

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.



Consolidated View

Track and manage your spending and savings across accounts held at Morgan Stanley and at external financial institutions, all in one place.



Track Progress to Help You Meet Your Goals

Use the spending and budgeting tools to gain insight into your current financial situation, and evaluate your progress toward your short-term and long-term goals.



Intuitive and Integrated

No fee to use and easy to get started. Available on Morgan Stanley Online and the Morgan Stanley Mobile App. No need to download an additional budgeting app or software.



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, and choose Pay, Transfer + Budget from the menu.
2. Click on any one of the three tools, **view cash trends**, **analyze your expenses** or **create a budget** to enroll.

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. A confirmation screen will appear. Click or tap **view my accounts**.
4. Click or tap **Add External Account**.
5. Select the institution you would like to add and enter your login credentials for that institution. Follow the guided prompts to complete setup.
6. Choose the accounts you would like to group together and nickname (e.g., my external bank accounts). Click or tap **Settings**, then **Account Groups** and **+ create group**.

Note: If you already added External Accounts² or only want to view your Morgan Stanley accounts, simply refresh your screen and begin using any of the three tools.

Cash Flow

View your spending habits and trends over time.

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

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

CASH FLOW DETAILS: Hover over each bar within the bar graph to see comprising details, or click within the cash flow summary table to view the individual transaction level detail.

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

Income + Expenses

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: Transactions are automatically categorized but you can recategorize based on your preference. Click or tap **Filter Categories**, to remove a category from the analysis.

- Click or tap on the category, corresponding amount or the portion of the graph that corresponds with the category to view transaction-level detail.
- Categorize any uncategorized transaction by clicking or tapping on the transaction. Choose the appropriate category and click or tap **Save**.
- Recategorize a transaction by clicking or tapping on the category. Click or tap the transaction name or amount. Choose a new category and click or tap **Save**.
- When you create a rule, the transaction category will automatically update to the desired category in the future. Rules can be applied to past transactions as well.

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

Budget

Select which accounts you would like to include in your budget, allocate money to specific expense categories and track how you are doing against your financial goals. You can also set multiple budgets.

Follow these steps to set up a budget:

- Click **get started**.
- Select accounts. To add a new external account (e.g., checking or credit card), click **Add External Account**.
- Income and recurring bills related to the accounts added will auto-populate. Amounts shown are an average over three months but can be adjusted. When you are satisfied with the amounts displayed, click **next** to add additional expenses.
- Add items to the Flexible Spending portion of your budget by clicking the "+" sign.
 - Select a category, enter the dollar amount, click **add**.
- A portion of remaining income can be allocated to a Savings Goal by clicking the down arrow on the line labeled "Funding Towards Goal." Enter amount and click **save**, or contact your Financial Advisor for assistance with setting a savings goal.
- Once you have added flexible spend items and your goal amount, click **done**.
- You will now see your income and spending summary for the current month. You can also adjust the time period shown.

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 You have the option to provide your Financial Advisor with access to your Spending and Budgeting information upon enrollment. This election allows the Financial Advisor(s) to view all of your aggregated financial information on, including information about, external accounts held at other financial institutions and all related transactions. You may update this election at any time. Financial Advisors may not provide advice on any external accounts.

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.

Information related to your external accounts is provided for information 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. Additional information about the features and 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.

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.

Morgan Stanley Smith Barney LLC is a registered broker-dealer, member SIPC, and not a bank. Where appropriate, Morgan Stanley Smith Barney LLC has entered into arrangements with banks and other third parties to assist in offering certain banking-related products and services.

Investment, insurance and annuity products offered through Morgan Stanley Smith Barney LLC are: NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED | NOT A BANK DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY