Morgan Stanley

CLIENT GUIDE

Total Wealth View

It's hard to see the complete picture with only half the details. As a Morgan Stanley client, you can now conveniently view your accounts from other financial institutions on Morgan Stanley Online or by using the Morgan Stanley Mobile App, giving you a more complete financial picture.

How will this benefit me?
Instead of logging in to multiple sites to see your balances, you can use a single login to easily view and analyze all your finances.

How will this enhance my relationship with my Morgan Stanley team?
You and your Morgan Stanley team can identify potential opportunities and risks across your entire portfolio. This may help you have more informed discussions around your financial goals.

EXTERNAL ACCOUNTS TO ADD

- 401(k) and IRA
- Mortgage
- House Value
- Brokerage Accounts
- Credit Cards
- Checking Account
- Savings Account
- Cryptocurrency Account

Information related to your external accounts is provided for informational 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. Morgan Stanley Wealth Management representatives, including Financial Advisors, may not provide advice on any external account. Additional information about the services described above and offered on Morgan Stanley Online are in the applicable Terms of Use.

With full visibility of your assets and liabilities all in one place, you and your Morgan Stanley Financial Advisor can obtain a comprehensive view of your total wealth[1] to help you track your goals or to start planning for your future using cutting-edge technology. Once your external accounts are added, you can benefit from:

CONVENIENT ACCESS

Available on your desktop, mobile and tablet, this new feature is conveniently integrated into Morgan Stanley Online and the Morgan Stanley Mobile App.

MORE INFORMED WEALTH PLANNING

You and your Financial Advisor can now make more informed decisions with respect to your Morgan Stanley accounts by identifying opportunities and risks across your full financial picture.

SAFER AND MORE SECURE DATA ACCESS

Our highest priority is keeping your information protected. Morgan Stanley dedicates significant resources to help protect your assets and personal information.

Morgan Stanley does not sell your data to other financial institutions.

At Morgan Stanley, we are investing in adopting the latest aggregation industry standards, such as Open Authorization (OAuth). OAuth provides an improved aggregation experience in terms of performance & stability and allows clients to more securely share their external financial institution's account data with Morgan Stanley.

INFORMATION SECURITY

In order to link 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 name as well as your usernames, passwords and answers to security-authentication questions.

Our fraud-protection and cybersecurity program includes multiple layers of protection supported by security processes that are reviewed regularly.

Morgan Stanley employs several security measures, for example:

- System protocols designed to restrict access to client information.
- Continuous monitoring in an effort to detect and mitigate fraudulent activity.
- Identity confirmation procedures, including security authentication questions or callbacks.
- Continuous investment in new safeguards and security technology advancements.
- Regular audits and security tests designed to certify that your data remains protected.
- System integrity checks of firewalls and other network perimeter access controls.

[1] Total wealth is the sum of total assets minus liabilities disclosed by you to Morgan Stanley.

The Morgan Stanley Mobile App is currently available for iPhone® and iPad® from the App Store℠ and Android™ on Google Play.™ Standard messaging and data rates from your provider may apply.

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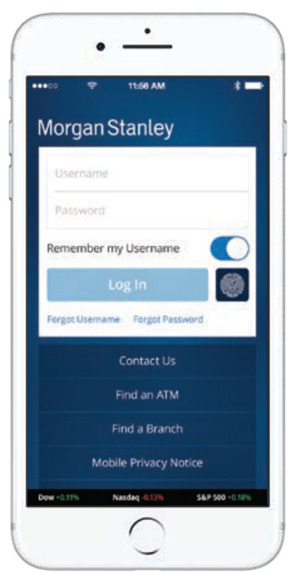
How to Link Accounts From Other Financial Institutions

You can easily add your accounts from other financial institutions either on your Morgan Stanley Online account or by using the Morgan Stanley Mobile App.

If you don't have a Morgan Stanley Online account, simply visit morganstanley.com/online to register.

If you don't have the Morgan Stanley Mobile App, download it by searching for "Morgan Stanley Wealth Management" in the AppStore™ for the iPhone®/iPad® or GooglePlay™ for Android™.

MORGAN STANLEY ONLINE	MORGAN STANLEY MOBILE APP
Log in to your account on morganstanley.com/online.	Log in to your account using the Morgan Stanley Mobile App.



The Morgan Stanley Mobile App is currently available for iPhone® and iPad® from the App Store℠ and Android™ on Google Play.™ Standard messaging and data rates from your provider may apply.

