

Morgan Stanley
AT WORK

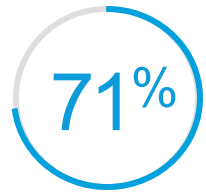
Retirement Plan Participant Engagement

Financial education and guidance to help improve employee engagement and retirement readiness.

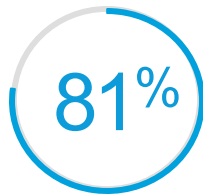


Participant Experience Model

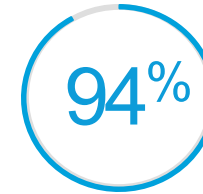
A new research-backed, value-added enhancement for Morgan Stanley retirement plan clients.



71% of employees seek competitive financial benefits when considering staying at their current companies.¹



81% of employees believe their companies can do a better job helping them make the most of their benefits.¹



94% of employees view retirement planning assistance as a priority when choosing where to work.¹

Designed from participant feedback, our participant experience model centers around the support provided by Morgan Stanley, which can provide retirement plan education and guidance to help your employees make the most of their retirement plan benefits.

¹ Morgan Stanley at Work "State of the Workplace", 2024 (<https://www.morganstanley.com/content/dam/msatwork/doc/pdfs/state-of-the-workplace-2021/state-of-the-workplace-study-2024.pdf>)

Significance of Employee Engagement



“Our research continues to show that **employees make better choices and engage more deeply with their retirement plans when they have access to financial education and guidance**— in turn driving business outcomes, such as attracting and retaining talent. HR leaders and employees are equally invested in continuing to improve how companies can better assist their benefits participants. Plan sponsors, providers, advisors and record keepers have a clear mission to continue to work together to find the right blend of retirement support, with education an essential ingredient.”¹

Jeremy France, Head of Institutional Consulting Solutions and Retirement at Morgan Stanley

¹ Morgan Stanley at Work “State of the Workplace”, 2024 (<https://www.morganstanley.com/content/dam/msatwork/doc/pdfs/state-of-the-workplace-2021/state-of-the-workplace-study-2024.pdf>)

Multi-Channel Participant Interactions to Drive Engagement

Helping increase employee engagement to positively impact retirement plan participation and retirement readiness.



1-on-1 and Group Educational Opportunities

Access to a Morgan Stanley Financial Advisor team may help participant's retirement readiness through 1-on-1 support and interactive retirement seminars /webinars, providing practical retirement insights.



Digital Retirement Education Newsletter

Action-oriented email communications that cover pertinent topics including budgeting, investing, goal funding, market updates, saving for retirement and promotion of the Webinar Wednesday live webinar program.



Monthly Retirement Webinars

Webinar Wednesday programming features live retirement centered presentations designed to help empower your employees along their retirement journey.



Morgan Stanley at Work Learning Center

Self-paced learning through searchable digital retirement content featured on our [Morgan Stanley at Work Learning Center](#).

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Financial Advisor Educational Support



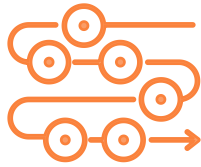
Participant Educational Support Provided by a Morgan Stanley Financial Advisor

1-on-1 Financial Education and Guidance



Retirement Income Analysis

Address participants' projected retirement income replacement needs.



Goal Prioritization and Funding

Assist participants with planning for their future goals and objectives.



The Benefits of Your 401(k) Plan

Help participants maximize their company's retirement plan benefits.



Investment Strategy Review

Review participants' retirement plan investment strategy.



Financial Education Resources

Connect participants with the educational resources to help them plan for the retirement they desire.

Participant Educational Support Provided by a Morgan Stanley Financial Advisor

Group Educational Opportunities

Life Event Goal Planning

- Education Expense Planning
- Legacy and Estate Planning
- Planning for the Unexpected
- Defined Contribution Plan Distributable Event Options

The Essentials of Money

- Budgeting 101
- Psychology of Money
- Staying on Top of Your Credit and Debt
- Investing 101
- Investing 201

Workplace Retirement Plans

- Understanding the Benefits of Your 401(k)
- Understanding the Benefits of Your 403(b)
- Understanding the Benefits of Your 457(b)
- Diversifying Your Tax Strategy Through Roth Conversions

Transitioning to Retirement

- Planning for Healthcare Expenses in Retirement: A Guide to Medicare
- A Guide to Social Security
- Financial Planning for Retirement
- Your Goal: Retirement
- Getting Retirement Ready

Note: Additional topics may be made available as needed, on an individual client basis

Digital and Print Materials to Help Promote Educational Engagement

Seminar / Webinar Invitation

Morgan Stanley
AT WORK

Understanding the Benefits of Your 401(k) Plan

A Special event for [Company Name] employees

[Register](#)

(Add event link to button)

[Company Name] has engaged Morgan Stanley at Work to complement your existing retirement plan benefit by providing financial education and guidance to help you make the most of your retirement savings benefits.

