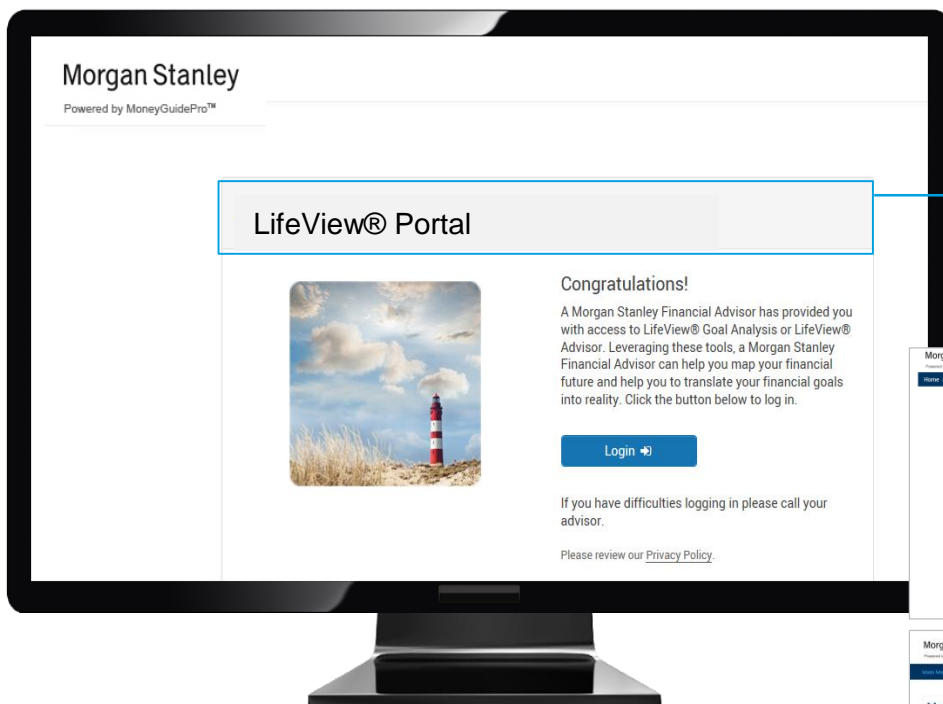


Morgan Stanley

Understanding LifeView® Portal

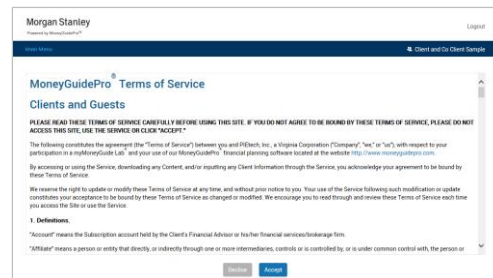
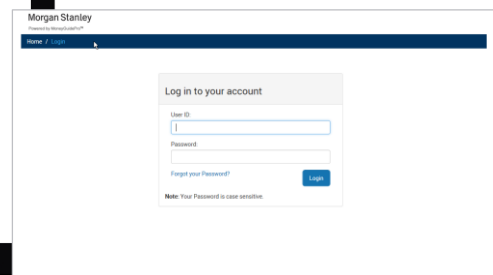
Morgan Stanley's LifeView® Financial Planning tool's client portal, LifeView® Portal, provides your Financial Advisor with more robust financial planning capabilities, while giving you an easier and more intuitive user experience.

The link provided to you by your Financial Advisor will take you to the LifeView® Portal. See how it works.



