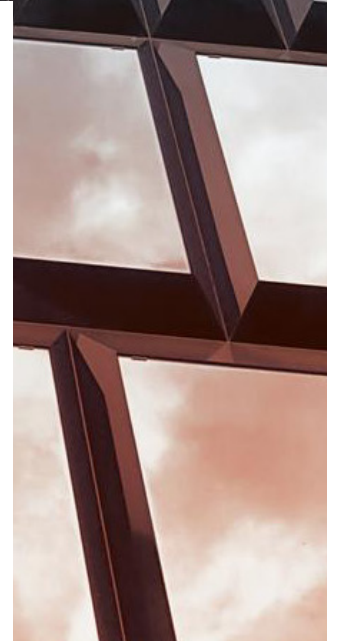




The Value of a Retirement Plan for Your Business



A Smart Investment To Help Secure Your Company's Future

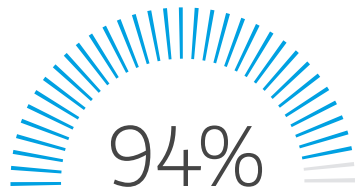
As an owner or decision-maker at your company, you don't need to be reminded how challenging it is to sustain growth and scale success. Often it comes down to having the right people. But attracting, hiring, and keeping top talent can be difficult, especially when the competition is offering benefits. By adding a benefit like a retirement plan, which might have seemed out of reach only a short while ago, you can put favorable hiring winds at your back while helping sharpen your competitive edge.



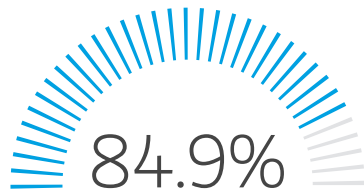
Financial Security Is Good for Business

Retirement benefits can help you attract and retain in-demand talent, which can reduce costly turnover expenses and positively impact your bottom line, year after year. But the savings don't stop there. Loss of productivity and absenteeism

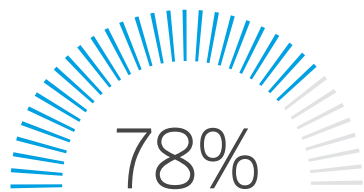
from financial stress can cost mid-sized employers more than \$2,100 per year – per employee.¹ When employees feel secure about their financial futures, they're able to better focus on their jobs and moving the business forward.²



94% of **small business owners** who offer 401(k)s say the plans drive their recruitment and retention strategies.³



84.9% of **employees** contribute to their workplace 401(k).⁵



78% of **employees** are more likely to stay with an employer because of the company's benefits.⁴

Bigger Advantages, Lower Costs

Long gone are the days when employee benefits were the domain of big business. Offering a 401(k) for your business is easier – and more affordable – than you may think.

10x

Under the SECURE Act, the tax credit for eligible small businesses adding a retirement plan **is now 10x higher** — up from \$500 to \$5,000 per year – making it more affordable than ever to start a 401(k) plan to benefit yourself and your team members.⁶

\$500

A \$500 **tax credit may be available** to eligible small employers that add an auto-enrollment feature to their retirement plan.⁷

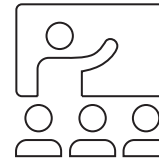
Support at Every Step

From researching the best solutions for your business to providing your employees with the tools and support they need to reach their retirement goals, a Morgan Stanley Financial Advisor is here to help you maximize the value of a retirement plan for your business.



Turnkey Solutions:

Morgan Stanley has developed multiple turnkey solutions that help reduce administrative effort, decrease fiduciary risk, and, in many cases, lower costs for plan sponsors.



Financial Education:

Morgan Stanley can work with you and your employees to design and implement financial education programs that help meet everyone's needs.



Investment Management:

Morgan Stanley's global team of financial specialists can help remove the guesswork and guide your investment direction, selection and monitoring.



Dedicated Support:

With support from a dedicated Financial Advisor and the Morgan Stanley home office, businesses of all sizes will have access to resources that can help them reach their retirement plan goals.



Here to help your employees and your company thrive.

Talk to a Morgan Stanley Financial Advisor to better understand the positive impact and value a retirement plan can bring to your business.

¹ <https://retirement.johnhancock.com/us/en/financial-stress-survey>

² <https://www.pwc.com/us/en/services/consulting/workforce-of-the-future/library/financial-well-being-retirement-survey.html>

³ <https://www.score.org/resource/infographic-small-business-retirement-investing-your-future>

⁴ <https://www.willistowerswatson.com/en-US/insights/2018/08/employee-and-employer-satisfaction-with-group-benefit-marketplaces-survey-results> , August, 2018

⁵ <https://www.pionline.com/article/20181211/ONLINE/181219870/psca-401-k-participation-up-as-well-as-contributions>

⁶ Source: <https://www.irs.gov/retirement-plans/retirement-plans-startup-costs-tax-credit>

⁷ Source: <https://www.irs.gov/retirement-plans/retirement-plans-startup-costs-tax-credit>

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