The [Sponsoring FA Group] at Morgan Stanley, led by [the hosts], invite[s] you to join us for a [Webinar title] webinar on [Day, Date at Time ET].

This live presentation will take place virtually. You will be sent a link to join the presentation following your registration.

You will learn about [Company Name's] employer matching contribution, how to evaluate what type of retirement plan contribution is right for you, and how to optimize your retirement savings. This exclusive virtual event will walk you through the enrollment process so that you can make the most of your retirement benefit.

The event will close with an interactive question and answer session.

[Understanding the Benefits of Your 401\(k\) Plan](#)
(update event link)

DATE AND TIME:
[Day of the week, Month date, Time] [ET]

LOCATION:
[INSERT LOCATION](#)

Seminar / Webinar Promotion

Morgan Stanley
AT WORK

ABC Company

Financial Planning for Retirement

Sign up for a complimentary consultation and receive education and guidance to help make the most of your retirement plan benefits.

Monday, October 2 at 1:00 p.m. in the East Northpark Room B.

Sign up for a complimentary consultation and receive education and guidance to help make the most of your retirement plan benefits.

Questions about your retirement plan? We have answers.

John Doe, CRPC
Financial Advisor
Graystone Group
New York, NY 10004
Direct: (555) 555-2424 | Mobile: 555 52345678 *does not accept texts*
Email: john.doe@morganstanley.com
LIC# 123456

[Get in touch](#)

Morgan Stanley Financial Advisor Contact Flyer

Morgan Stanley
AT WORK

ABC Company

Questions About Saving for Retirement?

As a valued employee of ABC Company, you have access to a Morgan Stanley at Work Financial Advisor to provide education to help you:

- Address your current retirement needs
- Plan for your future goals and objectives
- Understand your company's specific retirement benefits
- Review your retirement plan fund lineup and current investment strategy
- Access financial education resources

Need additional retirement education support?
Feel free to reach out to schedule an appointment.

John Doe, CRPC
Financial Advisor
Graystone Group
New York, NY 10004
Direct: (555) 555-2424 | Mobile: 555 52345678 *does not accept texts*
Email: john.doe@morganstanley.com
LIC# 123456

[Get in touch](#)

Schedule an appointment by scanning the QR Code

Seminar Followed by 1-on-1s

Morgan Stanley
AT WORK

ABC Company

Financial Planning for Retirement

Sign up for a complimentary consultation and receive education and guidance to help make the most of your retirement plan benefits.

Monday, October 2 at 1:00 p.m. in the East Northpark Room B.

The Morgan Stanley Financial Advisor will be here on 10/02/2023.

Sign up for a complimentary consultation and receive education and guidance to help make the most of your retirement plan benefits.

Appointment Time	First & Last Name	Email Address	Phone Number	Department
1:00 pm				
1:30 pm				
2:00 pm				
2:30 pm				
3:00 pm				
3:30 pm				
4:00 pm				

Need a different day or time? Questions about your retirement plan? We have answers.

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Financial Advisor
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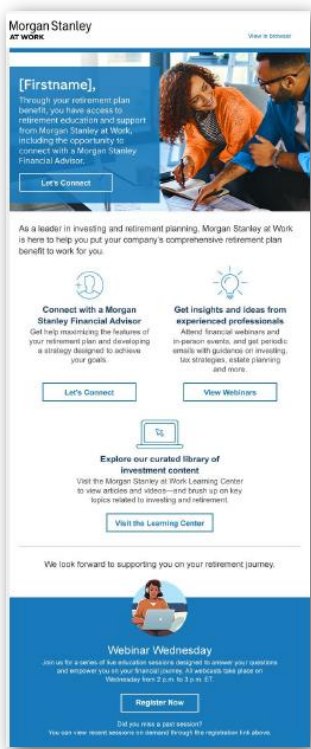
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Digital Retirement Plan Participant Education