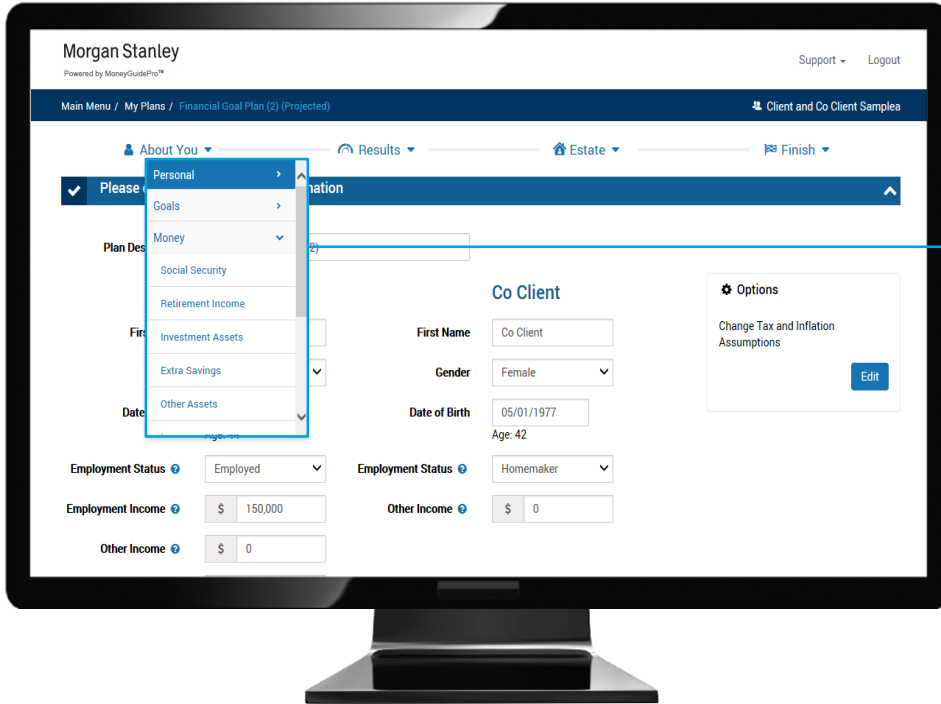
LifeView® Portal

Personal log in information and Terms of Service

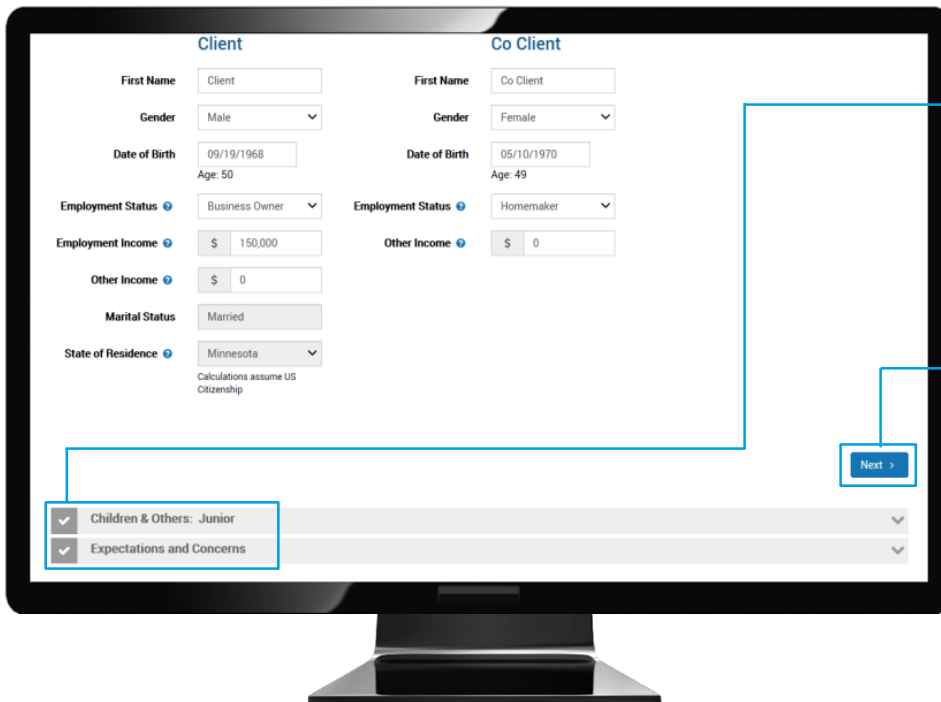


Contact your Financial Advisor to schedule time to review the portal, or if you require a reminder of your login information.

Ways to Navigate through the tool.



1. Drop Down



2. Click on Navigation Bars to skip to desired section

3. Next Button to advance to next screen

Disclosures

A LifeView Financial Goal Analysis or LifeView Financial Plan (“Financial Plan”) is based on the methodology, estimates, and assumptions, as described in your report, as well as personal data provided by you. It should be considered a working document that can assist you with your objectives. Morgan Stanley makes no guarantees as to future results or that an individual’s investment objectives will be achieved. The responsibility for implementing, monitoring and adjusting your goal analysis or financial plan rests with you. After your Financial Advisor delivers your report to you, if you so desire, your Financial Advisor can help you implement any part that you choose; however, you are not obligated to work with your Financial Advisor or Morgan Stanley.

Important information about your relationship with your Financial Advisor and Morgan Stanley Smith Barney LLC when using LifeView Goal Analysis or LifeView Advisor. When your Financial Advisor prepares and delivers a Financial Goal Analysis (i.e., when using LifeView Goal Analysis), they will be acting in a brokerage capacity. When your Financial Advisor prepares a Financial Plan (i.e., when using LifeView Advisor), they will be acting in an investment advisory capacity with respect to the delivery of your Financial Plan. This Investment Advisory relationship will begin with the delivery of the Financial Plan and ends thirty days later, during which time your Financial Advisor can review the Financial Plan with you. To understand the differences between brokerage and advisory relationships, you should consult your Financial Advisor, or review our “Understanding Your Brokerage and Investment Advisory Relationships” brochure available at <https://www.morganstanley.com/wealth-relationshipwithms/pdfs/understandingyourrelationship.pdf>