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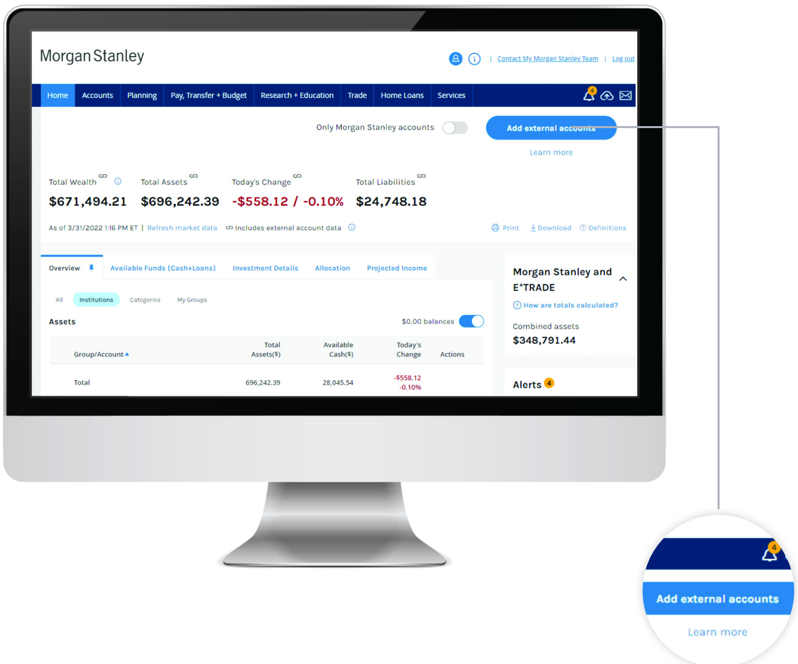
Click on **Add External Accounts.**



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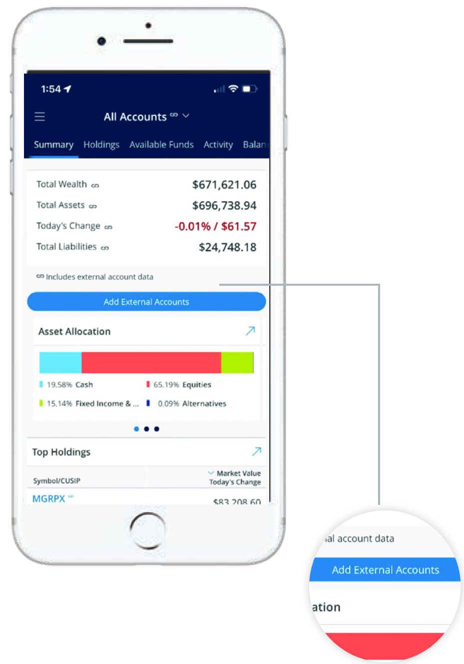
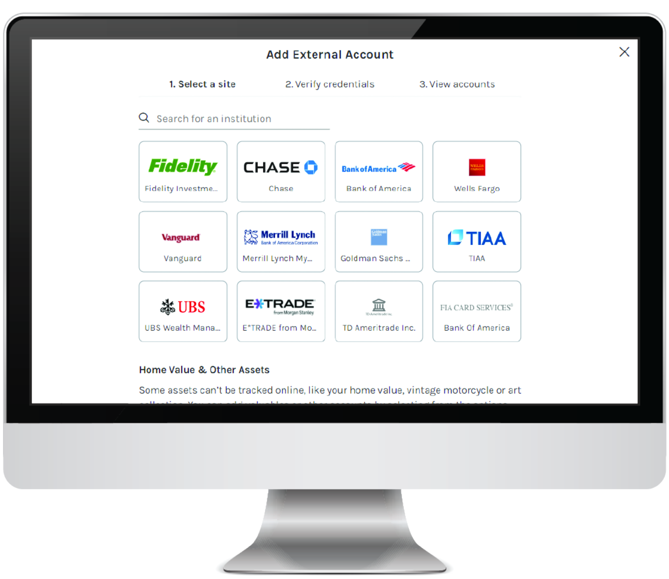
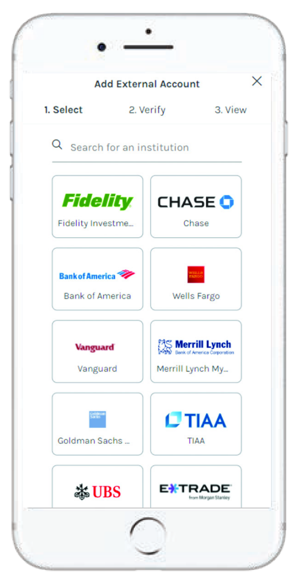
Tap on **Add External Accounts.**



Select a financial institution by searching in the search bar or selecting from the **Most Popular Sites** list.





