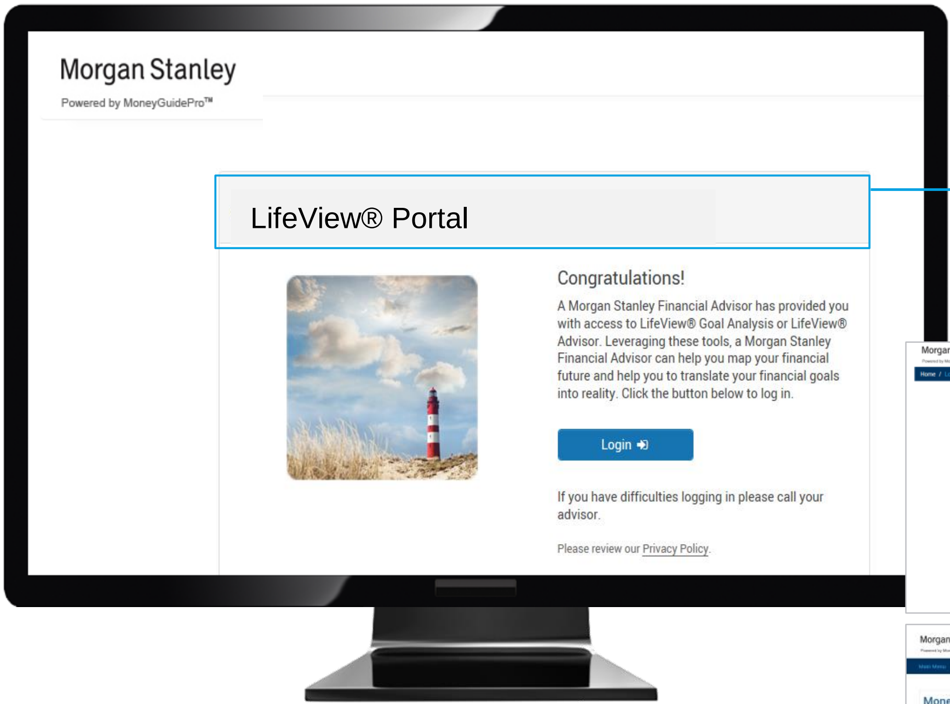
Morgan Stanley

Understanding

LifeView® Portal

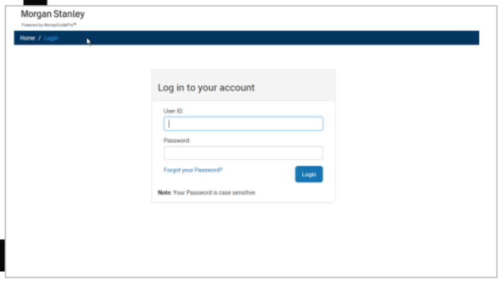
Morgan Stanley's LifeView® Financial Planning tool's client portal, LifeView® Portal, provides your Financial Advisor with more robust financial planning capabilities, while giving you an easier and more intuitive user experience.

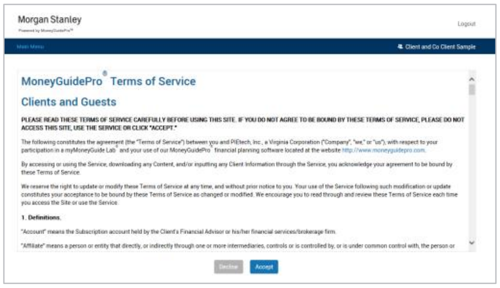
The link provided to you by your Financial Advisor will take you to the LifeView® Portal. See how it works.



LifeView® Portal

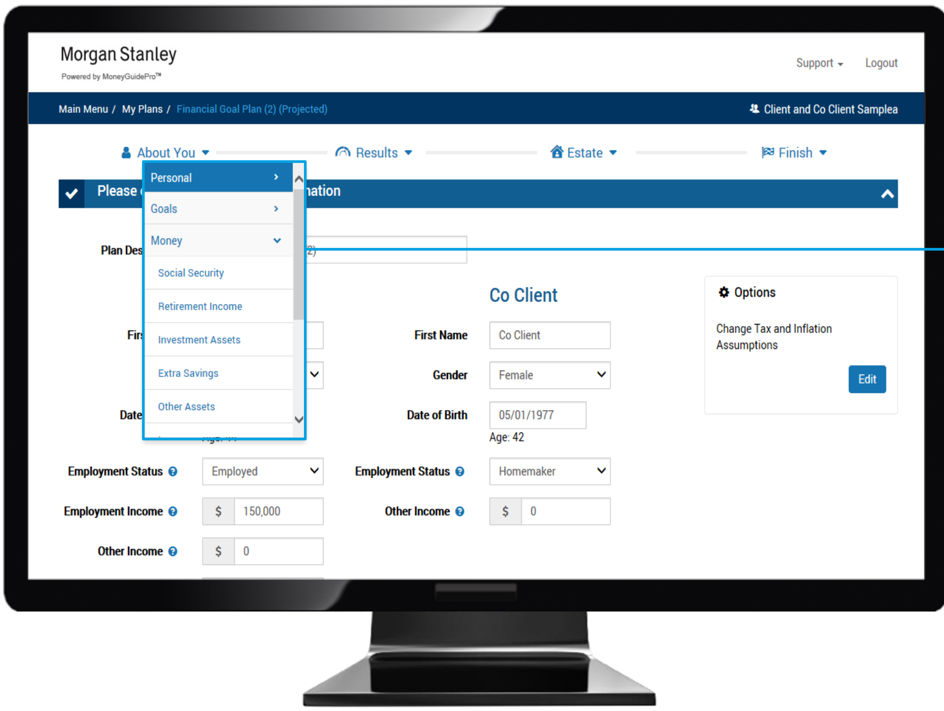
Personal log in information and **Terms of Service**



