

# Morgan Stanley

## Buying a new home or refinancing your existing mortgage?

Lower your rate by expanding your Morgan Stanley relationship.



As a client, if you apply for a new home loan through Morgan Stanley<sup>1</sup> and bring in new qualifying assets, you may receive a rate discount<sup>2</sup>.

This discount applies to home purchases and refinances and can be combined with other mortgage rate discounts you may be eligible<sup>3</sup> for based on your existing Morgan Stanley relationship\*.

### Rate Discounts

0.125%	\$500,000 - \$999,999.99	0.500%	\$10,000,000 - \$24,999,999.99
0.250%	\$1,000,000 - \$4,999,999.99	0.750%	\$25,000,000 - \$49,999,999.99
0.375%	\$5,000,000 - \$9,999,999.99	1.000%	\$50,000,000 or more

For illustration and educational purposes only. All clients' situations are unique. Reach out to your Financial Advisor or a member of your Morgan Stanley team to learn more about your mortgage financing options through Morgan Stanley Private Bank, National Association.

**Plus**, now through 12/31/2025, you may be eligible to receive a \$1,000 closing cost credit when you are approved for a Morgan Stanley Home Loan and link your mortgage payment to a qualifying Morgan Stanley account.<sup>4</sup>

### Potential Savings on a \$1,000,000 Mortgage

	Before Discount	0.125% Discount	0.250% Discount	0.375% Discount	0.500% Discount	0.750% Discount	1.000% Discount
<b>Monthly Payment</b>	\$6,653	\$6,569	\$6,486	\$6,403	\$6,321	\$6,157	\$5,996
<b>Annual Savings</b>	—	\$1,008	\$2,004	\$3,000	\$3,984	\$5,952	\$7,884
<b>Lifetime Savings</b>	—	\$30,240	\$60,120	\$90,000	\$119,520	\$178,560	\$236,520

Assumes 30-year Fixed Rate Purchase Mortgage at a rate of 7.00% and annual percentage rate (APR) of 7.05%, \$1 million+ relationship-based pricing, \$1 million loan amount, 740+ FICO, 60% loan-to-value (LTV), single-family primary residence. Lifetime Savings assumes the mortgage is held for the entire 30-year term.

See reverse for additional details about this offer.

\* The offer is not available for Home Equity Lines of Credit (HELOCs).

<sup>1</sup> Mortgages are originated by Morgan Stanley Private Bank, National Association, an affiliate of Morgan Stanley Smith Barney LLC.

<sup>2</sup> Incremental rate discounts of 0.125% for qualifying new assets of between \$500,000 and \$999,999.99; 0.250% for qualifying new assets between \$1,000,000 and \$4,999,999.99; 0.375% for qualifying new assets between \$5,000,000 and \$9,999,999.99; 0.500% for qualifying new assets between \$10,000,000 and \$24,999,999.99; 0.750% for qualifying new assets between \$25,000,000 and \$49,999,999.99; and 1.000% for qualifying new assets \$50,000,000 and over. Terms are subject to change.

New assets can be deposited into existing or new MSWM accounts. Brokerage and E\*TRADE bank accounts are eligible. Discount is applied on top of the rate discount you may be eligible for in the existing relationship pricing program. Qualifying new assets may be deposited 30 days before the Application Date and will be measured on the 10th business day before the mortgage closing date, at which time the eligible assets and the rate discount eligibility will be confirmed. If the assets are not in a qualifying account on the 10th business day before closing, the closing date may have to move, or the discount may not be applied. New qualifying assets are defined as inflows less outflows, not impacted by market fluctuations. Retirement assets deposited after the Application Date are not eligible to be used to qualify for this offer. Assets transferred from E\*TRADE to Morgan Stanley are not eligible as net new assets.

<sup>3</sup> To be eligible for the discount one or more mortgage applicants must have an account in their name at Morgan Stanley or E\*TRADE prior to the mortgage application date. Please reach out to your Financial Advisor or a member of your Morgan Stanley team to learn more about eligibility.

<sup>4</sup> Opening a new account is not required to obtain the closing cost credit. Qualifying accounts include a new or existing: MSSB Premier or Platinum CashPlus Brokerage Account, MSSB AAA Brokerage Account, MSPBNA Checking Account (via the E\*TRADE platform), and MSPBNA Max-Rate Checking Account (via the E\*TRADE platform).

Residential mortgage loans/home equity lines of credit are offered by Morgan Stanley Private Bank, National Association, an affiliate of Morgan Stanley Smith Barney LLC. With the exception of the pledged-asset feature, an investment relationship with Morgan Stanley Smith Barney LLC does not have to be established or maintained to obtain the residential mortgage products offered by Morgan Stanley Private Bank, National Association. All residential mortgage loans/home equity lines of credit are subject to the underwriting standards and independent approval of Morgan Stanley Private Bank, National Association. Rates, terms- and programs are subject to change without notice. Residential mortgage loans/home equity lines of credit may not be available in all states; not available in Guam, Puerto Rico and the U.S. Virgin Islands. Other restrictions may apply. The information contained herein should not be construed as a commitment to lend. Morgan Stanley Private Bank, National Association is an Equal Housing Lender and Member FDIC that is primarily regulated by the Office of the Comptroller of the Currency. Nationwide Mortgage Licensing System Unique Identifier #663185. **The proceeds from a residential mortgage loan (including draws and advances from a home equity line of credit) are not permitted to be used to purchase, trade, or carry eligible margin stock; repay margin debt that was used to purchase, trade, or carry margin stock; or to make payments on any amounts owed under the note, loan agreement, or loan security agreement; and cannot be deposited into a Morgan Stanley Smith Barney LLC or other brokerage account.**

Morgan Stanley Smith Barney LLC is a registered broker/dealer, 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**