Enter your username and password credentials for that financial institution. Note: Your financial institution may prompt you for additional security information (e.g., security questions, PIN, etc). This must be provided in order to proceed.

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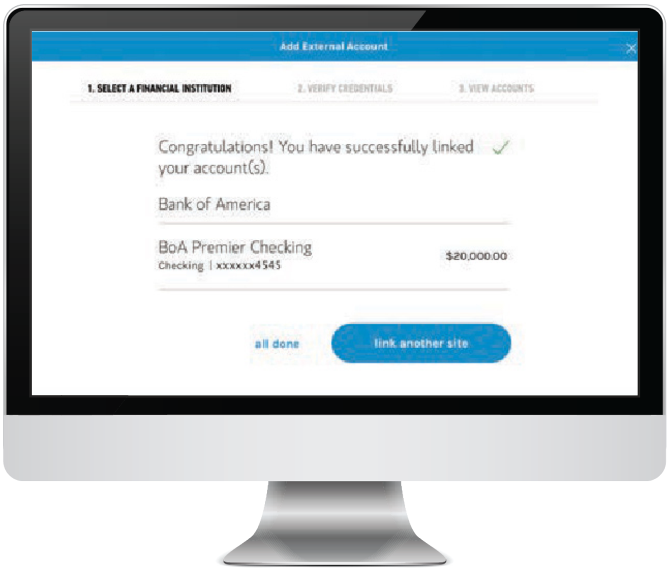
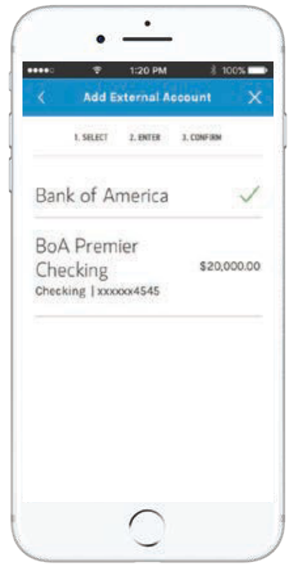
Once the enrollment is complete, you will receive confirmation that you have successfully linked these accounts to your Morgan Stanley profile.





Cryptocurrency Account

If you choose to add a cryptocurrency account from Most Popular Sites, you may be required to provide an API key. An API key is a unique credential used to authenticate and securely link your exchange account or wallet with authorized third-party services.

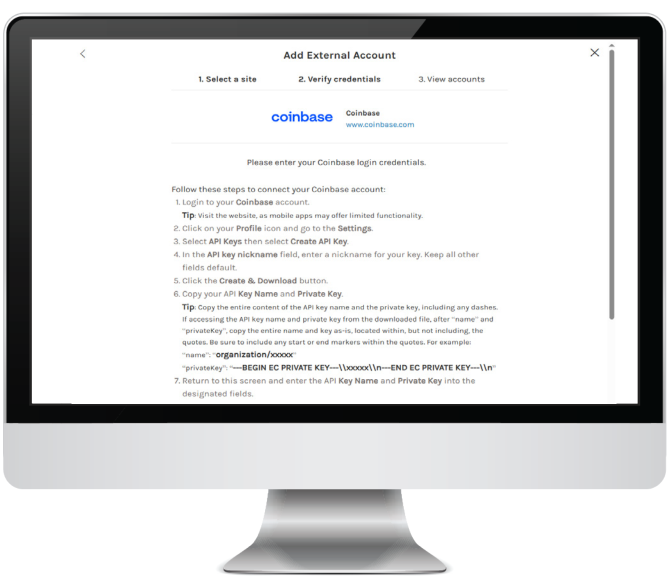
Some crypto platforms require an API key for aggregation instead of a standard username and password. The exact process varies by provider, but it generally follows these steps:

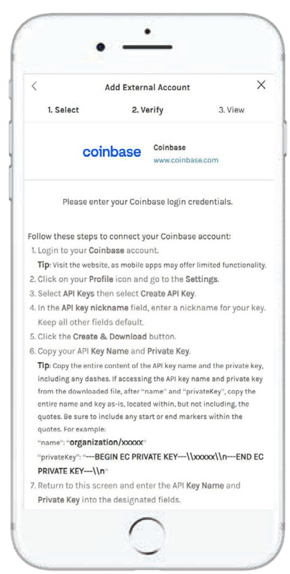
1. Visit the crypto platform's website (mobile apps may offer limited functionality).

