

Morgan Stanley

# Modern Wealth Management

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Building a Modern Client and  
Financial Advisor Experience



The technology innovations we are sharing are not just new digital tools. We are **transforming how we engage with our clients and how advice is delivered.** Through these innovations, we can more effectively deliver **customized wealth management solutions** to help clients and their families **achieve their goals.**

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We are redefining the future of Wealth Management.



Anne is a Financial Advisor who leads a team focused on delivering goals-based wealth management to clients and their families.

Chris and Joy are at a point in their lives when they need advice on how to best plan for their family's future. Their financial situation has become more complex as a dual-career household, with executive compensation and two near-adult children. They want to understand the kind of life they can live today while also preparing for future goals.

Chris and Joy search online for "retirement planner near me" and see Anne's name at the top of the search results. Anne had bought search keywords in her local market to increase visibility and drive traffic to her website. Chris reviews her modern website and looks her up on LinkedIn. Impressed by her experience and professionalism, Chris sets up a meeting with Anne via her website.

Chris wants to discuss insurance policies, but he has a busy travel schedule. Using Digital Vault, he quickly uploads Joy's and his insurance policies for Anne to review. He sets up an appointment using an online scheduler and has a video conference with her. They review options and agree on a better policy. Anne seamlessly submits the application through the digital insurance platform.

A few months later, there is a period of market volatility. Anne wants to make sure her clients understand what happened and any impact on their goals. She reviews her Next Best Action to easily send emails to all her clients, which recap the event and are personalized with the impact on each client's goals-based plan. For Chris and Joy, Anne adds a short personalized message saying that she hopes they enjoyed their recent travels.

The email prompts Chris to check their account on Morgan Stanley Online, where he sees an ad for mortgages. They were just thinking about refinancing. He clicks through to use the mortgage calculator.

EXPO BOOTHS

All digital tools are live, except where noted

- 1 Goals Planning System
- 2 Client Online and Mobile Capabilities
- 3 Digital Client Service
- 4 Portfolio Risk Platform (in pilot)
- 5 Client Collaboration (in pilot)
- 6 Digital Insurance
- 7 Next Best Action
- 8 Digital Mortgage (full launch 2018 YE)
- 9 Morgan Stanley Access Investing
- 10 Data Visualization
- 11 Social Media

NEW CLIENT

Anne starts every relationship with a goals-based plan. She talks to Chris and Joy about goals for themselves and their family. Chris and Joy share their finances, adding external accounts on Morgan Stanley Online to give Anne a view of their entire financial picture. Based on that, Anne tells them the current likelihood of achieving their goals, and what they need to do to reach them. Anne uses the Investment Proposal Tool to construct and implement a comprehensive investment proposal that is directly connected to their plan. With systematic goal monitoring and reporting, Anne will also give Chris and Joy updates on progress toward their goals.

- 1 GOALS PLANNING SYSTEM
- 2 CLIENT ONLINE and MOBILE CAPABILITIES (Asset Aggregation)

Chris and Joy easily complete the account opening process from home. They use eSign for account opening documents. Through Morgan Stanley Online, they set up ongoing funds transfer, bill pay, and alerts to be notified in case they exceed the budget they set up with Anne.

- 3 DIGITAL CLIENT SERVICE (eSignature)
- 2 CLIENT ONLINE and MOBILE CAPABILITIES (Money Movement and Alerts)

After Chris and Joy set up their account, Anne introduces the Portfolio Risk Platform as a tool for monitoring their portfolio risk over time. Anne is also able to monitor risk in relation to Chris and Joy's progress to their goals.

- 4 PORTFOLIO RISK PLATFORM

At their annual review, Chris and Joy mention that their daughter, Dana, got her first bonus and is exploring investing options. Anne does a video conference with Dana and introduces MSAI, so she can start with a low-cost diversified portfolio, investing in climate action to reflect her interest in the environment.

- 9 MORGAN STANLEY ACCESS INVESTING

Anne now has a broader family relationship, and Chris and Joy are so happy with their experience, they refer their friend as well.