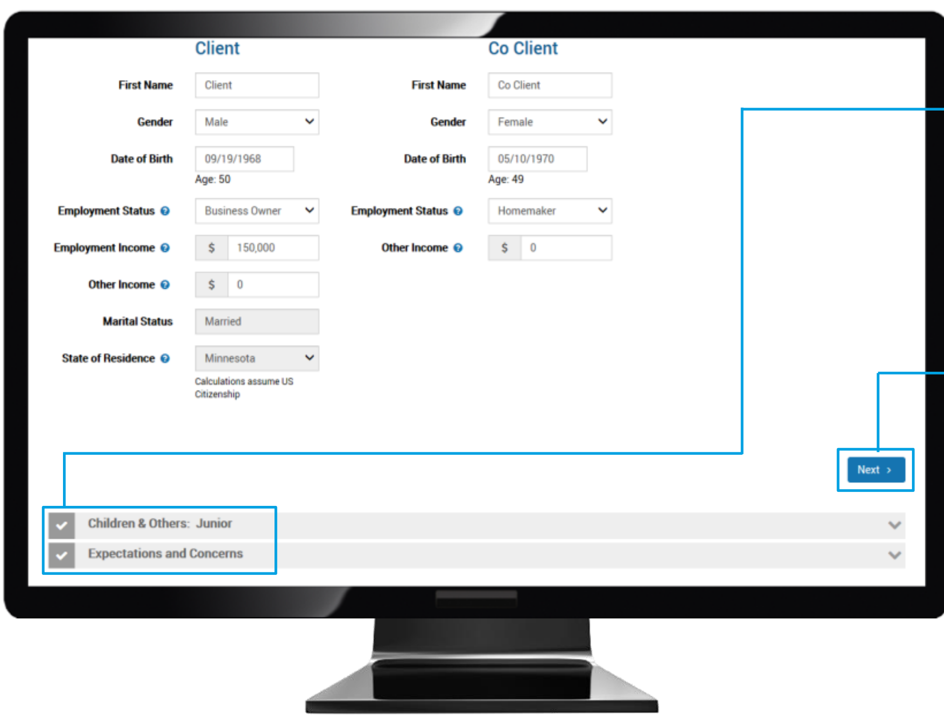


Contact your Financial Advisor to schedule time to review the portal, or if you require a reminder of your login information.

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

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Disclosures

LifeView Goal Analysis is a financial goal analysis tool that allows you to create custom reports that help clients identify ways to achieve their goals – such as investing for retirement, education funding and major purchases. LifeView Advisor, a comprehensive financial planning tool that creates an Investment Advisory relationship between you and your clients, includes all the features of LifeView Goal Analysis, as well as strategies for life insurance and estate planning.

Important information about your relationship with your clients when using LifeView Goal Analysis and LifeView Advisor. When you work with a client to prepare a Financial Goal Analysis (i.e., when using LifeView Goal Analysis), you will be acting in a brokerage capacity. However, when you deliver a Financial Plan to the client (i.e., when using LifeView Advisor), you will be acting in an Investment Advisory capacity for that client and not merely as their broker. This means that your obligations and duties to the client when you deliver the Financial Plan will be greater than if you were merely acting as their broker. This Investment Advisory relationship will begin with the delivery of the Financial Plan and ends thirty days later, during which time you can review the Financial Plan with the client.

If a client decides to act on the Financial Plan, the client may select you, or any other investment professional, to assist them with respect to implementing that Financial Plan in either a brokerage or Investment Advisory capacity. For information on the differences between brokerage services and Investment Advisory services, please see the Morgan Stanley Smith Barney LLC brochure entitled "Understanding Your Brokerage and Investment Advisory Relationships" brochure, which is available at http://www.morganstanley.com/ourcommitment/. You may furnish this brochure and this link to your clients.

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