

Morgan Stanley: Essentials and Extras That Make a Difference

We support you and your family at every point along your work-life journey, offering some of the most attractive and comprehensive employee benefits and perks in the industry. Below are just a few that make Morgan Stanley an ideal place to build your career.

WORKING AT MORGAN STANLEY: OUR BENEFITS & PERKS



CAREER

At Morgan Stanley, our employees are our strongest asset, and we recognize their value. Join our team and you'll find wide-ranging mentorships and management

• Tuition and licensing reimbursement, plus discounts on graduate-school test prep (GREs, GMATs, LSATs, etc.)

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- Online courses from industry leaders and access to the *Harvard Business Review*
- 10,000+ LinkedIn Learning educational videos on business and career-related topics
- Employee networking groups that promote diversity and career development



HEALTH AND WELLNESS

We offer a range of high-quality health care options, including medical, vision, dental and prescription drug coverage, along with Flexible Spending and Health Savings Accounts. We also care deeply about your physical, mental and emotional wellbeing and provide additional high-value programs, many at no cost, to you and your family:

- Medical second opinions for you and your extended family, including your adult children, parents, grandparents and in-laws
- Benefits advocates who can help you find quality doctors, schedule appointments, handle billing and claims issues and coordinate complex medical situations for you and your extended family
- 16 free, confidential sessions per year with a therapist or mental health coach for you and your dependents
- Free access to Headspace, the leading mindfulness and meditation app
- Benefits coverage and personalized support for serious and/or chronic medical conditions, such as cancer and diabetes

• Discounted memberships at thousands of gyms nationwide and fitness classes at SoulCycle, CorePower Yoga and lots more

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FINANCES

401(k) retirement savings and 529 plans with a company match, IRAs? Check, check and check. You'll also find a variety of ways to save money, invest and protect your assets at Morgan Stanley:

- Student loan refinancing for you, your family and friends
- Full portfolio of investment products and services
- Employee offers on cash management, securities-based loans and home financing solutions with options to match each stage of your life
- Financial wellness resources
- Affordable access to legal services for employees and their parents, including wills and trusts; real estate; elder law; family, small claims or family court; adoption and surrogacy; and immigration
- Salary continuation if you're unable to work because of illness and injury
- Insurance plans: life, accident, auto, homeowners and renters, group personal excess liability (umbrella), critical illness, hospital, identity theft, and even pet insurance, along with discounts on human medications your pets may take



FAMILY

Family matters at Morgan Stanley. Whether you're welcoming a new addition, watching your children grow or caring for aging parents, there's support:

- Generous paid parental leave (16 weeks for primary caregivers; 4 weeks for secondary caregivers) - plus lactation rooms, breast-milk shipping and a silver baby spoon engraved with your child's name
- Dependent day care flexible spending accounts to help defray the cost of preschool, before- or after-school programs, child care and summer camp
- Financial assistance for adoption and surrogacy
- Coverage for fertility treatments, including IVF and egg freezing, and 12 months of storage
- Discounts on and help finding childcare, preschools, tutors, learning pod instructors and summer camp
- Free college admissions support program, including the review of your child's application by former admissions and financial aid counselors
- Eldercare planning services
- Resources and counseling for children, including those with special needs or development challenges
- Prescription drug discounts for family and friends without insurance



VALUES

At Morgan Stanley, we make it clear what we stand for and make it easy for our employees to support the core beliefs that define us as a firm. Here's what we offer:

- Opportunities to support the charities that matter to you through our employee volunteer programs
- Corporate match for charitable donations
- A commitment to sustainability and diversity, through both our work practices and our investing principles



EXTRAS

We haven't forgotten about the fun stuff. As a Morgan Stanley employee, you'll enjoy hundreds of perks:

- Deals on a range of consumer products and services, from cars to computers, electronics and cell phone plans to clothing, travel and much more
- Free admissions to some 50 leading museums, as well as discounted movie, theater, sports and amusement park tickets



IF YOU'RE INTERESTED IN JOINING MORGAN STANLEY

PURSUE ONE OF OUR PROGRAMS FOR UNDERGRADUATE OR GRADUATE STUDENTS

EXPLORE OUR CURRENT OPENINGS FOR EXPERIENCED PROFESSIONALS

The resources listed here are subject to change. Additionally, they are principally for employees in the U.S. Resources in other regions may vary. Some tuition reimbursements may be subject to applicable income taxes.

Any inconsistency between this communication and the terms of an official plan document will be governed by the plan document. Morgan Stanley and its benefit plans are not responsible for any data errors or processing delays. The plan administrator may correct any errors at any time.

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