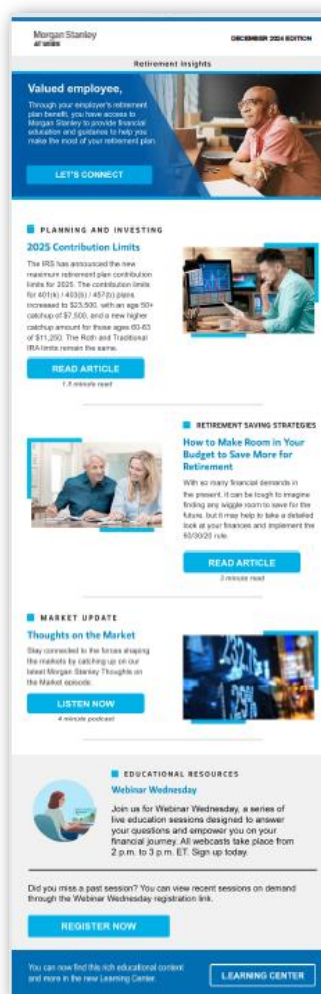


Participant Retirement Newsletter

Our themed email programming features an educational retirement-centered newsletter tailored for your employees at various stages in their career with an opportunity to connect with a Financial Advisor.



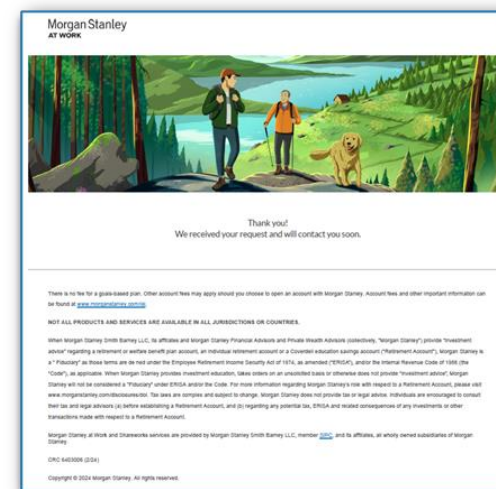
Participants will receive thought provoking, action-oriented educational newsletter to drive them to review their retirement strategy and participate in live virtual education sessions.



Featured Topics

- Learning the Essentials of Money
- The Basics of Workplace Retirement Plans
- Plotting Your Retirement Journey
- Investing for Retirement
- Staying Focused on Long-term Goals During Market Volatility
- Estate and Legacy Planning
- Counting Down to Retirement

Financial
Advisor
Contact
Request
Confirmation



Participants' first contact will be a welcome email explaining the relationship between your organization and Morgan Stanley at Work.

2026 PEM Retirement Education Newsletter Calendar*

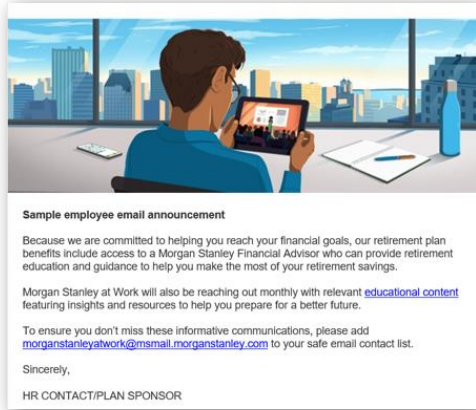
Frequency: Quarterly													Typical Cadence: 4th Thursday of the 1st month of the quarter																																																																																																																																																											
1/22/26													4/23/26													7/23/26													10/22/26																																																																																																																																	
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Topic Relevance													Frequency: Monthly													Typical Cadence: 4th Thursday of Each Month																																																																																																																																														
Topic 1													New Year													Debt Payoff Plan													Retirement Saving Tax Incentives for Lower Wage Earners													National America Saves Week Financial Education													Financial Freedom													Investing													Retirement Planning at Every Stage													Education Expense Planning													Cybersecurity Awareness Day													National Estate Planning Awareness Week													Power of Compounding													Retirement Planning Basics												
Topic 2													Budgeting													Making the Most of Your Retirement Plan													Tax Tips													Retirement Portfolio Strategies													Retirement Budget													Social Security													Long-Term Care													Insurance as a Planning Tool													World Financial Planning Day													Medicare													Roth vs. Pre-Tax													2027 Contribution Limits												
Topic 3													Market Essentials Brief Video Update													Thoughts on the Market Podcast													Thoughts on the Market Podcast													Market Essentials Brief Video Update													Thoughts on the Market Podcast													Thoughts on the Market Podcast													Market Essentials Brief Video Update													Thoughts on the Market Podcast													Thoughts on the Market Podcast													Market Essentials Brief Video Update													Thoughts on the Market Podcast													Thoughts on the Market Podcast												
Topic 4													Webinar Wednesday Promotion																																																																																																																																																											

* Email topics and dates are subject to change based on geopolitical events and their proximity to holidays

Participant Enhanced Education Promotional Materials

Plan sponsor promotional materials are available to help you expand awareness with participants.

