



Introduction to Retirement Solutions

Helping you maximize retirement plan outcomes

At Morgan Stanley, our comprehensive retirement solutions can help your business provide and support retirement programs that are aligned with your organization's strategic goals. With a wide array of products and services to support companies of all sizes and various retirement plan objectives, we can help you effectively maximize and customize your employees' benefits, so your employees can make the most out of retirement.

Education Programs

Morgan Stanley can work with you and your employees to design and implement financial education programs that help meet everyone's needs.

Turnkey Solutions

Many business owners may not have the time or resources to dedicate to their retirement plan. Morgan Stanley has developed multiple turnkey solutions that help reduce administration, lower your fiduciary risk, and, in many cases, lower costs for you, the employer.

Investment Management

Several of Morgan Stanley's solutions provide automated professional investment management by Morgan Stanley's Global Investment Manager Analysis Team (GIMA), which provides due diligence for your retirement plan, so that you don't have to.

Dedicated Support

Morgan Stanley has been providing retirement plan services to clients for over 20 years. Our dedicated retirement team, supported by product, service, and support professionals, pride themselves on helping businesses – from startups to billion-dollar, multinational firms – achieve their retirement plan goals.

Do I need to switch my current recordkeeper?

In many cases you can continue to work with your current recordkeeper and have Morgan Stanley as the investment professional for your plan.

What types of retirement plans do you support?

Morgan Stanley can service plans of all sizes and types including but not limited to Defined Contribution 401(k) Plans, Defined Benefit Plans and Non-Qualified Deferred Compensation Plans.

To learn more about our retirement plan solutions and how we can help your business, contact your Morgan Stanley Financial Advisor. To find a Morgan Stanley Advisor, visit: advisor.morganstanley.com/

The Global Investment Manager Analysis team uses a disciplined process to evaluate investment managers and products for Morgan Stanley's investment advisory programs. This dedicated team of more than 70 investment analysts regularly reviews 2,100 investment products across a broad spectrum of asset classes and investment styles in an effort to ensure that they continue to meet our rigorous standards.

Please see the applicable Morgan Stanley Smith Barney LLC ADV Brochure for more information for any of the advisory programs discussed in this brochure. The ADV Brochure is available from your Financial Advisor or online at www.morganstanley.com/ADV.

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