



**At Morgan Stanley, we understand that every company has unique financial needs, which is why we offer a holistic suite of financial solutions.**

**Backed by the knowledge and experience of the firm, our dedicated teams can give your company, your executives, and other employees access to a bespoke combination of solutions that evolves as their needs evolve.**

## Employee Needs Aren't One Size Fits All

Morgan Stanley has been guiding businesses and their workforces for more than 85 years. We know a lot about investing and we're certain that there's no better investment your company can make than in your employees. People don't just drive a company; they are the company. When your employees work at their best, so will your business.



### EQUITY SOLUTIONS

**Inspire excellence through ownership.**

Offers a leading-edge technology platform that streamlines equity management and provides global audit-ready reporting and insights, alongside customizable employee experiences to engage and educate your employees on how to make the most of their benefits. Our global solutions support private and public companies at any stage of growth.



### RETIREMENT PLAN CONSULTING

**Explore retirement solutions that reflect your company and employees alike.**

Offers comprehensive retirement solutions, with the support of Financial Advisors to help organizations improve their plan benefits and help them meet their investment responsibilities. Employees also receive retirement readiness through educational resources to help them achieve their goals.



### NONQUALIFIED DEFERRED COMPENSATION

**Access a range of nonqualified deferred compensation plan services.**

Offers solutions that include recordkeeping, portfolio construction, and wealth management services. We can help companies review and evaluate available plan designs and informal funding strategies for their Nonqualified Deferred Compensation plan through a needs-based assessment and consultative approach.



### INVESTMENT BANKING & CAPITAL MARKETS

**Access expert corporate finance advice and solutions.**

Our integrated Investment Bank advises corporations, organizations and governments on complex and transformative strategic events, as well as originates, structures, and executes public and private placement of equity and debt.



### EXECUTIVE SERVICES

**Discover the support leaders need in managing their equity compensation and complex financial needs.**

Provides support services to help public company executives navigate the complex legal landscape of corporate insider stock transactions — including the design, administration, and execution of 10b5-1 trading plans, plus dedicated service to help executives access wealth management and tax-mitigation strategies.<sup>1</sup>



### INSTITUTIONAL CONSULTING

**Navigate the complicated investment landscape with guidance, clarity and confidence.**

Provides objective investment advice tailored to the unique needs, goals, and risk parameters of other asset pools including corporate foundations, captive insurance pools, educational institutions and more, built on a sophisticated framework and disciplined approach to help plan fiduciaries with plan investment decisions.



### CORPORATE CASH SOLUTIONS

**Explore corporate liquidity solutions for support in your company's growth and stability.**

Offers a spectrum of cash management products and solutions for specific liquidity needs and investment parameters. Solutions are available on discretionary and nondiscretionary basis that are focused on customization, capital preservation, and liquidity — all through one single point of contact.

## Disclosures

<sup>1</sup> Certain products and services require individual Morgan Stanley Wealth Management accounts.

This material is not a solicitation of any offer to buy or sell any security or other financial instrument or to participate in any trading strategy. This material has been prepared for informational and educational purposes only. It does not provide individually tailored investment advice. It has been prepared without regard to the individual financial circumstances and objectives of persons who receive it. Morgan Stanley Smith Barney LLC ("Morgan Stanley") recommends that investors independently evaluate particular investments and strategies, and encourages investors to seek the advice of a Morgan Stanley Financial Advisor. The appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives.

Individuals executing a 10b5-1 trading plan should keep the following important considerations in mind: (1) 10b5-1 trading plans should be reviewed and approved by the legal and compliance department of the individual's company. (2) Most companies will permit 10b5-1 trading plans to be entered into only during open window periods. (3) Recent rule changes will require a mandatory cooling off period between the execution of a 10b5-1 trading plan (or a modification) and the first sale pursuant to the plan (or the first sale following such modification). (4) 10b5-1 trading plans do not alter the nature of restricted and/or control stock or regulatory requirements that may otherwise be applicable (e.g., Section 16, Section 13). (5) 10b5-1 trading plans that are terminated early may weaken or cause the individual to lose the benefit of the affirmative defense. (6) 10b5-1 trading plans may require a cessation of trading activities at times when lockups may be required at the company (e.g., secondary offerings). (7) Recent rule changes will require companies to publicly disclose material terms of Section 16 director and officer 10b5-1 trading plans, and the early termination of such plans.

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