2. Go to Settings or an area such as Profile, Account Management, Security, or API Management.

3. Find the option to create/generate an API key.

4. Follow the on-screen prompts to create the key (and any related secret/passphrase, if applicable).





Note: Platform workflows and security requirements can change over time

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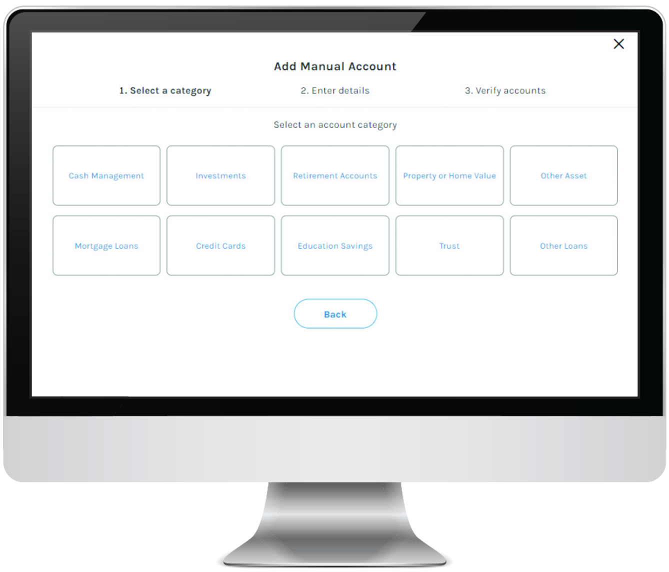
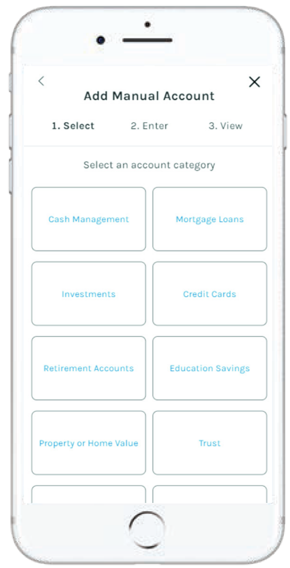
If there are any assets or liabilities that cannot be added systematically, you have the option of adding manual accounts (e.g., real estate). To manually add accounts:

1. Click the **Add a Manual Account** link (this is also available under the **Services Tab** and **Profile+Settings**).
2. Select an Account Category.
3. Follow the instructions to enter details of that account (Account Type, Account Name, etc.).





How to Navigate Through Your Accounts on Morgan Stanley Online and Using the Morgan Stanley Mobile App

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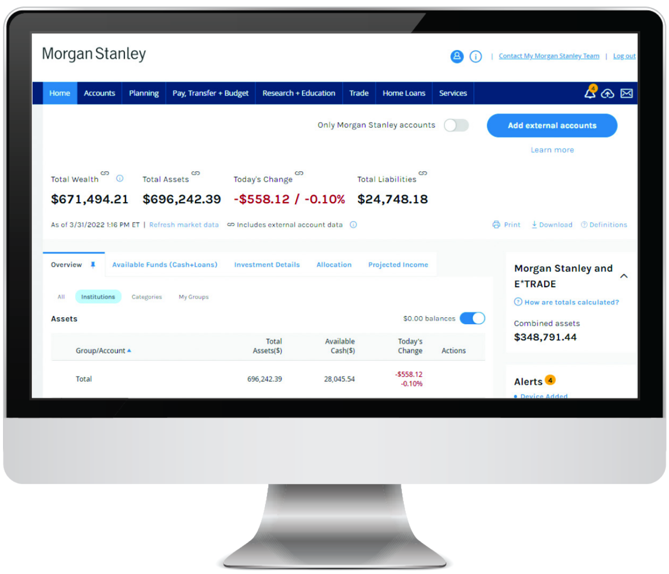
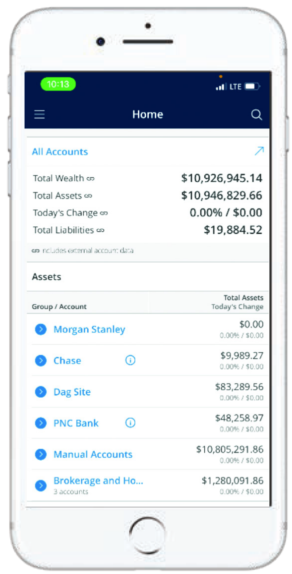
- On the Home page, all Morgan Stanley and external accounts that you added will be shown under the Assets and Liabilities sections.
- The Total Wealth figure will reflect the net value of your assets minus your liabilities. Separate values will be provided for those fields as well as Today's Change.
- The cufflink icon ( ) will show for any data element (e.g., Total Wealth) that reflects Assets and Liabilities from external institutions.





