Morgan Stanley

Track Your Progress to Goals on Morgan Stanley Online

As a Morgan Stanley client with a Goals Planning System (GPS) retirement plan, you can now access and view your plan's status and progress on Morgan Stanley Online (MSO) or Morgan Stanley Mobile (MSM).

WHAT IT OFFERS

Access

Track your retirement plan on demand, including your plan status, likelihood of success, and your portfolio projections

Engagement

Understand your plan to achieve retirement and stay on top of your progress thru an intuitive digital experience

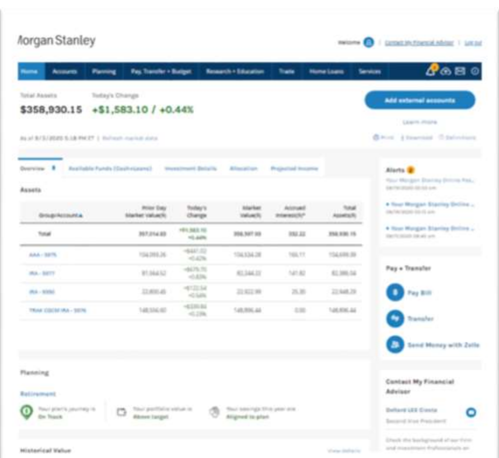
Connectivity

Integrate and coordinate your plan with other online features, such as Total Wealth View, and Spending and Budgeting

HOW IT WORKS

1. Log in to MSO or MSM to View your plan

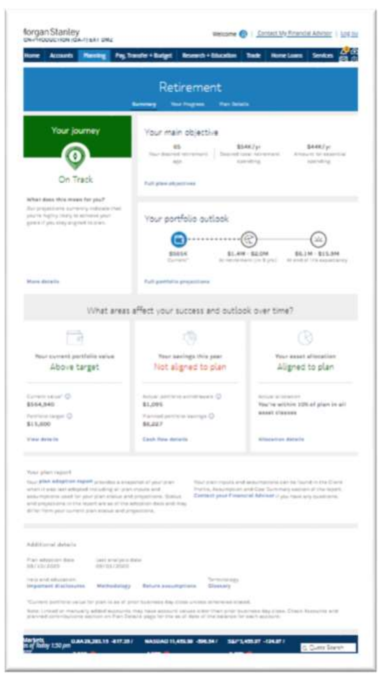
You can access your GPS retirement plan directly from Planning in the MSM menu or from the Planning tab on the MSO homepage. Immediately see up-to-date plan status based on your portfolio value as of prior-day close of business.[1]



Hypothetical illustration of Morgan Stanley's GPS platform

2. Review a Summary of your plan

Here you can find out at a glance whether your plan is On Track, At Risk, or Off Track, how that is calculated and what it means for your retirement. You will also see description of your retirement age and spending goals.



Along with seeing how well you are tracking to your plan, you can identify where you might be deviating:

- Is your portfolio value where it needs to be?
- Are your portfolio contributions and withdrawals aligned with your plan?
- Is your current asset allocation aligned?

From the *Summary* page, you can easily drill down to get more details about various aspects of your plan.

3. Track Progress and Review Plan Projections and Inputs

The *Your Progress* page provides in-depth analysis of your portfolio's net cash flows, current value and asset allocations. The *Plan Details* page provides a hypothetical projection of your portfolio over the course of the plan and a playback of your plan's inputs and assumptions.

1. Page is updated daily to reflect status as of close of previous business day.

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HOW IT HELPS

Tracking your progress on MSO or MSM strengthens collaboration between you, your Financial Advisor and your goal plan. This connectivity can help keep you on track and give you immediate insight on how your goal plan is doing and why.

As we continue to add plan interaction features, we are committed to providing you enhanced transparency, access and service.

Disclosures

Tax laws are complex and subject to change. Morgan Stanley Smith Barney LLC (“Morgan Stanley”), its affiliates and Morgan Stanley Financial Advisors and Private Wealth Advisors do not provide tax or legal advice and are not “fiduciaries” (under ERISA, the Internal Revenue Code or otherwise) with respect to the services or activities described herein except as otherwise provided in writing by Morgan Stanley and/or as described at www.morganstanley.com/disclosures/dol . Individuals are encouraged to consult their tax and legal advisors (a) before establishing a retirement plan or account, and (b) regarding any potential tax, ERISA and related consequences of any investments made under such plan or account.

Morgan Stanley Goals Planning System (GPS) is a focus on goals-based planning. Within this framework, we have a goals-based platform that includes a brokerage investment analysis tool (GPS Platform). While securities held in your investment advisory accounts may be included in the analysis, the reports generated from the GPS Platform are not financial plans nor constitute a financial planning service. A financial plan generally seeks to address a wide spectrum of your long-term financial needs, and can include recommendations about insurance, savings, tax and estate planning, and investments, taking into consideration your goals and situation, including anticipated retirement or other employee benefits. Morgan Stanley Smith Barney LLC (“Morgan Stanley”) will only prepare a financial plan at your specific request using Morgan Stanley approved financial planning software. If you would like to have a financial plan prepared for you, please consult with a Morgan Stanley Financial Advisor.

To understand the differences between brokerage and advisory relationships, you should consult your Financial Advisor, or review our Understanding Your Brokerage and Investment Advisory Relationships brochure available at https://www.morganstanley.com/wealth-relationshipwithms/pdfs/understandingyourrelationship.pdf

Morgan Stanley’s GPS Platform provides a snapshot of your current financial position and can help you to focus on your financial resources and goals, and to create a strategy designed to get you closer toward meeting your goals. Every individual’s financial circumstances, needs and risk tolerances are different. The hypothetical projections in the reports are based on the methodology, estimates, and assumptions, as described in the reports, as well as personal data provided by you. Because the hypothetical results are calculated over many years, small changes can create large differences in potential future results. The reports should be considered working documents that can assist you with your objectives. Morgan Stanley makes no guarantees as to future results or that an individual’s investment objectives will be achieved. The responsibility for implementing, monitoring and adjusting your investment plan rests with you. After your Financial Advisor delivers your report to you, if you so desire, your Financial Advisor can help you implement any part that you choose; however, you are not obligated to work with your Financial Advisor or Morgan Stanley.

Financial forecasts, rates of return, risk, inflation, and other assumptions may be used as the basis for illustrations generated by the Morgan Stanley GPS Platform. They should not be considered a guarantee of future performance or a guarantee of achieving overall financial objectives. All results use simplifying estimates and assumptions. No tool has the ability to accurately predict the future, eliminate risk or guarantee investment results. As investment returns, inflation, taxes, and other economic conditions vary from the assumptions used by the Morgan Stanley GPS Platform, your actual results will vary (perhaps significantly) from those presented.

You should note that investing in financial instruments carries with it the possibility of losses and that a focus on above-market returns exposes the portfolio to above-average risk. Performance aspirations are not guaranteed and are subject to market conditions. High volatility investments may be subject to sudden and large falls in value, and there could be a large loss on realization which could be equal to the amount invested.

IMPORTANT: The projections or other information provided by the Morgan Stanley GPS Platform regarding the likelihood of various investment outcomes (including any assumed rates of return and income) are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Morgan Stanley does not represent or guarantee that the projected returns or income will or can be attained.

Morgan Stanley and its Financial Advisors do not provide any tax/legal advice. Consult your own tax/legal advisor before making any tax or legal-related investment decisions.

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