

Morgan Stanley



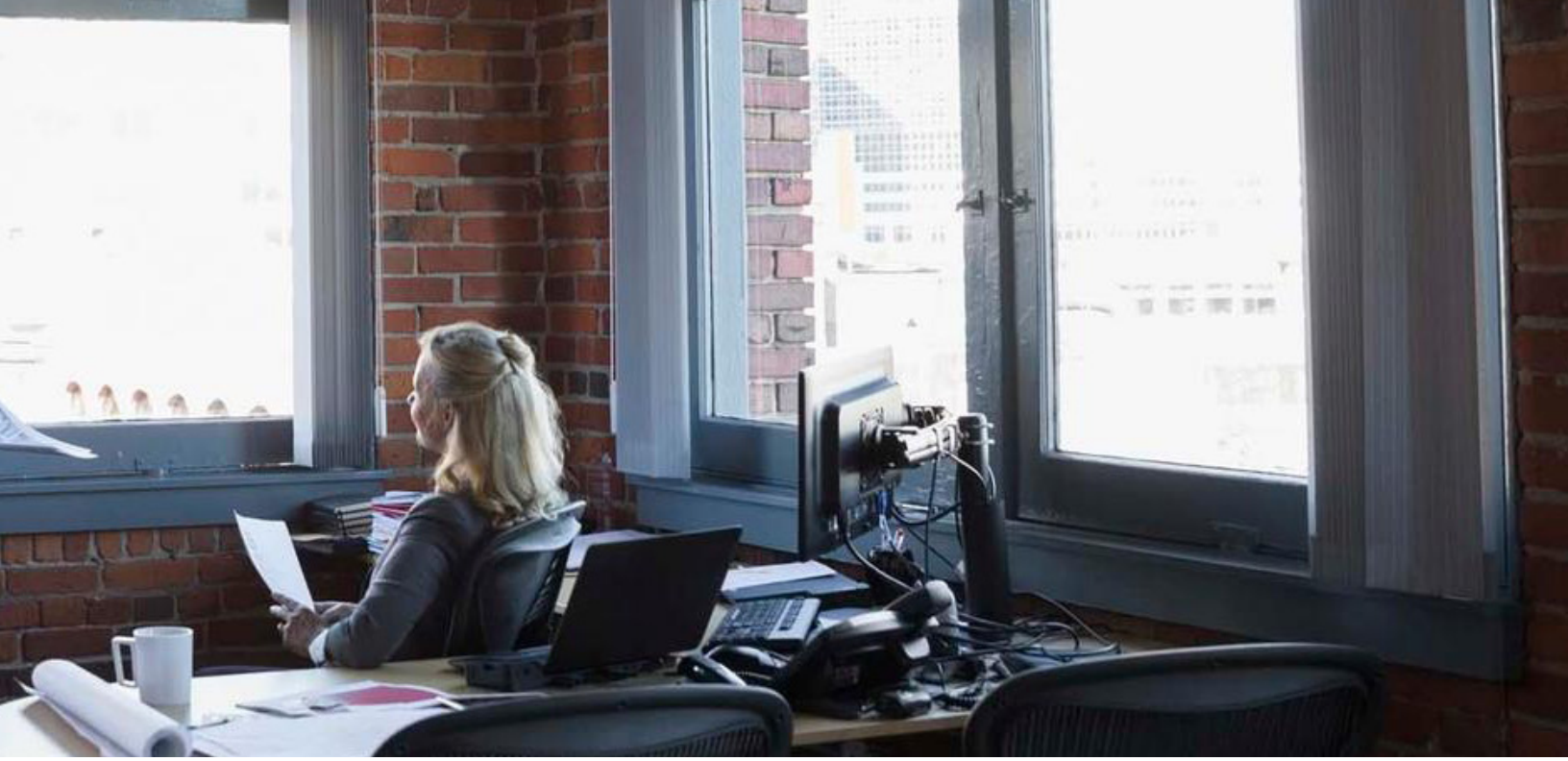
**Comprehensive Workplace  
Solutions**



# Morgan Stanley Can Help Provide Your Employees With Confidence in Their Financial Future

Companies are changing the way they think about their benefit plans. In years past each benefit program stood on its own and was portrayed as providing its own unique value proposition to employees. Today, employees view their benefit programs more comprehensively, with each component working together to help them reach their goals. Understanding these benefits and how they work together to provide this value to employees is important. Meanwhile, volatile markets, rising rates and an uncertain economic outlook have changed how plan sponsors manage risk and cash flows.