Note: If you are a user of OneView, you may see an additional section, titled **Previously Linked Accounts**, that should include all such financial institutions that you previously linked in OneView.

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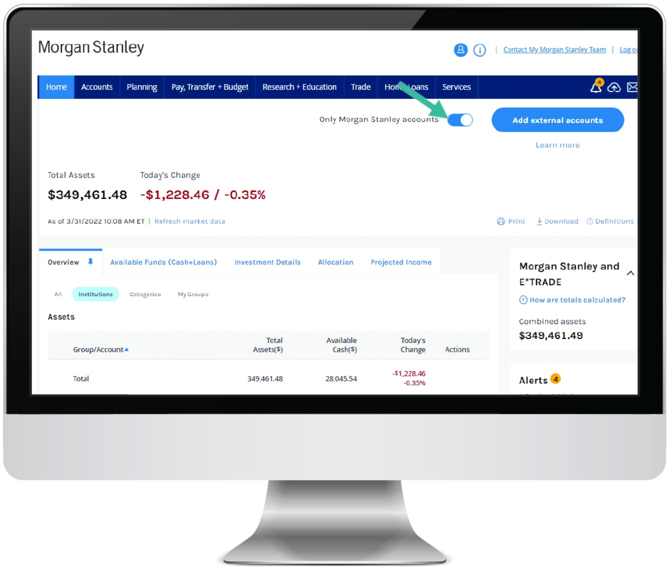
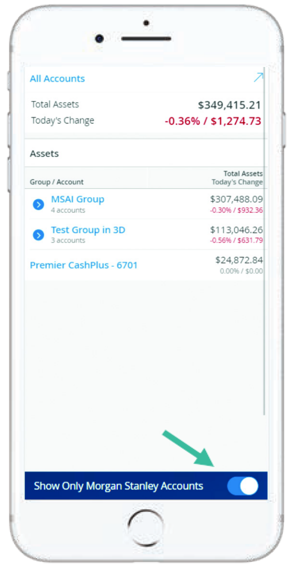
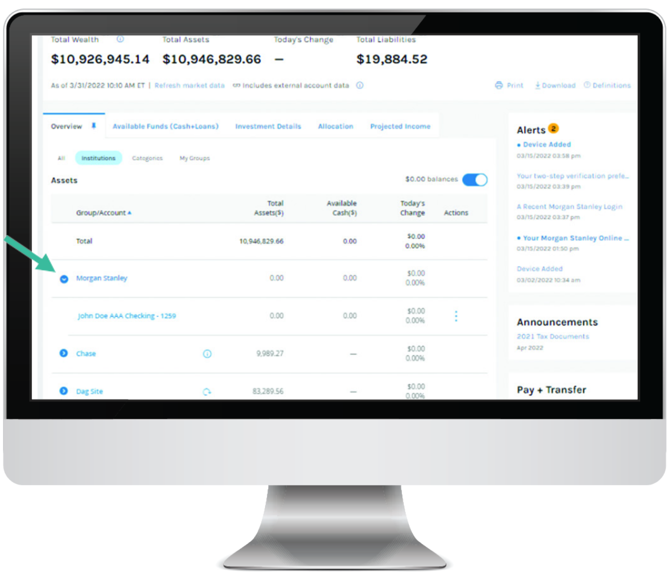
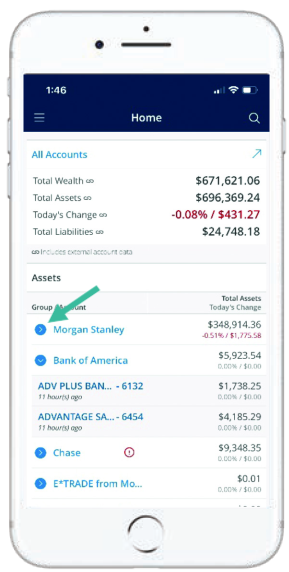
Selecting the **Show Only Morgan Stanley Accounts** switch (see green arrow) will quickly remove all external accounts, letting you focus only on accounts held at Morgan Stanley.





All accounts will be grouped by their respective financial institutions; selecting the expand button (green arrow) will expand that institution and show all underlying accounts.





