

Morgan Stanley
AT WORK

Participant Engagement Model

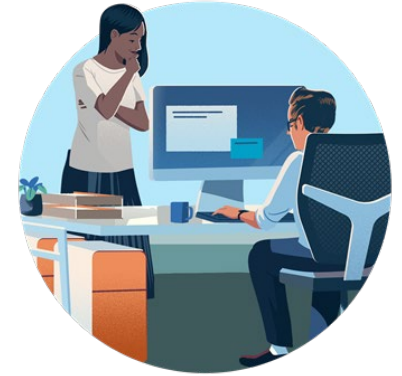
**Engaging Your Employees Through
Retirement Plan Education**



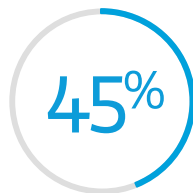
Retirement Plan Participant Engagement Model

A new value-added enhancement for Morgan Stanley at Work retirement plan clients

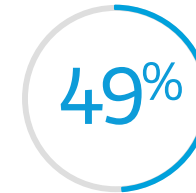
Helping increase employee retirement plan participation and retirement readiness through a research-backed participant engagement strategy



53% of participants identified “saving for retirement” as the area where they would like the most help from their employers¹



45% of participants want their employers’ help with getting the most value from their workplace benefits¹



49% of participants want the ability to speak with a subject matter expert when making decisions¹

The monthly financial educational content emails provided by Morgan Stanley at Work are designed to empower participants with financial knowledge and remind them of their access to a Morgan Stanley Financial Advisor, who can provide retirement plan education and guidance to help them make the most of their retirement plan benefits.

Drive engagement through education

Monthly action-oriented email communications that cover pertinent topics including budgeting and saving for retirement

Provide participants with insightful retirement tips to enhance their retirement strategy

Self-paced learning through informative retirement content featured on our [Morgan Stanley at Work Learning Center](#)

Guidance to help confidence in preparing for retirement

Access to your plan’s Morgan Stanley Financial Advisor help move the needle on participant’s retirement readiness

¹ Willis Towers Watson Survey 2020

Significance of Employee Engagement



“People who are highly engaged in activities surrounding their retirement account have much higher deferral rates and are much more likely to trust and heed the communications messages from their employer and recordkeeper. Perhaps more importantly engagement drives what we call ‘financial courage’—the strength to stick to their retirement journey regardless of what happens to the market or to their personal situation .
Essentially engagement creates a much higher probability of retirement readiness”¹

Warren Cormier, Director,
**DCIIA Retirement
Research Center**

¹<https://www.plansponsor.com/boosting-participant-engagement-dc-plans/>

Sample Participant Email Content

Our themed email programming will feature educational content tailored for your employees at various stages in their career

- Learning the Essentials of Money
- Workplace Retirement Plans: 401(k) Basics
- Plotting Your Retirement Journey
- Investing for Retirement
- Estate and Legacy Planning
- Counting Down to Retirement

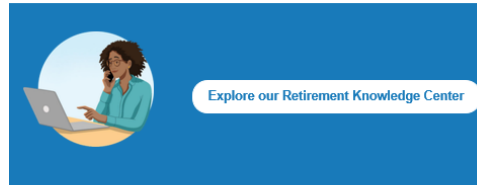


Dear [Plan participant name],

As you may know, [Company] has partnered with Morgan Stanley at Work to complement your existing retirement plan benefit with retirement education designed to empower you as you pursue your long-term financial goals.

We will be reaching out monthly with relevant topics that impact your retirement savings like budgeting, saving, and investing. Additional content is available at your convenience through our [Retirement Knowledge Center](#).

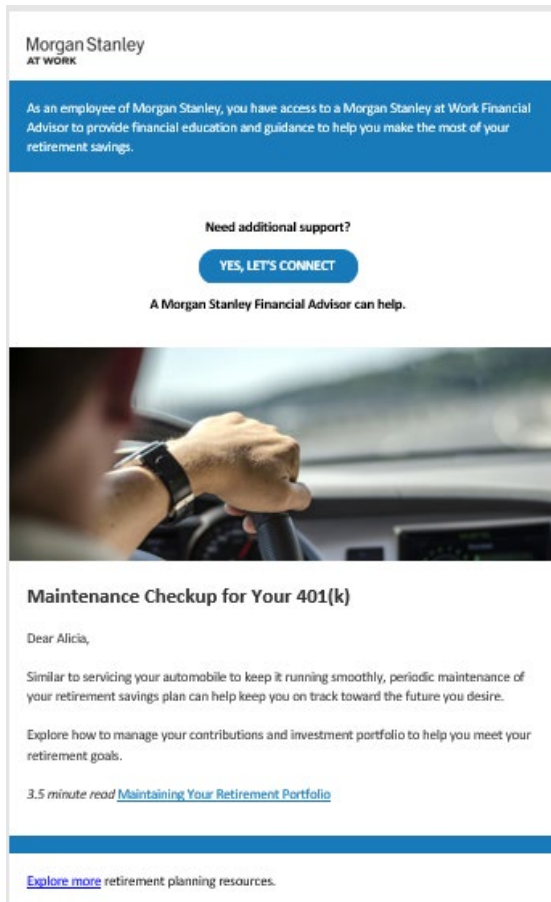
We look forward to supporting you on your retirement journey.



Morgan Stanley at Work helps build financial confidence through thoughtful education to help individuals embrace their tomorrow, today.

