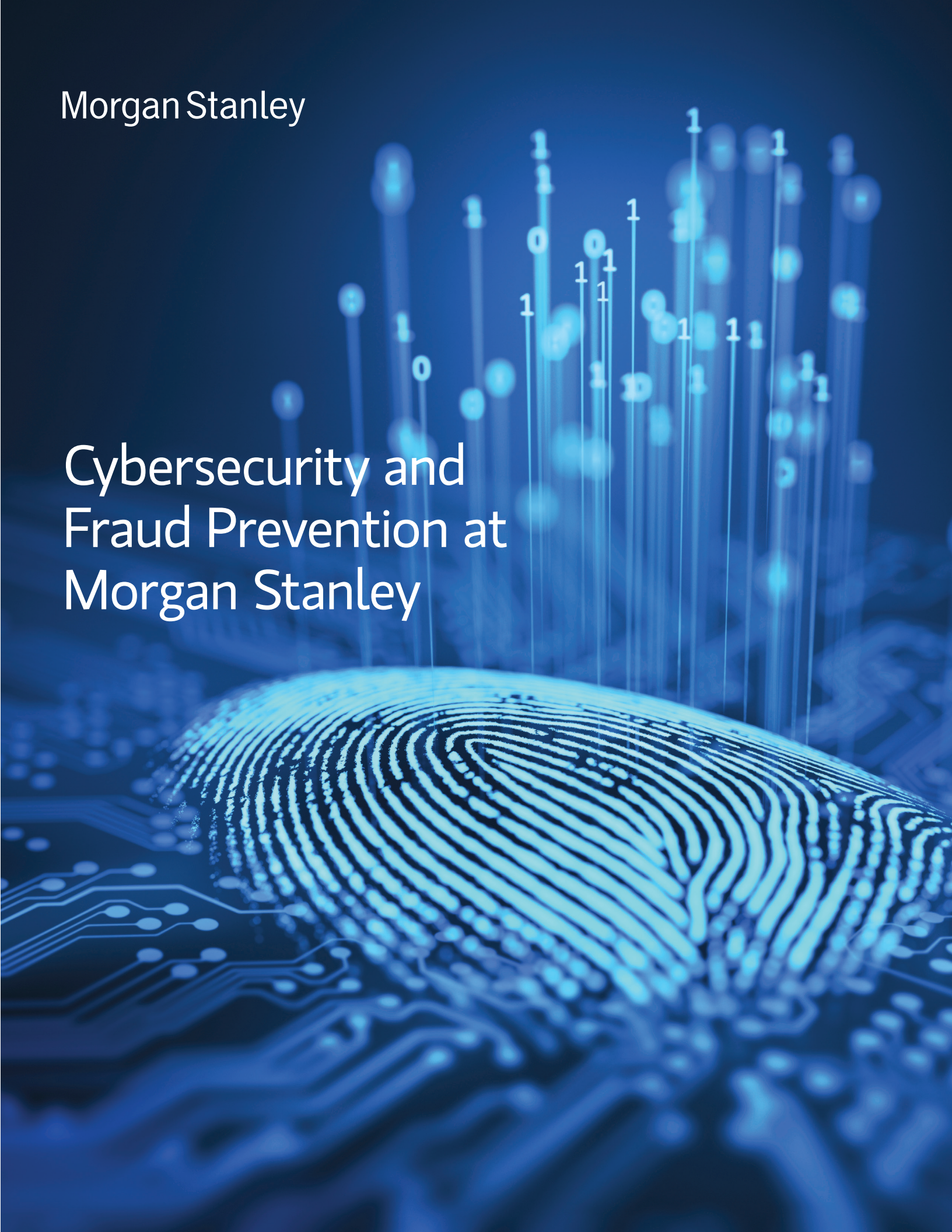


Morgan Stanley

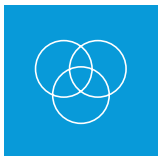
Cybersecurity and Fraud Prevention at Morgan Stanley



Protecting Your Assets and Information

Morgan Stanley's success depends on our reputation, which is derived in part from our ability to maintain the confidentiality and security of your information and assets.

