your external accounts are held. Morgan Stanley does not verify that the information is accurate and makes no representation or warranty as to its accuracy, timeliness, or completeness. Additional information about the features and services offered through Total Wealth View are available on the Total Wealth View site on Morgan Stanley Online and also in the Total Wealth View Terms and Conditions of Use.

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 US-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 Send Money with Zelle® terms for details.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Morgan Stanley is not affiliated with Zelle.

Electronic payments arrive to the payee within 1-2 business days, check payments arrive to the payee within 5 business days. Same-day and overnight payments are available for an additional fee within the available payment timeframes.

*Limits and conditions apply. Mobile check deposits are subject to certain terms and conditions. Checks must be drawn on a U.S. Bank.

Morgan Stanley Smith Barney LLC is a registered Broker/Dealer, Member SIPC, and not a bank. Where appropriate, Morgan Stanley Smith Barney LLC has entered into arrangements with banks and other third parties to assist in offering certain banking related products and services.

Investment, insurance and annuity products offered through Morgan Stanley Smith Barney LLC are: NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED | NOT A BANK DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY