

Our complimentary loyalty program for eligible Morgan Stanley clients provides you and your family access to exclusive offers and discounts from premium brands. No points.
No credit card.
No additional cost.

See inside for great deals available to you.

Join our more than 272,000 members who have saved over \$45 million on health and wellness, travel, entertainment and more.¹

To learn more about Reserved Living & Giving and to see an updated list of partners and offers, visit **msreserved.com** or contact your Financial Advisor.

Automobiles and Transportation



LUXURY AUTOMOBILE

Up to \$1.500 discount on Lexus vehicles. depending upon model. Incentive discount added on top of negotiated vehicle price.

(Client completes online request form and will receive certificate within two business days via email.)





Special Fleet pricing/discount on the purchase or lease of most new Mercedes-Benz models.

(Client completes online request form and will receive certificate within two business days via email.)

LUXURY AUTOMOBILE



Up to \$3,000 off lease or financing of a new BMW.

(Client completes online request form and will receive certificate within a few minutes via email.)

LUXURY ELECTRIC CARS



Receive up to a \$5.000 customization credit on the 2020 Revero GT and Revero GTS.

(Client completes online form and will receive certificate within 2 business days via email.)

LUXURY AUTOMOBILE



Save between \$500 to \$2,000 off the purchase or lease of a New Audi.

(Client completes online form and will receive certificate within a few minutes via email.)

RENTAL CARS



Up to 25% off on top brands such as Hertz, Dollar, Thrifty, Avis, and Budget.



ONLINE AUTOMOBILE RETAILER

The safe and easy way to buy or lease a car online with home delivery, plus an extra \$200 off the final selling price of the vehicle.

(Available in select states.)

GOSS RV

LUXURY RV RENTALS AND SALES

Get \$2,500 off all RV rentals and \$5,000 off all RV purchases over \$499,999.



PREMIUM AUTOMOBILE

Save up to \$500 off the finance or lease of all MINI models.

(Client completes online request form and will receive certificate within a few minutes via email.)



PREMIUM AUTOMOBILE

A-Plan pricing in addition to all retail incentives on the purchase or lease of a new vehicle.

(Client completes online request form and will receive certificate within two business days via email.)





A-Plan pricing plus complimentary airfare for 2 to Sweden; and a \$500 bonus discount off of the vehicle price.

(Client completes online request form and will receive certificate within two business days via email.)



Health and Wellness



MEDICAL SERVICES

MAYO CLINIC 20% off Mayo Clinic Healthy Living programs "Signature Experience" and "Diet Experience".



HEALTH ADVISORY SERVICES

Discounted pricing on the Private Health Advisory comprehensive membership, including support and access to episodic services not readily available to the public.



LUXURY WELLNESS RESORT

Get 10% off best available rate and \$100 additional credit per person, per stay.



PERSONAL MASSAGE DEVICES

Get 20% off Theragun devices and accessories.



EMERGENCY MEDICAL TRANSPORT

30% to 45% off emergency medical evacuation transportation.



MEDITATION APP

Enjoy \$40 off a one-year subscription (Original price \$69.99, now \$29.99).



FITNESS APP

Enjoy 6 months of FitOn PRO free (retail \$99.99/year)



NEW: You can now access offers and more on the Morgan Stanley mobile app.

Download the latest version and find Reserved in the main menu. Now available in the Apple App Store or Google Play Store.

Food and Wine



Eddie V's

WINE SUPERSTORE

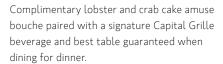
15% off wine in select states.

FINE SEAFOOD RESTAURANT

Complimentary amuse bouche course paired with a signature Eddie V's refreshment and guaranteed best table when dining for dinner.

(Make your reservation by clicking "Redeem Now" button on the Eddie V's offer page at msreserved.com)

FINE DINING RESTAURANT & STEAKHOUSE



(Make your reservation by clicking "Redeem Now" button on The Capital Grille offer page at msreserved.com)

MONTHLY WINE CLUB

Get 3 bottles of hand-selected wine at \$99/month when you join and receive 50% off first month's shipment plus free ground shipping.

AMERICAN WAGYU BEEF

Enjoy 20% off sitewide on purchases of \$99 or more.

PREMIUM CHOCOLATES

Enjoy 40% off curated gift sets or 20% off sitewide purchases.

Pr

Priority seating, chef presented seasonal tasters, complimentary glass of wine, and 10% off gift cards of \$500 or more.

(Make your reservation by clicking "Redeem Now" button on the Season's 52 offer page at msreserved.com)

FINE DINING

WINE BAR & GRILL

Receive 15% off the food portion of the bill.



(Make your reservation as usual and then click View Membership Card and present your virtual membership card at the point of purchase.)

YOURWINESTORE

WINE DELIVERY

Receive 20% off on all bottles or cases of wine, plus \$10 flat ground shipping.



CALIFORNIA WINES

Enjoy limited production Cabernet wines, complimentary ground shipping and a 30-minute virtual zoom tasting.



HIGH PERFORMANCE BLENDERS

Receive 15% off plus free shipping on purchases of \$100 or more.





MEAL DELIVERY

Your choice of 15% off sitewide or four complimentary lobster tails.



Marsatta Chocolate

HAND CRAFTED

NEW OFFER

Alert Me Notifications

Get alerted about new content and offers of interest when you sign up for Alert Me notifications.

Travel and Hotels

LUXURY TRAVEL

Complimentary three-year membership to the A&K Marco Polo Club (\$300 value), including 5% savings off land arrangements, priority waitlist on sold-out trips, free custom-tailored itinerary for family/group (\$300 value), and \$500 off any Signature



ACTIVE TRAVEL VACATIONS

5% off all trips.

Series journey.



ADVENTURE TRAVEL

5% off all trips, and complimentary Golden Eagle-level membership in the Habitat Club, including 20% off select departures.



MONTANA LUXURY RESORT

Receive a \$300 per night Stay & Play credit toward activities, excursions or spa services.



ADVENTURE CRUISES

10% savings on all Lindblad-National Geographic ship-based expeditions booked directly with Lindblad for you and your family.



HOTEL BOOKING PLATFORM

Average of 26% off at thousands of hotels around the world through access to an exclusive network.



LUXURY VILLA RENTALS

Concierge credits ranging from \$100 to \$1,000.



LUXURY CRUISES

Save \$600 on any 7 or 8 night cruise, or \$1,200 on any 10 night cruise.



PRIVATE YACHT CHARTER

5% off weekly charter rate.



LUXURY RESIDENCE CLUB

Receive the following incentives when you join: No joining fee (savings \$50,000); No annual dues (savings \$3,250); Discounts on amazing private residences globally; Dedicated lifestyle manager.



Limited-Time Offers of the Month

Every 4 weeks a new exclusive retail offer will be available for a limited time.

Retail and Gifts

LUXURY HOME GOODS

Save 20% sitewide on everything for your home.

OnlyRoses^o

ROSES THAT LAST A YEAR

20% off all OnlyRoses collections.

GIFTBASKET.COM

GOURMET GIFT BASKETS

20% off sidewide at GiftBasket.com.



CLOTHING

20% off on purchases of \$150 or more.



JEWELRY

Up to 15% off authenticated pre-owned designer jewelry and watches.



myGEMMA

JEWELRY

15% off jewelry.



TENNIS GEAR

Enjoy 25% off tennis shoes, apparel, and bags.



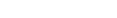
LUXURY FLOWER ARRANGEMENTS

Enjoy 20% off H.Bloom's online luxury flower collections; a leading hand-delivered luxury floral service.



WHOLESALE WAREHOUSE

Save up to 40% on a new 1-Year membership & recieve a free gift for a limited time.



PREMIUM BEDDING brooklinen

17% off luxury home goods.



FRONTGATE

\$5,000 off Steinway Spirio or Steinway Grand.

