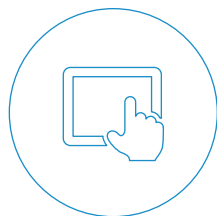


Morgan Stanley Financial Wellness Program: **Program Overview**

No matter where you are in life—just starting your career, approaching retirement, or somewhere in between—the Morgan Stanley Financial Wellness Program can help empower you to achieve your financial goals. The Morgan Stanley Financial Wellness Program is designed to help you feel less stressed, more confident and more in control of your financial future.

The Benefits of Financial Wellness

The goal of this kind of program is to help you move from a state of financial stress to a state of financial confidence. By providing you with access to educational tools, resources and professionals, the Morgan Stanley Financial Wellness Program can help you get started on the path to financial well-being today.

**DIGITAL EDUCATION PORTAL**

Measure and improve your financial well-being by exploring a range of topics, recommended based on your individual needs. The portal is designed to empower you with the information to make better financial decisions.

**FINANCIAL EDUCATION**

Deepen your financial knowledge through live and recorded sessions on essential money topics, delivered by financial professionals.

**FINANCIAL QUESTIONS**

If you have questions specific to your financial situation, please contact [The Okby Group](#).

**STUDENT LOAN REFINANCING**

Compare prequalified student loan refinancing rates from up to 10 lenders without affecting your credit score. Refinancing options are provided by *Credible*, an online marketplace that provides borrowers with competitive, personalized offers from multiple lenders in real time.



Visit the Saratoga Hospital Financial Wellness digital portal at <https://financialwellness.morganstanley.com/saratogahospital> to get started today on the path to financial wellbeing.

Disclosures

Certain content on Morgan Stanley Financial Wellness Portal including, but not limited to, calculators is being provided to Morgan Stanley Smith Barney LLC ("Morgan Stanley") pursuant to an agreement with Financial Fitness Group ("FFG"). That content and materials on the Portal have been prepared for educational purposes only and do not constitute either a recommendation or a solicitation by Morgan Stanley and its employees to purchase or sell any investment or strategy. The calculators are hypothetical and are for illustrative and informational purposes only and do not represent the return on any investment. Actual results may vary. Morgan Stanley 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. Clients should consult with their Financial Advisor to understand these differences.

The products or services referenced herein are provided by My Secure Advantage and Credible.com ("the Service Providers"), unaffiliated parties. Neither Morgan Stanley nor its affiliates are the provider of such products or services and will not have any input or responsibility concerning an individual's eligibility for, or the terms and conditions associated with, these products or services. Neither Morgan Stanley nor its affiliates shall be responsible for content of any advice, guidance or services provided by the Service Providers. Morgan Stanley or its affiliates may participate in transactions on a basis separate from the Service Providers. Morgan Stanley or its affiliates may receive compensation in connection with referrals made to the Service Providers. Any review of the Service Providers performed by Morgan Stanley was based on information from sources that we believe are reliable but we cannot guarantee its accuracy or completeness. This referral should in no way be considered to be a solicitation by the Firm for business on behalf of the Service Providers. The Firm makes no representation regarding the appropriateness or otherwise of the products or services provided the Service Providers. There may be additional service providers for comparative purposes. If you choose to contact the Service Providers, do thorough due diligence, and make your own independent decision.

The Morgan Stanley routinely enters into a variety of business relationships for which either the Firm receives compensation or pays for services, and such business relationships may include the named Service Providers, its employees or agents, or companies affiliated with the Service Providers. Financial Coaching, provided by My Secure Advantage, in partnership with Morgan Stanley Financial Wellness is for informational and educational purposes only. It does not provide individually tailored investment advice and has been prepared without regard to the individual financial circumstances and objectives of persons who receive it. Morgan Stanley recommends that investors independently evaluate particular investments and strategies, and encourages investors to seek the advice of a Morgan Stanley Financial Advisor for related questions. The appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives. The views, opinions, guidance or advice provided by My Secure Advantage and/or their financial coaches (who are not Morgan Stanley employees) are solely those of their own, and do not necessarily reflect those of Morgan Stanley or its affiliates. Morgan Stanley Smith Barney LLC, 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 trust and estate planning, charitable giving, philanthropic planning and other legal matters.

© 2020 Morgan Stanley Smith Barney LLC. Member SIPC.

CRC 2942527 (3/20)

MORGAN STANLEY | 2020