As the threat landscape is constantly changing, we proactively defend and monitor our systems to help anticipate issues before they arise and respond appropriately when they do. Our fraud prevention and cybersecurity program includes:

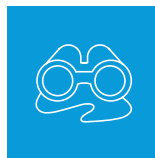


MULTIPLE LAYERS of cybersecurity and fraud prevention supported by regularly reviewed security processes. We employ the following security measures:

- ✓ Strong encryption protocols designed to protect your data.
- ✓ Continuous monitoring designed to detect and prevent fraudulent activity in your accounts.
- ✓ Routine testing of our systems and security protocols designed to identify potential vulnerabilities.
- ✓ Work with independent security firms to penetration test certain applications and evaluate our processes.



FUSION RESILIENCE CENTERS located around the globe responsible for assessing, detecting and responding to any cyber threats on a 24/7 basis.



THREAT LANDSCAPE MONITORING and participation in multiple forums that monitor the cyber threat and fraud landscapes. We use these insights to improve our defenses.



EMPLOYEE TRAINING on cybersecurity and fraud protection policies and procedures. Morgan Stanley employees are regularly trained and tested in an effort to strengthen compliance with the relevant Firm guidelines. They are also prepared to respond and work closely with you to resolve any suspected cyber or fraud event.

Our Security Pledge: In the unlikely event that cyber activity breaches our security measures, Morgan Stanley will reimburse you for losses on your Morgan Stanley accounts that are a result of the unauthorized access to our systems through no fault of your own.

Enhanced Security Features

Morgan Stanley provides enhanced security features to help safeguard your information, especially when managing your accounts on Morgan Stanley Online or the Morgan Stanley Mobile App.



MULTI-FACTOR AUTHENTICATION (MFA)

Multi-factor authentication (MFA) allows you to add additional verification—beyond your username and password—to confirm your identity and protect access to your accounts. This can help secure your accounts in the event that your username and password are compromised.

Morgan Stanley offers several different forms of MFA, such as device registration, one-time security codes, push notifications and security keys. We also offer fingerprint and facial recognition for Morgan Stanley Mobile App users on certain mobile devices and VoiceID for calls to the Morgan Stanley Service Center.



SECURE LOGIN/PASSWORD COMPLEXITY INDICATOR

Morgan Stanley provides guidelines to help you create complex passwords and we will advise you if the password you select meets our recommendations.



ALERTS AND NOTIFICATIONS

Morgan Stanley will automatically send you alerts and notifications when certain activity or changes occur, like updating a username and password. There are also cash management alerts that you can opt into, like debit card transactions or low balance alerts.

If you suspect you may be the victim of fraud or identity theft—or if you notice suspicious account activity or receive an email that appears to come from Morgan Stanley but you suspect it may not be legitimate—please contact us immediately at **888-454-3965** (24 hours a day, 7 days a week).

For more information, visit Morgan Stanley's Online Security Center at morganstanley.com/onlinesecurity.

These online tools are built with the security of your assets and data as a top priority—and all login sessions have end-to-end encryption.



AUTOMATIC SESSION TIME OUT

After a period of inactivity, Morgan Stanley's systems will log you out of your session automatically to reduce the possibility of unauthorized access to your personal information.



EDELIVERY, ESIGN AND EAUTHORIZATIONS

With access to Morgan Stanley Online and the Morgan Stanley Mobile App, you can electronically authorize wire transactions with eAuthorizations and view documents online with eDelivery of account documents. Through eSign, you can electronically sign documents. Taking advantage of these digital offerings, which have built-in security features, may help reduce your risk of fraud.



DIGITAL VAULT

Digital Vault lets you easily manage and share your important documents, such as wills, deeds and estate plans, as well as financial statements and tax filings. All documents uploaded are encrypted while in transit and when stored. Access to the documents is limited to you and your Morgan Stanley team and is protected by strong authentication technology.



FRAUD DETECTION AND PREVENTION

When someone logs into your account, we evaluate the login and flag unusual or potentially high-risk activities in real time so that we can quickly identify indications of attempted fraud. If necessary, we will change account numbers and put affected accounts on heightened alert with additional fraud monitoring.



