

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.

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.

Build Your Financial Plan With Us

At a Special Rate for NAR Members

Financial Planning is available on a one-time or annual basis – it’s up to you!

Email msnarfinwell@morganstanley.com and mention code “NAR” to begin the Financial Planning process with Morgan Stanley.

One-Time Financial Consultation	Annual Financial Planning	Enhanced Annual Financial Planning
Access to one-time goals-based financial planning consultation	Complete financial plan, delivered annually	Comprehensive financial plan, delivered annually, with multiple meetings per year
Ability to engage in full planning relationship, if you choose	Access to dedicated financial advisor	Access to dedicated financial advisor and additional planning specialists, as needed
Includes:	Includes:	Includes:
<ul style="list-style-type: none"> • Net Worth Statement • Asset Allocation • Financial Roadmap • Feedback on Current Strategy 	<ul style="list-style-type: none"> • Net Worth Statement • Spending Analysis • Asset Allocation • Tax Efficient Investing Strategy • Education Funding Strategy • Retirement Planning 	<ul style="list-style-type: none"> • Net Worth Statement • Spending Analysis • Asset Allocation • Tax Efficient Investing Strategy • Education Funding Strategy • Retirement Planning • Estate Strategies • Wealth Planning
\$300 (normally \$1000)	\$1,000 (normally \$2,500)	\$2,500 (normally \$5,000)

Morgan Stanley Smith Barney LLC offers a wide array of brokerage and advisory services to its clients, each of which may create a different type of relationship with different obligations to you. Please visit us at <http://www.morganstanleyindividual.com> or consult with your Financial Advisor to understand these differences.

Morgan Stanley Smith Barney LLC (“Morgan Stanley”), its affiliates and Morgan Stanley Financial Advisors or Private Wealth Advisors do not provide tax or legal advice. Individuals should consult their tax advisor for matters involving taxation and tax planning and their attorney for matters involving trusts, estate planning, charitable giving, philanthropic planning or other legal matters.

Asset Allocation does not assure a profit or protect against loss in declining financial markets.

When Morgan Stanley Smith Barney LLC, its affiliates and Morgan Stanley Financial Advisors and Private Wealth Advisors (collectively, “Morgan Stanley”) provide “investment advice” regarding a retirement or welfare benefit plan account, an individual retirement account or a Coverdell education savings account (“Retirement Account”), Morgan Stanley is a “fiduciary” as those terms are defined under the Employee Retirement Income Security Act of 1974, as amended (“ERISA”), and/or the Internal Revenue Code of 1986 (the “Code”), as applicable. When Morgan Stanley provides investment education, takes orders on an unsolicited basis or otherwise does not provide “investment advice”, Morgan Stanley will not be considered a “fiduciary” under ERISA and/or the Code. For more information regarding Morgan Stanley’s role with respect to a Retirement Account, please visit www.morganstanley.com/disclosures/dol. Tax laws are complex and subject to change. Morgan Stanley does not provide tax or legal advice. Individuals are encouraged to consult their tax and legal advisors (a) before establishing a Retirement Account, and (b) regarding any potential tax, ERISA and related consequences of any investments or other transactions made with respect to a Retirement Account.

Morgan Stanley Smith Barney LLC. Member SIPC.