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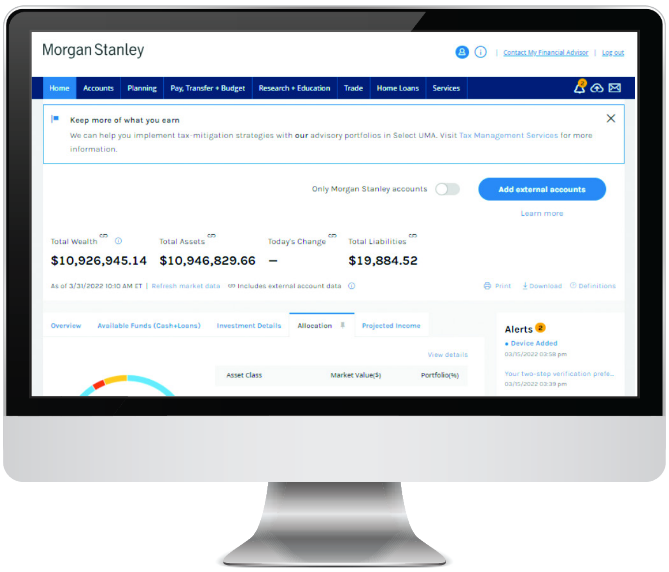
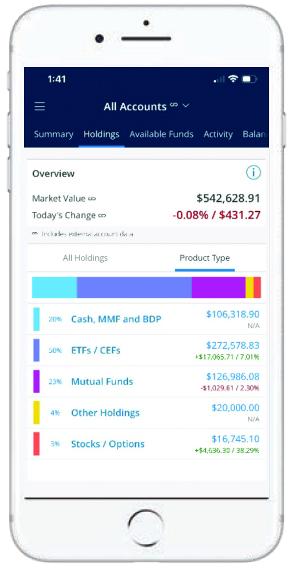
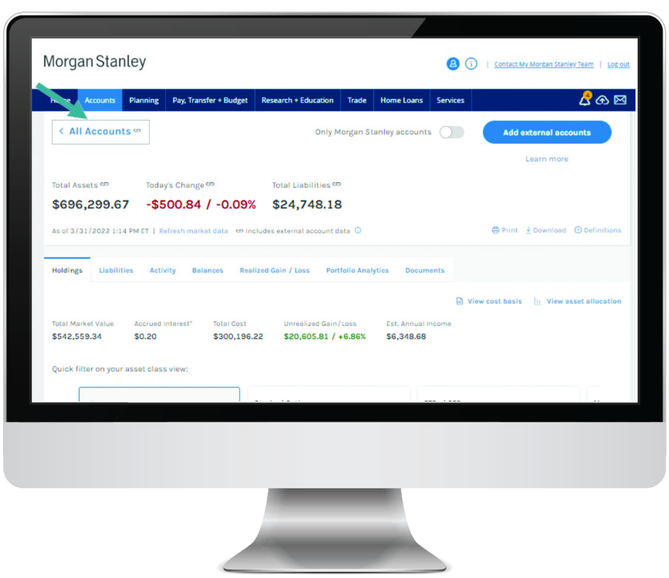
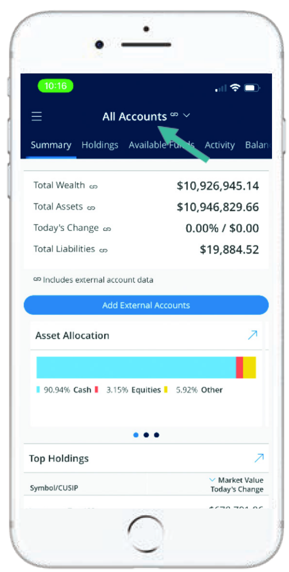
Selecting various tabs on the Home screen will provide access to the Overview, Investment Details and Allocation.





Clicking the All Accounts button (green arrow) on the left margin of the screen will open the Context Switcher, which allows you to select various accounts or institutions to alter your view of the data.





