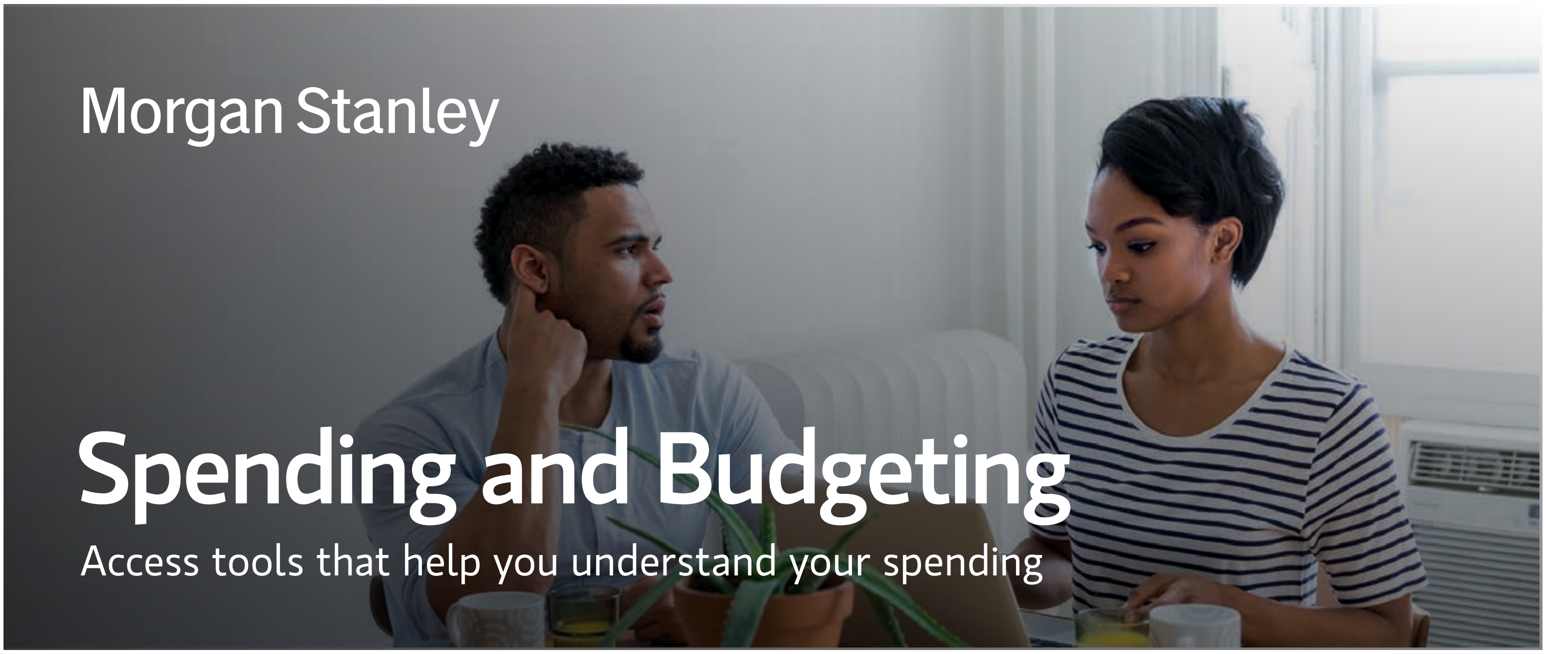

Morgan Stanley

Spending and Budgeting

Access tools that help you understand your spending

As a Morgan Stanley client, you have access to Spending and Budgeting tools to help you manage your cash flow across all of your accounts at Morgan Stanley, as well as those held at outside financial institutions. These tools, available on Morgan Stanley Online and the Morgan Stanley Mobile App, allow you to track spending patterns using cash flow, income and expense analysis.

You can also choose to allow your Financial Advisor to view your spending and budgeting information,[1] enabling your Financial Advisor to offer more holistic financial advice and ultimately see how your short-term spending patterns impact your progress toward your long-term financial goals.

View All Your Money in One Place

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

Track Progress to Help You Meet Your Goals

Use the Spending and Budgeting tools to gain insight into your current financial situation, and evaluate how much you can contribute to your goals.

