



Introduction to Retirement

Helping you maximize retirement plan outcomes.

At Morgan Stanley, our comprehensive retirement solutions can help your business provide and support retirement programs that are aligned with your organization's strategic goals. With a wide array of products and services to support companies of all sizes and various retirement plan objectives, we can help you effectively maximize and customize your employees' benefits, so your employees can make the most out of retirement.

Education Programs

When you adopt retirement plan consulting through Morgan Stanley, you offer your employees a valuable resource—access to a Morgan Stanley Financial Advisor. Your Financial Advisor can work with you and your employees to design and implement financial education programs that help meet everyone's needs, including a blended program of digital, multimedia content, and in-person education and planning sessions.

Turnkey Solutions

Many business owners may not have the time or resources to dedicate to their retirement plan. Morgan Stanley has developed multiple turnkey solutions that help lower your fiduciary risk, reduce administration, and, in many cases, lower costs for you, the employer.

Investment Management

Several of Morgan Stanley's solutions provide automated professional investment management by Morgan Stanley's Global Investment Manager Analysis Team (GIMA), who can help remove the guesswork and guide your fund lineup investment direction, selection and monitoring while helping you mitigate risk as a plan fiduciary.

Dedicated Support

Morgan Stanley has been providing retirement plan services to clients for over 20 years. Our dedicated retirement team, supported by product, service, and support professionals, pride themselves on helping businesses – from startups to billion-dollar, multinational firms – achieve their retirement plan goals.

Do I need to switch my current recordkeeper?

In many cases you can continue to work with your current recordkeeper and have Morgan Stanley as the investment professional for your plan.

What types of retirement plans do you support?

Morgan Stanley can service plans of all sizes and types including but not limited to Defined Contribution 401(k) Plans, Defined Benefit Plans and Deferred Compensation Plans.

To learn more about our retirement plan solutions and how we can help your business, contact your Morgan Stanley Financial Advisor.

The Global Investment Manager Analysis team uses a disciplined process to evaluate investment managers and products for Morgan Stanley's investment advisory programs. This dedicated team of more than 70 investment analysts regularly reviews 2,100 investment products across a broad spectrum of asset classes and investment styles in an effort to ensure that they continue to meet our rigorous standards.

Please see the applicable Morgan Stanley Smith Barney LLC ADV Brochure for more information for any of the advisory programs discussed in this brochure. The ADV Brochure is available from your Financial Advisor or online at www.morganstanley.com/ADV.

When Morgan Stanley Smith Barney LLC, its affiliates and Morgan Stanley Financial Advisors and Private Wealth Advisors (collectively, "Morgan Stanley") provide "investment advice" regarding a retirement or welfare benefit plan account, an individual retirement account or a Coverdell education savings account ("Retirement Account"), Morgan Stanley is a "fiduciary" as those terms are defined under the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), and/or the Internal Revenue Code of 1986 (the "Code"), as applicable. When Morgan Stanley provides investment education, takes orders on an unsolicited basis or otherwise does not provide "investment advice", Morgan Stanley will not be considered a "fiduciary" under ERISA and/or the Code. For more information regarding Morgan Stanley's role with respect to a Retirement Account, please visit www.morganstanley.com/disclosures/dol. Tax laws are complex and subject to change. Morgan Stanley does not provide tax or legal advice. Individuals are encouraged to consult their tax and legal advisors (a) before establishing a Retirement Account, and (b) regarding any potential tax, ERISA and related consequences of any investments or other transactions made with respect to a Retirement Account.