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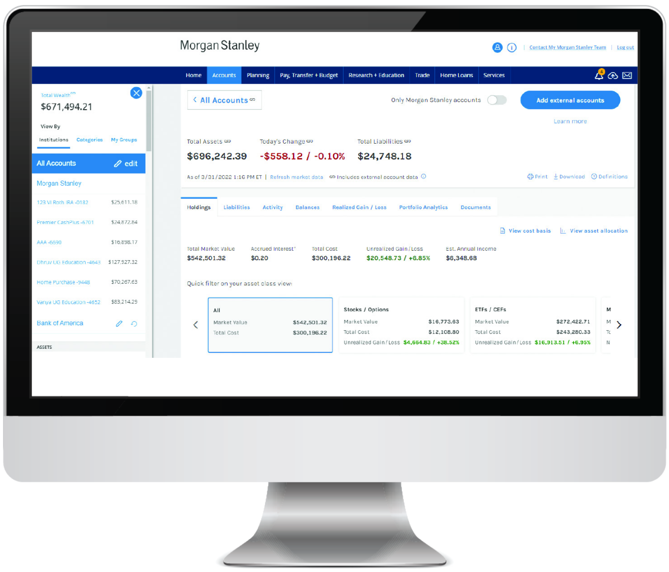
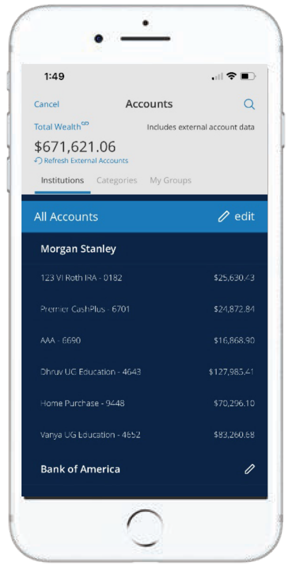
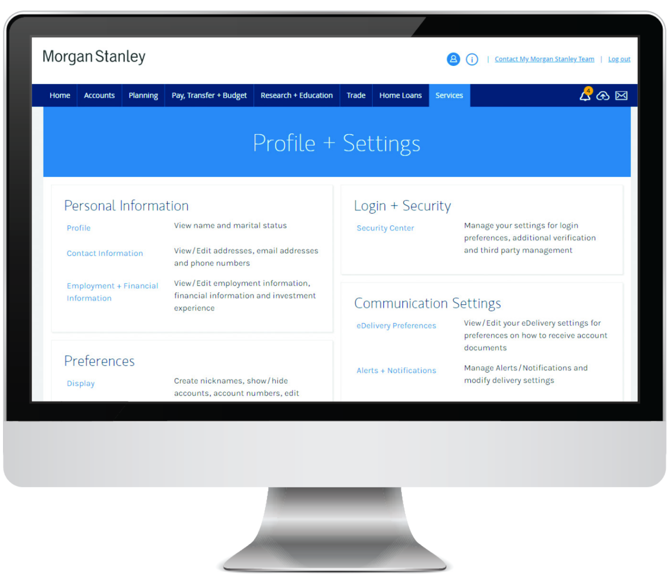
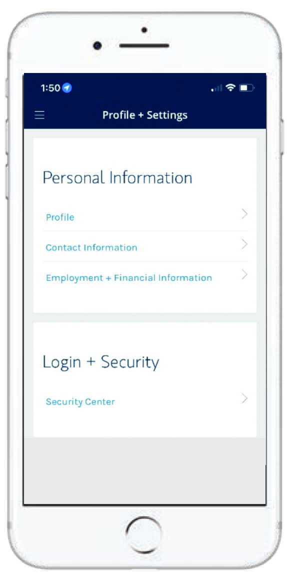
When the Context Switcher is open, you can click on any account or institution to further refine your view as you navigate the remainder of the pages.

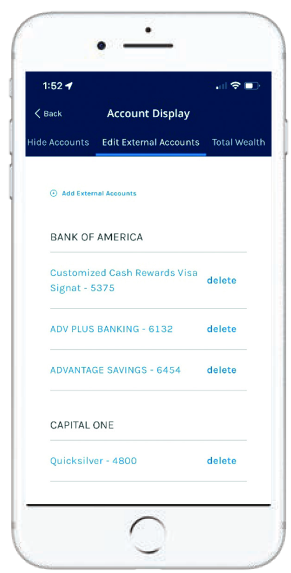




To modify account visibility, nicknames and inclusion in the Total Wealth calculation, please select the pencil icon next to the account name in the account selector panel. You may also achieve this by going to **Services/Profile & Settings/Account Display.** To modify external accounts, go to **Services/Profile & Settings/Display/External Accounts.**







If you have any questions, please contact your Financial Advisor, email us at onlinesupport@morganstanley.com or call 888-454-3965. If you are outside the United States, you may call collect at 801-617-9150.