Manage Your Money In a Modern Way

Work towards your goals with personalized insights, cash flow analysis and custom budgets. There's no fee to use and it's easy to get started. Available on Morgan Stanley Online and the Morgan Stanley Mobile App.

Getting Started

Visit **morganstanley.com/online**

Need the mobile app? Search "Morgan Stanley Wealth Management" in the App Store™ for iPhone®/iPad® or on GooglePlay™ for Android.™

1. Log in to your account on morganstanley.com/online or the Morgan Stanley Mobile App, hover over the Pay, Transfer + Budget tab from the menu and select Spending and Budgeting.
2. Tap the **Add External Accounts** link to add any additional accounts and then create an account group for your spending accounts by clicking **Create or manage a group**

Enroll

1. Review and accept the Terms & Conditions.
2. You have the option to share your complete information via Spending and Budgeting with your Financial Advisor.[1] Make your selection and click or tap **continue**.
3. Your Morgan Stanley accounts, and external accounts already linked will automatically show in your Spending and Budgeting tool. To add any additional accounts, click or tap **Add External Accounts**.[2]
4. Select the institution you would like to add and enter your login credentials for that institution. Follow the guided prompts to complete setup.
5. Create an account group to simplify your spending analysis. Select your spending accounts (checking accounts and credit cards) that you would like to group together and nickname (e.g. my spending accounts). Click or tap **Create or manage a group** under the Dashboard to get started.

Budget

1. Once enrolled, click **Create a Budget** on the Spending + Budgeting Dashboard.
2. Select your desired account group or create a new one and then click **Next**. Your income and recurring expenses related to the accounts added will populate. The amounts shown are an average from the last three months.
3. Proceed through the guided experience and make adjustments as needed. When you are satisfied with the amounts displayed, click **Save** to complete the process.
4. Once a budget is created, each of the category totals can be updated under Income & Expense Analysis. Ensure 'Budget' is in view and select the category you would like to change the budget amount for. A pencil icon will appear near the category name. Select the pencil to update the budgeted amount. Click **Update** once finished.

Cash Flow Analysis

View your spending habits and trends over time.

ACCOUNTS: View cash flow data across all accounts, or filter to view individual account groups.

DATE RANGE: Choose from a list of predefined options or customize the range.

CASH FLOW DETAILS: Hover over a point in time on the chart to see Income and Expense details.

Note: The default timeframe for external data shown is three months upon enrollment, however, data will accumulate over time.

Income + Expense Analysis

Monitor sources of income across multiple accounts and analyze expenses in predefined or custom categories.

ACCOUNTS: View all accounts at once, by account group or uncheck the accounts you would like to exclude.

DATE RANGE: Choose from a list of predefined options or customize the range.

TRANSACTION DETAILS: Your transactions are automatically categorized and can be recategorized based on your preference.

INSIGHTS: Choose any expense category and view a 6-month trend analysis

TRENDS: Apply expense, income, or transfers filter to further refine the data presented. You can further filter expense data to view only essential expenses (e.g. rent, utilities) or only discretionary expenses (e.g. restaurants, entertainment).

Customization

CATEGORIES: Categories can be viewed and managed within the dedicated **Categories** tab. You can also create custom categories to track activities across all transaction types.

RULES: Manage and access rules within the dedicated **Rules** tab. Transaction rules can automatically assign your transactions to a category of your choosing.

Questions? Contact your Financial Advisor/Private Wealth Advisor or call Morgan Stanley Online Customer Service toll free at (888) 454-3965. Morgan Stanley Online Service Professionals (SPs) are available 24 hours a day, seven days a week.

[1] Information related to a client's external accounts is provided for information purposes only. It is provided by third parties, including the financial institutions where the client's 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 5 services offered through Spending and Budgeting are available on the Spending and Budgeting site on Morgan Stanley Online and also in the Terms of Use for Asset Aggregation and Budgeting Services.

[2] Adding external accounts allows you to view your accounts from other financial institutions on Morgan Stanley Online and the Morgan Stanley Mobile App. In order to establish a secure connection with your other financial institutions during the account-linking process, you may be asked to provide certain information about the accounts you wish to enroll, including the financial institution's names as well as, your usernames, passwords and answers to security-authentication questions.

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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.

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