

Morgan Stanley

Extend your Benefits to the Next Generation with a CashPlus Brokerage Account: A Modern Alternative to Banking

With a CashPlus Brokerage Account, exclusively for Morgan Stanley clients, you can extend your benefits to family members and get more value, more protection, and a seamless digital experience.



GREENLIGHT APP AND DEBIT CARD

Greenlight is a debit card and money app for families. Greenlight is a complimentary benefit with a CashPlus account.

With Greenlight parents have the tools to:

- manage and monitor spending
- pay allowance
- assign chores
- set savings goals
- donate to charity and more

THE MORGAN STANLEY DEBIT CARD

The Morgan Stanley Debit Card features:

- Unlimited ATM fee rebates worldwide and no foreign transaction fees when travelling, perfect for a trip or studying abroad
- Mastercard Enhanced Benefits like Price Protection, Purchase Assurance, and more*



DIGITAL CASH MANAGEMENT SOLUTIONS

Our suite of Digital Cash Management solutions includes:

- Send Money with Zelle®, a fast and easy way to send money to friends and family
- Payments (bill pay) features to pay bills online, receive eBills, schedule payments and track payment status
- The Spending and Budgeting platform with advanced tools to help manage spending patterns, create budgets and more

IDENTITY AND CREDIT PROTECTION FROM EXPERIAN

Enjoy Identity and Credit protection from Experian with a CashPlus account.

- Enrolled members can take advantage of real-time credit and identity monitoring with email alerts
- Get identity monitoring for up to 10 family members under the age of 18 with alerts about the existence of a credit file and personal information across the dark web, social networks and more
- Experian also provides up to \$1MM Identity Theft Insurance¹

*Certain terms, conditions, restrictions and exclusions apply. Please refer to the Morgan Stanley Debit Card Terms and Conditions at <http://www.morganstanley.com/debitcardterms> for additional information.

¹ Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for information purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the Summary of Benefits at www.morganstanley.com.experiandirect.com/c/summary-of-benefits

The CashPlus Account is a brokerage account offered through Morgan Stanley Smith Barney LLC. Conditions and restrictions apply. Please refer to the CashPlus Account Disclosure Statement for further details. <https://www.morganstanley.com/wealth-disclosures/cashplusaccountdisclosurestatement.pdf>

The Morgan Stanley Debit Card is issued by Morgan Stanley Private Bank, National Association pursuant to a license from Mastercard International Incorporated. Mastercard and Maestro are registered trademarks of Mastercard International Incorporated. The third-party trademarks and service marks contained herein are the property of their respective owners. Investments and services offered through Morgan Stanley Smith Barney LLC, Member SIPC.

Send Money with Zelle® is available on the Morgan Stanley Mobile App for iPhone and Android. Enrollment is required and dollar and frequency limits may apply. Domestic fund transfers must be made from an eligible account at Morgan Stanley Smith Barney LLC (Morgan Stanley) to a US-based account at another financial institution. Morgan Stanley maintains arrangements with JP Morgan Chase Bank, N.A. and UMB Bank, N.A. as NACHA-participating depository financial institutions for the processing of transfers on Zelle®. Data connection required, and message and data rates may apply, including those from your communications service provider. Must have an eligible account in the U.S. to use Zelle®. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle®. See the Send Money with Zelle® terms for details.

Information related to your external accounts is provided for information purposes only. It is provided by third parties, including the financial institutions where your external accounts are held. Morgan Stanley does not verify that the information is accurate and makes no representation or warranty as to its accuracy, timeliness or completeness. Additional information about the features and services offered through Spending and Budgeting are available on the Spending and Budgeting Site on Morgan Stanley Online and also in the Terms of Use for Asset Aggregation and Budgeting Services.

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Morgan Stanley is not affiliated with Zelle®.

The Greenlight App and Debit Card is provided by Greenlight Financial Technologies, not Morgan Stanley or any of its affiliates. Morgan Stanley has entered into a referral partnership with Greenlight Technology Inc., the program manager for the Greenlight card and related mobile application. Greenlight charges a usage fee of \$4.99 per month. Morgan Stanley will reimburse this \$4.99 monthly fee to Greenlight on your behalf for one Greenlight account (up to five minors under 18 years old) as long as the following conditions are met:

- i) Enroll in Greenlight using the enrollment link on Morgan Stanley Online or Mobile;
- ii) Enroll in the Greenlight standard plan (currently \$4.99/month (subject to change). Greenlight +Invest and Greenlight Max or any other current and future products are excluded from this offer; and
- iii) Link a CashPlus Account for the Greenlight debit card funding.

Limited to one free Greenlight enrollment per CashPlus ALG.

This fee waiver only applies while you fund the Greenlight Debit Card from your CashPlus Account. Other Morgan Stanley accounts are not eligible for this offer and the Greenlight usage fee will no longer be waived if you close the associated CashPlus account or change the funding source on the Greenlight Debit Card to any other account type, including another Morgan Stanley non-CashPlus account type.

Please review the Greenlight terms and conditions and other applicable fees for the service at Greenlightcard.com before enrolling (such terms are subject to change at any time) Only the monthly usage fee is waived. You are responsible for all other fees associated with the use of the Greenlight service.

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Electronic payments arrive to the payee within 1–2 business days, Check payments arrive to the payee within 5 business days. Same-day and overnight payments are available for an additional fee within the available payment timeframes.

A monthly account fee will be charged but can be avoided if you meet certain criteria. Third party cash management fees may apply.

Morgan Stanley Smith Barney LLC is a registered Broker/Dealer, Member SIPC, and not a bank. Where appropriate, Morgan Stanley Smith Barney LLC has entered into arrangements with banks and other third parties to assist in offering certain banking related products and services.

Investment, insurance and annuity products offered through Morgan Stanley Smith Barney LLC are: NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED | NOT A BANK DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

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