Sample Participant Announcement Email



Sample Newsletter Blurb

Morgan Stanley at Work Participant Engagement Model

Sample promotional newsletter blurb

Important Retirement Benefit Reminder

As you may know, we have engaged Morgan Stanley at Work to provide education and guidance to complement our existing retirement plan benefit. Morgan Stanley at Work will be reaching out monthly with relevant educational content featuring their digital [Morgan Stanley at Work Learning Center](#), to help you make the most of your retirement benefit.

To ensure you don't miss these insightful communications from Morgan Stanley at Work, please add morganstanleyatwork@msmail.morganstanley.com to your safe email contact list.

Computer or TV Monitor Rotator Screen

Morgan Stanley AT WORK Retirement Planning Education, Support, and Guidance

Be on the lookout for:

- MONTHLY EDUCATIONAL EMAILS**
- EVENT INVITATIONS**
- OPPORTUNITIES TO CONNECT WITH A MORGAN STANLEY FINANCIAL ADVISOR**
- MORGAN STANLEY AT WORK LEARNING CENTER**

To ensure you don't miss these insightful communications from Morgan Stanley at Work, please add morganstanleyatwork@msmail.morganstanley.com to your safe email contact list.

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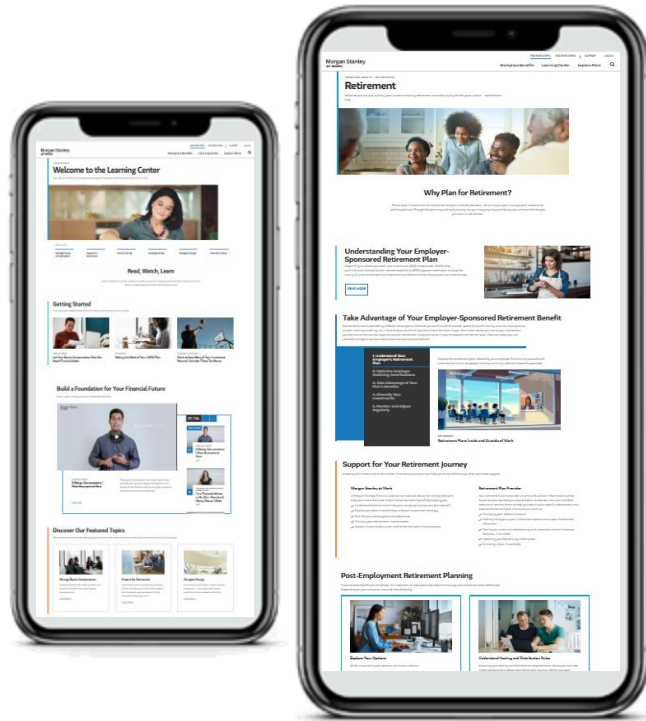
Morgan Stanley
AT WORK

Virtual and Digital Educational Resources



Modernized Morgan Stanley at Work Retirement Portal

On-Demand Digital Retirement Resources



Powered by a searchable retirement Learning Center, featuring:



A dedicated Retirement landing page to help participants understand the benefits of their employer-sponsored plan and make the most of the resources available to them.



Numerous engaging articles to support your employees as they save and invest for retirement.

Webinar Wednesday Educational Opportunities

Live Virtual Educational Sessions



Newsletter emails include invitations to our monthly Webinar Wednesday educational opportunities.



Your employees will be invited to the Morgan Stanley at Work webcast covering a variety of retirement planning topics, such as:

- Understanding the Benefits of Your Retirement Savings Plan
- Your Goal: Retirement
- Getting Retirement Ready

The Wood Group at Morgan Stanley

We are a team with over 30 years of experience managing assets and we will work with you to help you preserve and grow your wealth by providing advice that you can trust while delivering tailored financial planning and investment strategies with excellent service.



Nisha Chisena
First Vice President,
Financial Advisor
Portfolio Manager
Workplace Advisor –
Equity Compensation



Paul Fitzsimmons, CFP®, CRPC, CRPS
Senior Vice President-
Financial Advisor
Corporate Retirement
Director
Workplace Advisor –
Equity Compensation



Carolina McGoey, CFP®, QPFC®
Associate Vice President,
Financial Advisor
Insurance Planning
Director
Workplace Advisor – Equity
Compensation



Brian Nerreau, CFP®
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Insurance Planning
Director
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Tack Simmons
Vice President, Senior
Portfolio Manager,
Financial Advisor
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Equity Compensation



Jay Wood
Senior Vice President,
Financial Advisor
Workplace Advisor –
Equity Compensation



Brenner Anderson
Client Service Associate



Estefanía Munguía
Portfolio Associate,
Registered Client
Service Associate



Shauna Simpson
Vice President, Wealth
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The Wood Group at Morgan Stanley



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