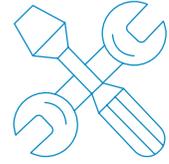


NATIONAL ASSOCIATION OF REALTORS® MEMBERS:

# 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
<b>One-Time Financial Consultation</b>	<ul style="list-style-type: none"> <li>Access to one-time goals-based financial planning consultation</li> <li>Ability to engage in full planning relationship if you choose</li> </ul>	\$300 (normally \$1,000)
<b>Annual Financial Planning</b>	<ul style="list-style-type: none"> <li>Complete financial plan, delivered annually</li> <li>Access to dedicated Financial Advisor</li> <li>Includes net worth statement, spending analysis, asset allocation, tax efficient investing strategy, education funding, &amp; retirement planning</li> </ul>	\$1,000 (normally \$2,500)
<b>Enhanced Annual Financial Planning</b>	<ul style="list-style-type: none"> <li>Comprehensive financial plan, delivered annually, with multiple meetings per year</li> <li>Access to dedicated Financial Advisor</li> <li>Access to additional planning specialists as needed.</li> <li>Includes all items above plus estate and wealth planning.</li> </ul>	\$2,500 (normally \$5,000)



Email [msfwadministration@morganstanley.com](mailto:msfwadministration@morganstanley.com) and mention code “NAR” to begin the Financial Planning process with Morgan Stanley.

## Investment Options that Suit Your Needs

Morgan Stanley can help you bring your financial plan to life with investment options that suit 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...

- Your financial picture is relatively straightforward
- 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 Morgan Stanley Access Investing

### SMART, AUTOMATED INVESTING BUILT FOR YOU

**Work toward a goal** with a diversified, online portfolio and the ability to invest in sectors you choose.

### BASED ON YOUR GOALS

**Whatever you're dreaming of, we can help you get there.**

Choose a single goal and we do the work to build a diversified portfolio designed to track toward that goal.

### INVEST IN WHAT MATTERS

**Choose a sector or cause you care about** and a portion of your portfolio is allocated to it. We have eight areas to choose from, so you can invest in what matters to you.

### SPECIAL PRICING FOR NAR MEMBERS

As part of your membership, you can **receive a discount on the already low annual advisory fee**. NAR members pay just 0.25% (normally 0.35%).

## 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 [msfwadministration@morganstanley.com](mailto:msfwadministration@morganstanley.com) and mention code "NAR."

### Disclosures

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.

Morgan Stanley Access Investing ("MSAI") is a discretionary investment advisory account where a client may invest in certain investment model strategies managed by Morgan Stanley. Once a client selects an investment strategy, Morgan Stanley will have discretion to determine what securities to purchase and sell for the account and will implement such investment decisions based upon the discretionary authority the client has granted to us. There is no dedicated Financial Advisor for the MSAI account and client's interaction with Morgan Stanley will be primarily through electronic communications and online resources. Further information is available in the Morgan Stanley Access Investing Program Form ADV Part 2A and accompanying Supplement at <http://www.morganstanley.com/ADV> [www.morganstanley.com/ADV](http://www.morganstanley.com/ADV). Morgan Stanley Access Investing is a registered service mark of Morgan Stanley Smith Barney LLC.