



Selecting the Appropriate Investment Fiduciary Solution for Your Plan

Why Morgan Stanley?

There's more to picking a fiduciary provider than comparing fees and services. From the quality of insights driving investment decisions to the ability to customize a solution to help you meet your specific needs, Morgan Stanley can help you maximize the value of your retirement plan for your business and employees.

MANAGER ANALYSIS & PORTFOLIO STRATEGY



200+

ANALYSTS AND STRATEGISTS¹

- Assess quality of investment managers
- Develop opportunistic trade ideas
- Implement ideas via model portfolios

GLOBAL INVESTMENT COMMITTEE



9

LEADING THINKERS¹

- An investment committee dedicated to Wealth Management
- Establish general allocation guidelines based on forecasting
- Asset class recommendations

THIRD-PARTY INTELLECTUAL CAPITAL



~400

INVESTMENT MANAGERS¹

- Wide selection of third-party investment managers share their market views

MORGAN STANLEY & CO.



500+

RESEARCH ANALYSTS¹

- Analysts in 17 countries¹
- Cover over 3,680+ securities¹
- Support the flow of ideas

Transparency in Fees

One of the ways Morgan Stanley helps you comply with your fiduciary responsibilities is by being transparent with respect to our fees related to the services provided to your plan so you know exactly what you're paying for and what to expect. From plan features to service and support, we offer competitive fee structures that align to the support we provide.

Look to Morgan Stanley for Fiduciary Support

As a plan sponsor and/or plan fiduciary, it's important for you to understand the roles and responsibilities of plan fiduciaries to your plan. From recommending investment options to discretionary investment management, Morgan Stanley can serve in a fiduciary capacity for your plan, as described below.

3(21) Investment Consultant

- Morgan Stanley **recommends** investment options for the plan fiduciary to consider
- Plan fiduciaries remain responsible for the plan's investments, and ultimately make the final investment decision on behalf of the plan

OR

3(38) Investment Manager

- Morgan Stanley selects and **exercises discretion over** investments the plan will use in its investment lineup
- Morgan Stanley is responsible for plan investment decisions made by Morgan Stanley in its capacity as a discretionary 3(38) investment manager to the plan



Talk to your Morgan Stanley Financial Advisor today to learn how our retirement offerings can help you reduce your burden associated with your fiduciary investment responsibilities to make your role as plan sponsor and plan fiduciary a little easier.

SOURCES

¹ Morgan Stanley data as of June 2024 and subject to change. Includes all strategists and analysts within Wealth Management Global Investment Office

DISCLOSURES

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