Disclosures

Buying, selling, and transacting in Bitcoin, Ethereum or other digital assets ("Digital Assets"), and related funds and products, is highly speculative and may result in a loss of the entire investment. Risks and considerations include but are not limited to: Digital Assets have only been in existence for a short period of time and historical trading prices for Digital Assets have been highly volatile. The price of Digital Assets could decline rapidly, and investors could lose their entire investment. Certain Digital Asset funds and products, allow investors to invest on a more frequent basis than investors may withdraw from the fund or product, and interests in such funds or products are generally not freely transferrable. This means that, particularly given the volatility of Digital Assets, an investor will have to bear any losses with respect to its investment for an extended period of time and will not be able to react to changes in the price of the Digital Asset once invested (for example, by seeking to withdraw) as quickly as when making the decision to invest. Such Digital Asset funds and products, are intended only for persons who are able to bear the economic risk of investment and who do not need liquidity with respect to their investments. Given the volatility in the price of Digital Assets, the net asset value of a fund or product that invests in such assets at the time an investor's subscription for interests in the fund or product is accepted may be significantly below or above the net asset value of the product or fund at the time the investor submitted subscription materials. Certain Digital Assets are not intended to function as currencies but are intended to have other use cases. These other Digital Assets may be subject to some or all of the risks and considerations set forth herein, as well as additional risks applicable to such Digital Assets. Buyers, sellers and users of such Digital Assets should thoroughly familiarize themselves with such risks and considerations before transacting in such Digital Assets. The value of Digital Assets may be negatively impacted by future legal and regulatory developments, including but not limited to increased regulation of such Digital Assets. Any such developments may make such Digital Assets less valuable, impose additional burdens and expenses on a fund or product investing in such assets or impact the ability of such a fund or product to continue to operate, which may materially decrease the value of an investment therein. Due to the new and evolving nature of digital currencies and the absence of comprehensive guidance, many significant aspects of the tax treatment of Digital Assets are uncertain. Prospective investors should consult their own tax advisors concerning the tax consequences to them of the purchase, ownership and disposition of Digital Assets, directly or indirectly through a fund or product, under U.S. federal income tax law, as well as the tax law of any relevant state, local or other jurisdiction. Over the past several years, certain Digital Asset exchanges have experienced failures or interruptions in service due to fraud, security breaches, operational problems or business failure. Such events in the future could impact any fund's or product's ability to transact in Digital Assets if the fund or product relies on an impacted exchange and may also materially decrease the price of Digital Assets, thereby impacting the value of your investment, regardless of whether the fund or product relies on such an impacted exchange. Although any Digital Asset product and its service providers have in place significant safeguards against loss, theft, destruction and inaccessibility, there is nonetheless a risk that some or all of a product's Digital Asset could be permanently lost, stolen, destroyed or inaccessible by virtue of, among other things, the loss or theft of the "private keys" necessary to access a product's Digital Asset. Investors in funds or products investing or transacting in Digital Assets may not benefit to the same extent (or at all) from "airdrops" with respect to, or "forks" in, a Digital Asset's blockchain, compared to investors who hold Digital Assets directly instead of through a fund or product. Additionally, a "fork" in the Digital Asset blockchain could materially decrease the price of such Digital Asset. Digital Assets are not legal tender, and are not backed by any government, corporation or other identified body, other than with respect to certain digital currencies that certain governments are or may be developing now or in the future. No law requires companies or individuals to accept digital currency as a form of payment (except, potentially, with respect to digital currencies developed by certain governments where such acceptance may be mandated). Instead, other than as described in the preceding sentences, Digital Asset products' use is limited to businesses and individuals that are willing to accept them. If no one were to accept digital currencies, virtual currency products would very likely become worthless. Platforms that buy and sell Digital Assets can be hacked, and some have failed. In addition, like the platforms themselves, digital wallets can be hacked, and are subject to theft and fraud. As a result, like other investors have, you can lose some or all of your holdings of Digital Assets. Unlike US banks and credit unions that provide certain guarantees of safety to depositors, there are no such safeguards provided to Digital Assets held in digital wallets by their providers or by regulators. Due to the anonymity Digital Assets offer, they have known use in illegal activity, including drug dealing, money laundering, human trafficking, sanction evasion and other forms of illegal commerce. Abuses could impact legitimate consumers and speculators; for instance, law enforcement agencies could shut down or restrict the use of platforms and exchanges, limiting or shutting off entirely the ability to use or trade Digital Asset products. Digital Assets may not have an established track record of credibility and trust. Further, any performance data relating to Digital Asset products may not be verifiable as pricing models are not uniform. Investors should be aware of the potentially increased risks of transacting in Digital Assets relating to the risks and considerations, including fraud, theft, and lack of legitimacy, and other aspects and qualities of Digital Assets, before transacting in such assets.

Total Wealth View (asset aggregation) and Spending & Budgeting (S&B) are tools offered by Morgan Stanley and its unaffiliated service provider, Yodlee Inc. Asset aggregation utilizes technology that retrieves information about external accounts, assets, and liabilities at or available through third party sites as authorized by you. S&B utilizes your Morgan Stanley account information (if applicable) combined with information about your non-Morgan Stanley accounts as retrieved by the Total Wealth View tool to provide calculations relating to your cash flow, expenses, and budgeting. Information provided via both tools are provided solely as a service to you and are in no way intended to be, and should not be construed as, an offer or a solicitation of an offer or a recommendation to buy, sell, or hold any security, financial product, or instrument or to open a particular account or to engage in any specific investment strategy. Additional information about the services described are in the applicable terms of use.

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