Anne gets an alert that Chris and Joy are interested in refinancing a mortgage. She sets up a meeting with a Morgan Stanley Private Banker. After the meeting, Chris and Joy move forward with the refinance and finish the process online. They complete an application, upload documents, and authorize a wire using the Morgan Stanley mobile app. They then monitor the process through Morgan Stanley Online.

- 8 DIGITAL MORTGAGE
- 3 DIGITAL CLIENT SERVICE (eAuthorization)

CLIENT RELATIONSHIP expands to the NEXT GENERATION

The information set forth is for illustrative purposes and not that of an actual client and/or Financial Advisor. The information provided herein is not intended to address any particular matter and may not apply depending on the context, as all clients' circumstances are unique. Residential mortgage loans are offered by Morgan Stanley Private Bank, National Association (MSPBNA), an Equal Housing Lender, Member FDIC. NMLS #663185. MSPBNA is an affiliate of Morgan Stanley Smith Barney LLC.

## Booth Overview: Key Elements of Our Competitive Edge

- 1. GOALS PLANNING SYSTEM (GPS)** Gateway for FAs to deliver customized goal planning to clients, while seeking to make FAs more efficient by integrating the process from planning to implementation. GPS is bespoke to Morgan Stanley and has embedded capabilities that potentially deliver tangible value to clients, such as "asset location" and "intelligent withdrawal." GPS changes the conversation from "You beat the S&P" to "You can achieve your goals and live your lifestyle."
- 2. CLIENT ONLINE AND MOBILE CAPABILITIES** Client digital capabilities are not just to check portfolio values. Our upgraded capabilities enable clients to seamlessly self-serve, such as setting up real-time alerts and fund transfers, and updating profile information. Clients can also see their entire financial picture with Asset Aggregation, which adds external account data. FAs benefit from full visibility of their clients' finances.
- 3. DIGITAL CLIENT SERVICE** Service enhancements for new account opening and wire transactions seek to improve convenience, speed and security. New technology allows clients to use e-Sign for documents and approve wires on the mobile app. Reduced paperwork in branches enables Support Staff to focus on higher value-add activities.
- 4. PORTFOLIO RISK PLATFORM** This state-of-the-art risk management platform is currently the industry standard in the institutional asset management industry. It enables FAs to provide sophisticated risk analysis for clients and have a transparent conversation about risk tolerance while balancing the likelihood of achieving their goals.
- 5. CLIENT COLLABORATION** Tools that allow FAs to communicate with clients how and when they want. Texting, video conferencing and online scheduling will enable clients to more easily interact with their FA. Digital Vault facilitates the sharing of documents, making clients more likely to remain with Morgan Stanley and enabling FAs to work more seamlessly with clients.
- 6. DIGITAL INSURANCE** Provides industry-leading, easy-to-use technology that allows FAs to assess clients' insurance needs, provide real-time quotes and digitally purchase policies.
- 7. NEXT BEST ACTION (NBA)** Proprietary technology leverages predictive analytics and machine learning to suggest what action is potentially the "next best" one that an FA should take. We propose preapproved, personalized content for FAs to easily send via email, to one or all of an FA's clients, driving scale for client engagement.
- 8. DIGITAL MORTGAGE** Tool that digitizes the home buying process, integrated with a client's broader financial picture. Contains online tools to explore purchase and refinance product options and representative rates, upload documents, and apply/track application status.
- 9. MORGAN STANLEY ACCESS INVESTING (MSAI)** Our proprietary digital investment product to target people who prefer an online-only investment relationship. Easy-to-use platform that automatically builds, monitors and rebalances diversified portfolios based on the investing insights of Morgan Stanley's Global Investment Committee. As MSAI clients' lives become more complex, they can transition to a relationship with an FA.
- 10. DATA VISUALIZATION** Tool that brings data to life, allowing Managers to gain transparency into real-time performance, with the ability to drill down from region to FA to client level.

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