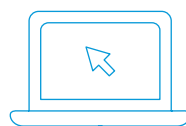


MORGAN STANLEY FINANCIAL WELLNESS PROGRAM:

Digital Education Portal

No matter where you are in life—just starting your career, approaching retirement, or somewhere in between—the Morgan Stanley Financial Wellness Program can help empower you to achieve your financial goals. With a mix of financial education, Financial Coaching, Financial Planning and more, the Morgan Stanley Financial Wellness Program is designed to help you feel less stressed, more confident and more in control of your financial future.



What is the Morgan Stanley Financial Wellness Digital Education Portal?

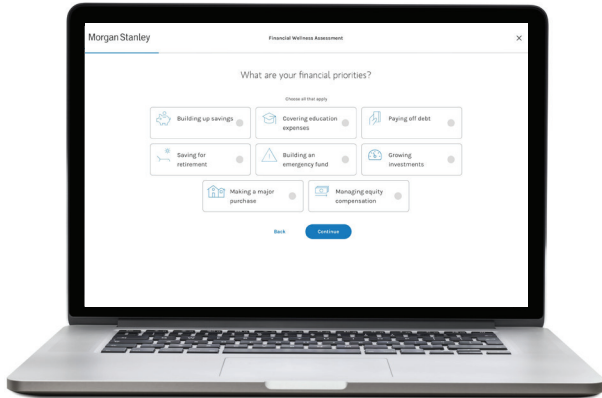
It's a digital tool designed to help you measure and improve your financial well-being by exploring a range of topics, recommended based on your individual needs. The goal is to empower you with the information to make better financial decisions.

Register and Take a Quick Assessment About Your Financial Priorities and Goals

Answer a set of simple questions... it takes less than five minutes.

WHAT'S ON YOUR MIND?

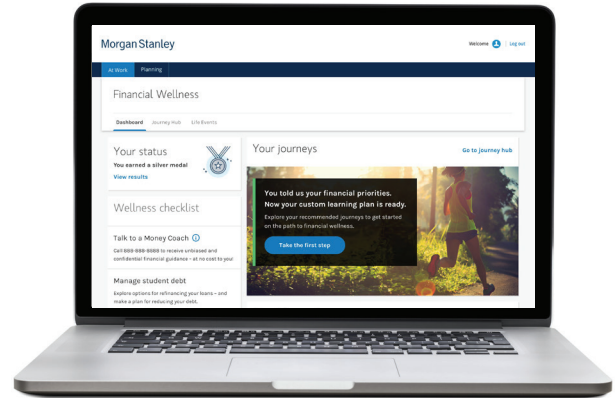
- Managing Financial Stress
- Paying Down Debt
- Funding Education
- Investing
- Retirement
- Paying Off Student Loans



Embark on Educational Journeys, Personalized Based on Your Responses

CONTENT SUITED TO YOUR LEARNING STYLE:

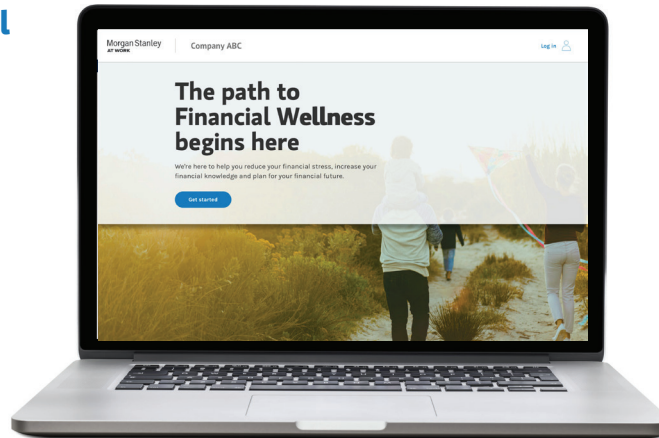
- Articles
- Videos
- Webinars
- Actionable tasks
- And more



Track Progress and Connect to Other Parts of Your Financial Wellness Program

FROM YOUR DASHBOARD:

- Monitor your wellness status
- Check out upcoming events
- Access financial guidance and resources
- Explore your employee benefits



Want to learn more?
Click [here](#) to watch a quick overview video



To get started on the path to financial well-being, register for an account in a few easy steps [here](#) or at the link provided by your employer!

Disclosures:

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