



# Financial Wellness

The more knowledgeable your employees are in their finances, the more confident they can be in work and life. That's why we include Financial Wellness with every service we provide.



## Finances area top cause of stress

66% of employees report that money-related stress negatively affects both their work and personal lives.



## Modifying financial habits

66% of participants have reduced contributions to their savings due to inflation and/or concerns of a recession.



## Want financial education

89% of participants want their company to do a better job helping them understand how to maximize their financial benefits.

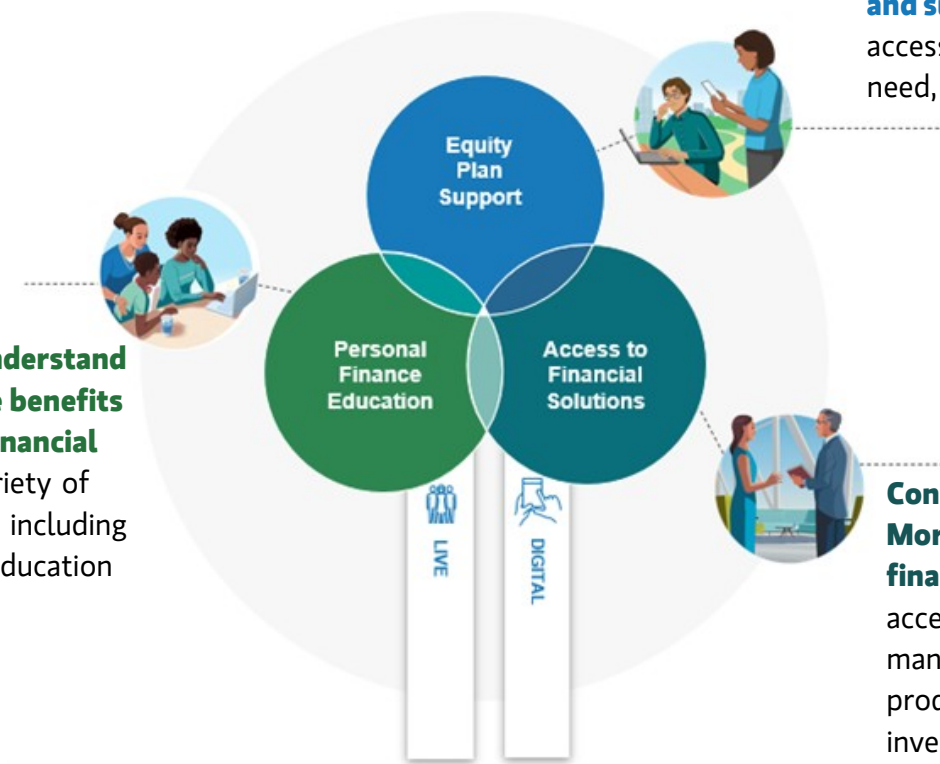
## Empower Your People to Feel More Confident About Their Finances

Through a powerful combination of education, digital tools and financial guidance from our professionals, Financial Wellness is designed to address the unique needs of your employees and empower their financial journey at every stage. Give your employees the confidence to take charge of their finances.

# Empowering Participants on Their Journey to Financial Well-Being

Today’s evolving workplace challenges call for a range of innovative solutions designed to help your employees thrive. Our Financial Wellness offering aims to engage and educate employees, focusing on three key areas:

**Help participants understand how their workplace benefits contribute to their financial well-being** with a variety of educational offerings, including personalized digital education modules.



**Drive plan engagement with holistic equity plan education and support**, giving participants access to the information they need, when they need it most.

**Connecting participants to the Morgan Stanley ecosystem of financial solutions**, delivering access to advice, cash management and lending products and services and investing solutions based on their financial needs.\*

## Meeting the Needs of Your Different Participant Groups

We understand that the needs of your participants vary, that's why our Financial Wellness offering scales to meet your executive and participants audiences where they are, based on their unique financial needs.

Equity Plan Support	Personal Finance Education	Access to Financial Solutions
<p><b>FOR PARTICIPANTS</b></p> <ul style="list-style-type: none"> <li>✓ Key moment outreach</li> <li>✓ Plan and award education</li> <li>✓ Platform support</li> <li>✓ Companion brokerage account</li> </ul>	<p><b>FOR PARTICIPANTS</b></p> <ul style="list-style-type: none"> <li>✓ Digital content library</li> <li>✓ Educational webinars</li> <li>✓ Emails and platform messages</li> </ul>	<p><b>FOR PARTICIPANTS</b></p> <ul style="list-style-type: none"> <li>✓ Digital investing</li> <li>✓ Personal guidance &amp; Wealth Management solutions</li> <li>✓ Cash management products and services*</li> <li>✓ Perks</li> </ul>
<p><b>FOR EXECUTIVES</b></p> <ul style="list-style-type: none"> <li>✓ Executive-focused plan and award content</li> <li>✓ White-glove executive support</li> <li>✓ Equity Award Analysis</li> </ul>	<p><b>FOR EXECUTIVES</b></p> <ul style="list-style-type: none"> <li>✓ Relevant educational content</li> <li>✓ Event invitations</li> <li>✓ Dedicated emails</li> </ul>	<p><b>FOR EXECUTIVES</b></p> <ul style="list-style-type: none"> <li>✓ Holistic solutions for more complex financial needs</li> </ul>

\*Certain services are only available when a Morgan Stanley relationship is established and eligibility requirements are met, including jurisdictional requirements

# Proactive Outreach Introduces Solutions Based on Participant Need

The combination of human and digital outreach allows participants to engage how and when they want with offerings designed to help them along their journey to financial well-being

## Live outreach

- Financial Advisors or other financial professionals reach out to participants via phone or email to support plan or other lifecycle events
- Financial Advisors are well-versed in company plan details and able to help answer certain plan-specific questions

## Digital outreach

- Emails and in-platform messages offer participants access to solutions that may address their financial needs
- Outreach may be specific to equity plan details or may be general in nature, inspired by participant characteristics and activity

**To learn more about our Financial Wellness offering, contact your Relationship Manager or Morgan Stanley contact, or visit our website at [www.morganstanley.com/atwork/financial-wellness](http://www.morganstanley.com/atwork/financial-wellness)**

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