Morgan Stanley AT WORK

MERCURY INSURANCE

MORGAN STANLEY FINANCIAL WELLNESS PROGRAM:

Financial Planning

No matter where you are in life—moving ahead in your career, approaching retirement, or somewhere in between—Morgan Stanley Financial Wellness can empower you to help achieve your financial goals.

Why Financial Planning?

Your finances play a role in so many aspects of your life, and effective planning can be beneficial at any stage of life.

Financial Planning is a process that helps you make sensible decisions about your investment strategies and ultimately realize your financial goals. It provides an opportunity to work with one of Morgan Stanley's knowledgeable Financial Advisors to review your financial position, create a timeline of objectives, and make a plan to help meet them.

Defining Your Goals Through Financial Planning

Through our customizable Financial Wellness Program, we provide you with access to a range of services tailored to your unique situation.

We begin with a conversation to gain a thorough understanding of your needs, lifestyle, and vision for the future. Next, we work with you to develop strategies and actionable next steps to help you reach your goals.

Planning that Works for You

Financial planning is available on a one-time or annual basis—it's up to you. You can choose from a range of services from a focused consultation to a financial plan to holistic advice.

ONE-TIME FINANCIAL CONSULTATION

- A financial report delivered by a Morgan Stanley Financial Advisor, this is best for those focused on one major event, like retirement or buying a home

Complimentary

ANNUAL FINANCIAL CONSULTATION & FINANCIAL PLAN

- This comprehensive financial plan, delivered annually with a mid-year check-in to update for any life events, comes with access to a dedicated Financial Advisor
- This option includes a net worth statement, spending analysis, asset allocation, tax-efficient investing strategy, education funding plan, retirement planning, and more

$1,900

ENHANCED ANNUAL FINANCIAL CONSULTATION & FINANCIAL PLANNING

- This comprehensive financial plan is delivered annually, with a minimum of four check-ins per year
- You have access to your dedicated Financial Advisor and additional planning specialists anytime
- This option covers everything in the annual program, plus a full estate strategy review

$2,750

Why Build a Financial Plan with Morgan Stanley?

For more than 80 years, we have worked with individuals, families, businesses, and institutions to deliver services and solutions that help build, preserve, and manage wealth. By leveraging our vast resources—including intellectual capital, experience, and dedicated Financial Advisors—you can create a personalized financial strategy. Over time, and with the help of our knowledgeable team, you can adapt that strategy to changing circumstances, helping you achieve your goals and protect your assets.

How to Get Started

Click here or visit your benefits intranet site to get started today.

Disclosures:

Important information regarding the relationship with a Financial Advisor and Morgan Stanley Smith Barney LLC when using a Financial Planning tool. When a Financial Advisor prepares a Financial Plan, he/she will be acting in an investment advisory capacity with respect to the delivery of the Financial Plan. To understand the differences between brokerage and advisory relationships, clients should consult with a Financial Advisor, or review our "Understanding Your Brokerage and Investment Advisory Relationships" brochure available at https://www.morganstanley.com/wealth-relationshipwithms/pdfs/understandingyourrelationship.pdf

Morgan Stanley Smith Barney LLC ("Morgan Stanley"), its affiliates and Morgan Stanley Financial Advisors or Private Wealth Advisors do not provide tax or legal advice. Clients should consult their tax advisor for matters involving taxation and tax planning and their attorney for trust and estate planning, charitable giving, philanthropic planning and other legal matters.

You have sole responsibility for making all investment decisions with respect to the implementation of a Financial Plan. You may implement the Financial Plan at Morgan Stanley or at another firm. If you engage or have engaged Morgan Stanley, it will act as your broker, unless you ask it, in writing, to act as your investment advisor on any particular account.