



Selecting the Appropriate Investment Fiduciary Solution for Your Plan

Why Morgan Stanley at Work?

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 at Work can help you maximize the value of your retirement plan for your business and employees.



480+ Research Analysts

In 22+ countries, covering 3,680+ securities to support the flow of ideas throughout the firm



Global Investment Committee

Eight leading thinkers dedicated to Wealth Management and asset class recommendations



Investment Advisory Platform

Covering 4,370+ securities to support the flow of ideas throughout the firm



Backed by Morgan Stanley

One of the largest, most established wealth management businesses in the industry

All information as of May 2023 and subject to change.

Transparency in Fees

One of the ways Morgan Stanley at Work 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 at Work 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, your Morgan Stanley Financial Advisor can serve in a fiduciary capacity for your plan, as described below.

3(21) Fiduciary

- 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



When employees thrive, companies thrive too.

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

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