PARKER CLAY

FINE LEATHER GOODS FOR A CAUSE

Made in Ethiopia. 20% off all products and 25% off on orders over \$250, plus free shipping on all US orders.



WIRELESS HEADSETS & HEADPHONES

Get up to 40% off Jabra consumer headsets and earbuds and up to 30% off Jabra professional products and headsets.



ITALIAN DESIGNER FASHION

Enjoy an additional 10% off already discounted Italian luxury goods.



WEIGHTED BLANKETS

Up to 35% off Hush weighted blankets and sleep products.



MEN'S ACTIVEWEAR

Receive 25% off online purchases..



Calculate How Much You Can Save with Reserved

Use our interactive savings calculator to see how your savings on 70+ brands add up.

Services and Entertainment



WATER PARKS

Save up to 50% on Water Park tickets.



MUSEUM & RESEARCH LIBRARY

Reduced admission price of \$12 each (normally \$18) for up to three adult guests; 10% discount at the Morgan shop.



THEME PARKS AND ATTRACTIONS

Save up to 40% on theme parks and attractions nationwide.



The

SHOW TICKETS

Up to 40% off on Broadway shows



BROADWAY SHOWS ONLINE

40% off annual subscription.



MOVIE TICKETS

Save up to 30% on movie tickets.



OFF-ROADING

10% discount on driving experience.



PREFERRED ACCESS

Tickets: Marketplace which offers tickets for concerts, sports and major events sourced through ticket sellers and priced either above or below face value. Due to their pricing structure, tickets are typically less expensive than other ticket reseller marketplaces.



PRIVATE GOLF CLUB ACCESS

\$500 off membership to over 500 private golf clubs.



SKI TICKETS

Save up to 50% on lift tickets and rentals. (Offer subject to seasonal availability)



GOLF LESSONS

10% off Golftec services.



Save up to \$65 on tickets to Universal



CYBERSECURITY

BLACKCLOAK™ 10% off BlackCloak's premier cybersecurity plans.



UNIVERSAL ORLANDO RESORT

Orlando Resort.



FRAUD PROTECTION

Complimentary 30 day membership and 20% off.



SEAWORLD PARKS

Save up to 50% off tickets to SeaWorld Entertainment parks around the country.





WHITE-GLOVE SKI DELIVERY

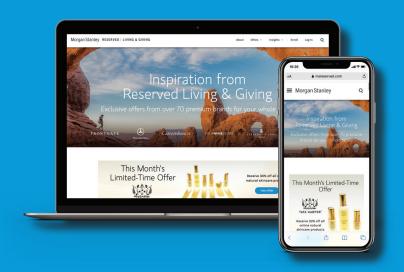
Receive 20% off your first order, plus 10% off subsequent orders.

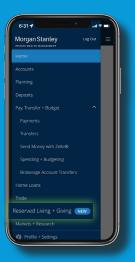
Unlock Your VIP Offers.

We hope you'll make full use of the benefits that await you and your family on the program's website.

Getting started is quick and easy:

- Go to www.msreserved.com and click Enroll in the upper right corner, or
- Log in to your Morgan Stanley
 Online account and click the
 Reserved Living & Giving banner
 at the top of your home page, or
- Access Reserved Living & Giving through the Morgan Stanley app by clicking on our banner in the menu.





If you have questions, or need help, contact your Financial Advisor, or call the Client Service Center at 1-877-799-6772.

Morgan Stanley Reserved Living & Giving is a complimentary loyalty program that rewards eligible clients of Morgan Stanley. Morgan Stanley Smith Barney LLC ("Morgan Stanley") reserves the right in its discretion to change the terms and conditions of, or terminate, the Reserved Living & Giving ("Reserved") program and the Signature Access program at any time and without notice. Morgan Stanley periodically reviews Reserved and Signature Access program participants' accounts and activity and may in its discretion remove program participants from either program at any time and without notice. Not all offers are available to non-US resident clients.

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^{1.} Sensei Marketing, January 2022