

Morgan Stanley

Total Wealth View

It's hard to see the complete picture with only half the details. As a Morgan Stanley client, you can now conveniently view your accounts from other financial institutions on Morgan Stanley Online or by using the Morgan Stanley Mobile App, giving you a more complete financial picture.

Benefits Include:



More Informed Wealth Planning

You and your Financial Advisor can now make more informed decisions with respect to your Morgan Stanley accounts by identifying opportunities and risks across your full financial picture.

TYPICAL EXTERNAL ACCOUNTS

- Home value — updates automatically via SmartZip
- Checking/Savings
- Mortgage
- 401(k) and IRA
- Brokerage accounts
- Credit card accounts

SPENDING AND BUDGETING TOOL

Track and manage your spending and savings across accounts held at Morgan Stanley and at external financial institutions.

RISK MANAGEMENT

Your Financial Advisor has access to dynamic risk management analytics across your assets held here and away, which can potentially deliver better outcomes for your portfolio.



Safer and More Secure Data Access

Morgan Stanley dedicates significant resources to help protect your assets and personal information. Our highest priority is keeping your information safe.



Convenient Connectivity

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



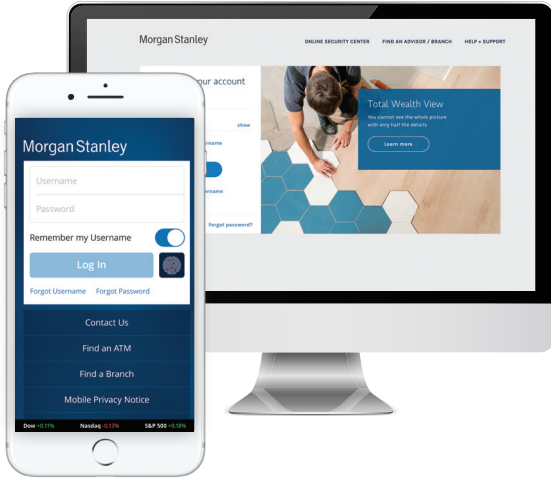
Learn more and watch the video:
morganstanley.com/totalwealthview

See reverse side for steps on how to add accounts from other financial institutions.

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. Financial Advisor(s) may not provide advice on any external account. Additional information about the services described above and offered on Morgan Stanley Online are in the applicable Terms of Use.

Get Started Today

1 Log In
 Log in to Morgan Stanley Online at morganstanley.com/online or on the Morgan Stanley Mobile App.

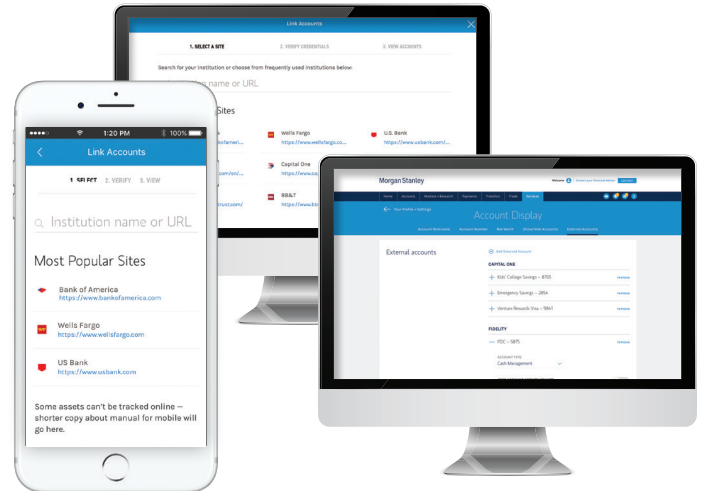


2 Add External Accounts
 On your desktop or Mobile App, click/tap the **Add External Accounts** button.



3 Enter Your Credentials
 Select the financial institution, enter your credentials and follow the guided prompts to complete the process.

To modify account visibility, nicknames and inclusion in the Total Wealth calculation, please select the pencil icon next to the account name in the account selector panel. You may also achieve this by going to **Services/Profile & Settings/Account Display**. To modify external accounts, go to **Services/Profile & Settings/Display/External Accounts**.



To register your Morgan Stanley Online account, visit morganstanley.com/online.

If you have any questions, reach out to your Financial Advisor, email onlinesupport@morganstanley.com or contact the help desk at 888-454-3965 (or 801-617-9150 outside the U.S.).

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.