IDENTITY AND CREDIT PROTECTION FROM EXPERIAN®

As a complimentary benefit to clients with a Morgan Stanley CashPlus Account, Morgan Stanley offers a package of identity and credit protection services. It includes:

- ✓ Identity Theft Monitoring: Advanced online monitoring techniques can help you solve and even anticipate issues before they become problems.
- ✓ 3-Bureau Credit Reporting: Access a monthly credit report from all three national credit bureaus that provides a robust picture of your credit history.
- ✓ Identity Alerts: Real-time email and text alerts help keep you informed—so you'll be able to see if something isn't right.
- ✓ Fraud Resolution Assistance: Experian Resolution Specialists are assigned to assist you with cancellation and replacement efforts due to identity theft.
- ✓ Lost Wallet Service: Fraud Resolution Specialists assist with cancelling and replacing any registered cards.
- ✓ \$1 Million Identity Theft Insurance: Coverage of up to \$1 million to help offset costs and legal fees from identity theft.
- ✓ ChildSecure: Monthly monitoring and email alerts if an Experian credit report is detected for any registered child under the age of 18 (for up to ten children).



Our Cybersecurity and Fraud Prevention Mission

At Morgan Stanley, safeguarding your assets and personal information is among our highest priorities. This is an essential part of our commitment to helping you achieve your wealth management goals.

To better protect you and your family, Morgan Stanley invests in cybersecurity and fraud prevention technology and employs world-class talent to lead these efforts. Additionally, we tailor our security technology and practices to today's cyber risk landscape. Combining our technology and human capital investments, Morgan Stanley has built a cyber defense organization in-house and works closely with industry and government partners to evaluate the threat environment.

Our cybersecurity strategy is called "Defense in Depth." That means we are instituting a technical architecture that utilizes layered defenses designed to help protect the Firm's most critical systems and to enable close monitoring of system access and data movement.

How Clients Can Protect Themselves

While Morgan Stanley takes great care to help secure our clients' information, you also have an important role to play. Fraudsters are constantly inventing new ways to trick people into disclosing personal information, which can lead to identity theft. That's why you need to be on high alert and attuned to common fraud schemes you may encounter.

Most fraud schemes involve social engineering, which is the use of false pretenses or misrepresentations to manipulate victims into sharing information. The information may seem innocuous at first, but could later be used to carry out further attacks. There are many different types of social engineering scams, with new ones being invented every day.

You want to be particularly careful about sharing personally identifiable information (PII) over the phone, in email or via text messages, **especially if you did not initiate the contact.**

PII TYPICALLY INCLUDES:

GOVERNMENT-ISSUED PERSONAL IDENTIFIER

National ID number (i.e., Social Security Number), tax ID number, passport number, driver's license number, state ID number, etc.

ACCOUNT INFORMATION

Account number, debit card/credit card number, username, PIN/password, etc.

CONTACT DETAILS

Email address, phone numbers, mailing address, etc.

The CashPlus Account is a brokerage account offered through Morgan Stanley Smith Barney LLC. Conditions and restrictions apply. Please refer to the CashPlus Account Disclosure Statement for further details at <https://www.morganstanley.com/wealth-disclosurescashplusaccountdisclosurestatement.pdf>.

The Morgan Stanley Debit Card is issued by Morgan Stanley Private Bank, National Association pursuant to a license from Mastercard International Incorporated. Mastercard and Maestro are registered trademarks of Mastercard International Incorporated.

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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.

The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company under group or blanket policy(ies). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the Summary of Benefits.

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Top 10 Cybersecurity Tips



Keep your software, operating system and browser up to date and turn on automatic updates if available.



Use multi-factor authentication to log into any website or application that you use for banking or investment activity or that has access to your personal data.



Run a reputable anti-virus product on your PC and laptop.



Avoid using public Wi-Fi hotspots. If you do use a public Wi-Fi hotspot, be sure to use a Virtual Private Network.



Don't click on links or open attachments in unsolicited emails or text messages.



Use secure messaging or storage tools to transmit sensitive information.



Don't use publicly available charging cords or USB ports with your devices.



Only download applications from your designated app store and only give applications the permissions they really need.



Don't reuse the same password across multiple accounts and consider using a password manager to create and store all of your complex, unique passwords.



Limit how much information you share on social media and lock down the privacy settings on your accounts.

To learn more about how Morgan Stanley is protecting clients,
visit morganstanley.com/onlinesecurity.

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