

Morgan Stanley

AT WORK



When employees thrive, companies do, too.

People are a company's most valuable asset. And the smartest investment you can make is in your workforce. When employees work at their best, so does your business.

Morgan Stanley at Work provides workplace financial benefits that build financial confidence and foster loyalty—helping companies attract and retain top talent. Our end-to-end solutions support your organization at any stage of growth through a powerful combination of modern technology, insightful guidance, and dedicated service.

And while we're fulfilling your company's benefits needs, we're enhancing your employees' financial well-being. Each benefit solution includes our engaging Financial Wellness program, which provides your employees with knowledge, tools, and support to help them make the most of their benefits and achieve their life goals.

Empower your employees with these workplace financial benefits.



Equity Solutions

Inspire excellence through ownership.

Equity ownership is a powerful motivator. Streamline equity management through our leading-edge technology and provide global audit-ready reporting and insights, alongside customizable participant experiences to engage and educate your employees on how to make the most of their benefits. Our global solutions support private and public companies at any stage of growth.

Executive Services

Recruit, retain, and reward top-tier leaders.

When business leaders are busy driving change for your company, finding time to navigate the complexity of their compensation can be challenging. Our dedicated team provides concierge-level support for your executives' equity compensation plans, from 10b5-1 trading plans to form filing related to Rule 144 transactions, to access to wealth management and tax-optimization strategies, so your top talent can keep taking your company to new heights.

Retirement Solutions

Take care of your employees' tomorrow, so they can focus on today.

For your employees, retirement is more than a date in the future—it's a milestone that takes time, hard work, and the right tools. Through our consultative process, we strive to assist with the management of your fiduciary responsibilities and risk, simplify plan management, and help you improve retirement readiness for your employees.

Saving & Giving

Offer benefits that reach beyond the workplace.

Saving and Giving benefits can make a real difference in your employees' lives as they can support the things that matter most to them—like saving for education and repaying student loans. Show that you are committed to your employees' priorities with leading-edge solutions that help them chart a path toward financial well-being.

Deferred Compensation

Engage highly compensated employees with this high-value benefit.

Access a range of Nonqualified Deferred Compensation plan services or pick the ones that best fit the needs of you and your employees. We provide recordkeeping and plan design, portfolio construction services, and plan education for your executive talent. We help you determine the appropriate plan design and inform a funding strategy through a needs-based assessment and consultative approach.

Financial Wellness

Empower employees to take charge of their financial lives.

These essential solutions are included with every service we provide. Through a powerful combination of education, digital tools, financial guidance from our professionals, and access to goals-based planning, our offering is designed to address the unique needs of your employees and empower their financial journey at every stage. Give your employees the confidence to take charge of their finances.

To learn more about empowering your employees, visit morganstanley.com/atwork

Check the background of our Firm and investment professionals on [FINRA's BrokerCheck](#).

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