Participants' first contact will be a welcome email explaining the relationship between your organization and Morgan Stanley at Work

Participants will receive thought provoking action-oriented content to drive them to review their retirement strategy





Participant Engagement Model 2023 – 2024 Content Calendar

Welcome Email:												
Targeting newly hired participants and those corporate clients participating in the program for the first time						Frequency: Quarterly			Typical Cadence: 3rd Tuesday of the 1st month			
7/18/23		10/17/23		1/16/24		4/18/24						
July	August	September	October	November	December	January	February	March	April	May	June	
7/27/23	8/31/23	9/28/23	10/26/23	11/29/23	12/28/23	1/25/24	2/29/24	3/28/24	4/25/24	5/30/24	6/27/24	
Content Email:												
Targeting all participants						Frequency: Monthly			Typical Cadence: 4th Thursday			
Segmentation												
Early Career	Financial Empowerment for First-Generation College Graduates Video	Creating Your Retirement Blueprint	How to Retire on Time and on Your Terms Video	Getting to Know Mutual Funds	Compounding Interest video	The Millennial and Gen Z Guide to a Sweet Retirement	10 Money Moves to Help You Ring in the New Year	Are You Taking Advantage of the Retirement Saver's Tax Credit?	Protecting Yourself and Your Family with Estate Planning	Hitting the Mark with Target Date Funds	Maintaining Your Retirement Portfolio	Social Security Benefits: The Basics
Mid and Advanced Career	Retirement Plans Inside and Outside of Work	Building Your Retirement Plan: A Framework	Catching Up on Your Retirement Savings	Asset Allocation 101: What It Is and Why It's So Important	Financial Planning for Retirement	Maintaining Your Retirement Portfolio	A Simple Six-Step Retirement Checkup	Tax-Smart Strategies for Your Retirement	Legacy and Estate Planning Video	The Next Chapter of Your Life: Planning for Retirement	5 Mistakes to Avoid in Retirement	Social Security Benefits: It Can Pay to Wait

For use with Plan Sponsors only. Content and launch dates are subject to change..

Distribution-Ready Promotional Materials

Employees are more likely to engage with communications if they are promoted and endorsed by their employer

Computer or TV Monitor Rotator Screen

Morgan Stanley Retirement Planning Education, Support, and Guidance

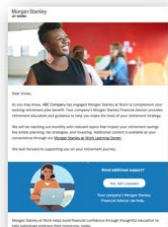
AT WORK



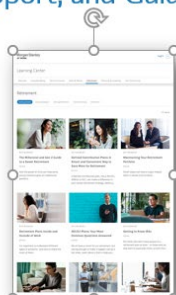
Be on the lookout for:



OPPORTUNITIES TO CONNECT WITH A MORGAN STANLEY FINANCIAL ADVISOR



MONTHLY EDUCATIONAL EMAILS AND EVENT INVITATIONS



DIGITAL CONTENT THROUGH THE MORGAN STANLEY AT WORK LEARNING CENTER

To ensure you don't miss these insightful communications from Morgan Stanley at Work, please add morganstanleyatwork@msmail.morganstanley.com to your safe email contact list.

Sample Newsletter Blurb

Morgan Stanley at Work Participant Engagement Model

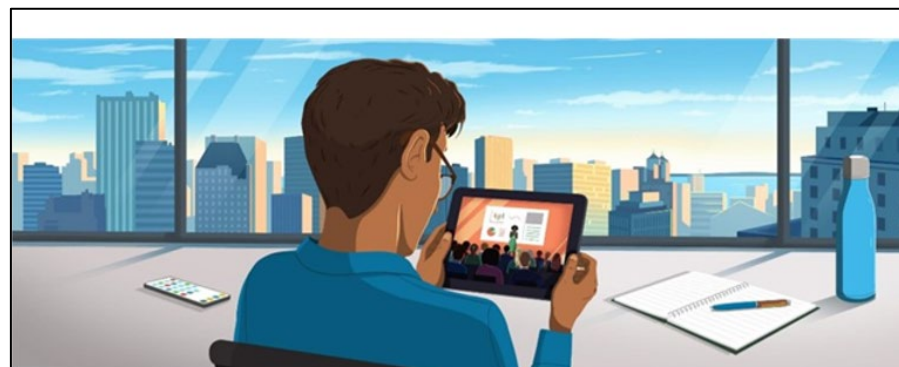
Sample promotional newsletter blurb

Important Retirement Benefit Reminder

As you may know, we have engaged Morgan Stanley at Work to provide education and guidance to complement our existing retirement plan benefit. Morgan Stanley at Work will be reaching out monthly with relevant educational content featuring their digital [Morgan Stanley at Work Learning Center](#), to help you make the most of your retirement benefit.

To ensure you don't miss these insightful communications from Morgan Stanley at Work, please add morganstanleyatwork@msmail.morganstanley.com to your safe email contact list.

Participant Announcement Email



Sample employee email announcement

Because we are committed to helping you reach your financial goals, our retirement plan benefits include access to a Morgan Stanley Financial Advisor who can provide retirement education and guidance to help you make the most of your retirement savings.

Morgan Stanley at Work will also be reaching out monthly with relevant [educational content](#) featuring insights and resources to help you prepare for a better future.

To ensure you don't miss these informative communications, please add morganstanleyatwork@msmail.morganstanley.com to your safe email contact list.

Sincerely,

HR CONTACT/PLAN SPONSOR

Plan sponsor support significantly influences employee engagement

Disclosures

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