

Morgan Stanley

The Breakwater Group at Morgan Stanley

Attract and Retain Employees with a Customized Retirement Plan

Whether you are seeking a new retirement plan for your employees or maximizing the opportunities within your existing plan, we have solutions that can be tailored to your specific needs and goals. We work directly with you to effectively improve and manage your retirement plan, while helping your employees and executives maximize the benefits available.

Sponsoring a defined contribution plan is more than just time consuming and complicated—it also places legal responsibilities on you as the plan's fiduciary. Given the expertise and specialization required to manage your plan, the first and most important question you should consider is whether you need the assistance of a professional to provide you the necessary support in managing a successful retirement plan.

At The Breakwater Group, we are a seasoned advisory team who understands the challenges of planning for retirement in the 21st century. With established systems and processes, we provide the experience and credentials required to help you optimize your retirement plan.

We are proud that small and large companies alike have been turning to us for decades to provide comprehensive services for their organization.

For over 80 years, Morgan Stanley has served as a global leader in financial services, advising our clients on creating, trading, managing and distributing capital—and we do so with a standard of excellence. Since our founding in 1935, Morgan Stanley has consistently delivered first-class business in a first-class way.

At Morgan Stanley Wealth Management, exclusive access to vast resources, combined with our unique capabilities, gives us the means to support your goals at every life stage. Our commitment to building, preserving and managing your wealth forms the foundation of everything we do.

THE BREAKWATER GROUP AT MORGAN STANLEY

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Visit our website:

[advisor.morganstanley.com/
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Getting Started: Our Disciplined Process

When you sponsor a defined contribution plan—like a 401(k) plan—you provide employees with an opportunity to save for their retirement in a smart, efficient way. You benefit by enhancing your ability to attract and retain employees now and over time. However, sponsoring a plan can put legal responsibilities on you as the plan's fiduciary.

At The Breakwater Group, we work with local business owners and HR leaders to develop a plan that not only meets your company's needs, but addresses your fiduciary responsibilities, so you can focus on running your business.

1. PLAN DESIGN CONSULTING

Whether you are establishing a new business or already have a program in place, we can help you:

- Assess your plan needs and objectives
- Identify and propose programs, solutions and vendor partners
- Create or refine your Investment Policy Statement
- Select and implement a tailored program for your business
- Establish standards for future plan results

2. INVESTMENT MANAGEMENT

We can help you make informed investment decisions by working with you to:

- Adopt a written investment policy statement and formal investment committee
- Develop investment strategies based on plan demographics
- Identify and select appropriate investment offerings and options
- Monitor investments, including performance and expenses

3. FIDUCIARY GUIDANCE

Given the expertise and specialization necessary to manage a retirement plan, we can help you:

- Understand and manage key fiduciary responsibilities
- Review plan services, features and expenses
- Consider potential plan enhancements
- Stay informed of legislation that may impact your plan

4. PARTICIPATION SUPPORT AND EDUCATION

To help improve participation and increase your plan's overall success, we can:

- Conduct enrollment meetings
- Providing ongoing investment education
- Offer personalized planning services for employees
- Measure plan success
- Suggest strategies for improvement

Morgan Stanley: An Industry Leader in Corporate Retirement Plans

Over 85 Years

Serving Individuals,
Businesses and Institutions¹

\$4.1+ Trillion

in total client assets¹

\$190+ Billion

in retirement plan assets
under advisement²

World Class

Retirement Service Providers
and Partners²

Modern Support

for both Plan Sponsors
and Participants²

Giving Back

\$166 million given annually
to non-profits¹

¹ Morgan Stanley 4Q Quarterly Report 2022. Numbers are approximate.

² Morgan Stanley Community Affairs, data as of February 2023. Amount includes total dollars delivered by the Firm, Foundation and employees.

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