Morgan Stanley
AT WORK

CENTER for REALTOR FINANCIAL WELLNESS

NATIONAL ASSOCIATION OF REALTORS®

Manage Your Financial Life with Morgan Stanley

As a NAR member, you have access to special offers from Morgan Stanley to help you take control of your finances and make a plan for the future.

Build Your Financial Plan with Us — At a Special Rate for NAR Members

Effective financial planning can be beneficial at every stage of your career. You have an opportunity to work with one of Morgan Stanley's knowledgeable Financial Advisors, who can help you make a plan to accomplish major financial milestones, such as saving for retirement, funding a child's college education or making a new home purchase. Financial Planning is available on a one-time or annual basis—it's up to you.

Service	What's Included	Fee
One-Time Financial Consultation	• Access to one-time goals-based financial planning consultation • Ability to engage in full planning relationship if you choose	$300 (normally $1,000)
Annual Financial Planning	• Complete financial plan, delivered annually • Access to dedicated Financial Advisor • Includes net worth statement, spending analysis, asset allocation, tax efficient investing strategy, education funding, & retirement planning	$1,000 (normally $2,500)
Enhanced Annual Financial Planning	• Comprehensive financial plan, delivered annually, with multiple meetings per year • Access to dedicated Financial Advisor • Access to additional planning specialists as needed. • Includes all items above plus estate and wealth planning.	$2,500 (normally $5,000)

Email msnarfinwell@morganstanley.com and mention code "NAR" to begin the Financial Planning process with Morgan Stanley.

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Investment Options that Fit Your Needs

Morgan Stanley can help you bring your financial plan to life with investment options that fit your needs, from a fully digital experience to ongoing conversations and portfolio management from our Financial Advisors.

How you manage your financial life is a personal decision based on your unique situation; here are some considerations to help you determine which of these may be best for you:

Consider digital investing if...

- You want control over your investment choices
- You have a clear sense of your near-term and long-term financial goals
- You prefer to manage your finances online

Consider advice from a Financial Advisor if...

- Your financial picture is more complex
- You are looking for a holistic solution that incorporates tax planning, retirement planning, gift planning, and more
- You prefer to interact with a real person when managing your finances

Digital Investing with an E*TRADE Self-Directed Brokerage Account

$0 commission trades[1]

For online US-listed stocks, ETFs, mutual funds, and options. Focus on your future, not on fees.

Full range of investments

Build your portfolio with stocks, options, mutual funds, ETFs, and more.

Education and guidance

With helpful insights and support, you're never on your own.

Personalized Advice from a Morgan Stanley Financial Advisor

Tailored solutions

Benefit from a personalized wealth plan that can help you establish a strong financial foundation, prepare for retirement and address other financial goals. Feel confident that you are supported by the full resources, experience and knowledge of Morgan Stanley.

Personalized, ongoing guidance

Work with us to help ensure your portfolio is adjusted to reflect your evolving goals. Our Financial Advisors can help you build, preserve and manage your finances over time.

Advice for every life stage – when you need it

As life changes, our Financial Advisors will be there to help with short- or long-term planning needs. We'll keep an eye on goal reassessments, long-term care planning, estate planning and more.

To get started, reach out to us today at msnarfinwell@morganstanley.com and mention code "NAR"

[1]E*TRADE charges $0 commissions for online US-listed stock, ETF, mutual fund, and options trades. Exclusions may apply and E*TRADE reserves the right to charge variable commission rates. The standard options contract fee is $0.65 per contract (or $0.50 per contract for customers who execute at least 30 stock, ETF, and options trades per quarter). The retail online $0 commission does not apply to Over-the-Counter (OTC) securities transactions, foreign stock transactions, large block transactions requiring special handling, futures, or fixed income investments. Service charges apply for trades placed through a broker ($25). Stock plan account transactions are subject to a separate commission schedule. Additional regulatory and exchange fees may apply. For more information about pricing, visit etrade.com/pricing.

Morgan Stanley Smith Barney LLC ("Morgan Stanley") and its Financial Advisors and Private Wealth Advisors do not provide any tax/legal advice. Consult your own tax/legal advisor before making any tax or legal-related investment decisions.

Differences between a brokerage and an investment advisory relationship:

You should understand the differences between a brokerage and advisory relationship. When providing you brokerage services, our legal obligations to you are governed by the Securities Act of 1933, the Securities Exchange Act of 1934, the rules of self-regulatory organizations such as the Financial Industry Regulatory Authority (FINRA), and state securities laws, where applicable. When providing you advisory services, our legal obligations to you are governed by the Investment Advisers Act and applicable state securities laws. These latter advisory obligations govern our conduct and disclosure requirements, creating a legal standard which is referred to as a "fiduciary" duty to you. Please call the help desk if you have questions about your rights and our obligations to you, including the extent of our obligations to disclose conflicts of interest and to act in your best interest. For additional answers to questions about the differences between our advisory and brokerage services, please visit our web site at http://www.morganstanley.com/ourcommitment/ or contact us at 866-866-7426.

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

Because of their narrow focus, sector investments tend to be more volatile than investments that diversify across many sectors and companies.

The Annual Advisory Fee is 0.30%, or as low as $1.50 for $500 in assets, and is the direct fee charged to any client in the advisory program. The advisory fee does not cover underlying management fees and expenses of any mutual fund or ETF investment held in the portfolio.

Securities products offered by E*TRADE Securities LLC (ETS), Member SIPC or Morgan Stanley Smith Barney LLC (MSSB), Member SIPC. Investment advisory services offered by E*TRADE Capital Management, LLC (ETCM) or MSSB. Commodity futures and options on futures products and services offered by E*TRADE Futures LLC, Member NFA. Stock plan administration solutions and services offered by E*TRADE Financial Corporate Services, Inc. Banking products and services are provided by Morgan Stanley Private Bank, National Association, Member FDIC. All entities are separate but affiliated subsidiaries of Morgan Stanley.

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