In this competitive, ever-changing environment, many companies are rethinking how to design and maintain their retirement plans to serve their employees while managing to the bottom line.



## Confidently Building a Retirement Solution for Your Organization Begins With a Conversation

Building a retirement plan that may help retain talent in a resource-constrained environment begins with understanding the context of your benefits offering, the hurdles to driving participant engagement, considerations unique to your industry and assessing what your organization needs most from a collaborative partner.

This calls for a firm like Morgan Stanley which can help plan sponsors:



**Fulfill fiduciary responsibilities**



**Engage employees and offer them financial education tools and resources**



**Conduct oversight of the plan investment lineup**



**Navigate changing regulatory requirements**



**Identify and work with service providers that meet the plan's goals**





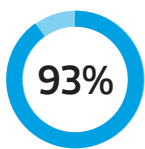
# Morgan Stanley Retirement

Innovative companies' approaches to providing retirement benefits are unique and require thoughtful solutions. We aim to provide the best of two worlds: the personalized service of a consulting boutique and the resources of a global financial firm with decades of experience.

## Participant Participation and Education

When you adopt retirement plan consulting through Morgan Stanley, you offer your employees a valuable resource—access to a Morgan Stanley Financial Advisor to provide retirement education.

According to a Cerulli Associates study, participants seek professional education and guidance when it comes to managing finances:<sup>1</sup>



When asked about helpful resources when making a change outside of their 401(k), **93%** of those surveyed would find a Financial Advisor most helpful.



Despite this, **only 1/3** of respondents work with a Financial Advisor.

Through Morgan Stanley, your participants may receive a blended program of digital, multimedia content and in-person education and planning sessions:

- Retirement planning sessions led by a Financial Advisor
- Comprehensive digital content through a dedicated website
- Education seminars



## Investment Management

Morgan Stanley's global team of financial specialists can help remove the guesswork and guide your fund lineup investment direction, selection and monitoring while helping you mitigate risk as a plan fiduciary. Working with us, you receive:

- Investment policy statement guidance
- Asset allocation study
- Ongoing plan review to identify gaps in service offerings and help plan meet goals
- Reporting and communication
- Investment manager evaluation
- Access to cost effective investment options such as Collective Investment Trusts (CITs)

## Plan Evaluation and Design

After establishing goals for the retirement plan, we review the existing plan thoroughly to identify gaps and areas for improvement, benchmark against industry best practices and document a prudent path for strengthening the plan.

- Assessment of needs
- Benchmarking
- Provider search

## Plan Management

Drawing on our robust resources and knowledge of the regulatory environment, we help clients fulfill their plan responsibilities by acting as a client advocate with service providers and providing exceptional client service.

- Dedicated service team
- Fee analysis
- Fiduciary audit file guidance and resources

# Access to Morgan Stanley's Comprehensive Corporate Services

With an 85+ year history in financial services, we've built a network of resources to provide you with access to high quality institutional programs that help address corporate needs while your employees can benefit from access to a Morgan Stanley Financial Advisor and their planning experience.



Contact your Morgan Stanley relationship manager to learn more about retirement plan options tailored to your business.





<sup>1</sup> Cerulli Associates, The Cerulli Edge U.S. Retirement Edition, "The Participant Engagement and Retirement Readiness Issue", 2Q 2023. 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](http://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.

***An investor should consider the investment objectives, risks, and charges and expenses of the collective investment trusts carefully before investing. This and other important information about the trusts is available from your Financial Advisor or Private Wealth Advisor. This information should be read carefully before investing.***

Asset Allocation does not assure a profit or protect against loss in declining financial markets.

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