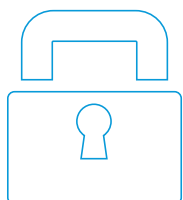


Morgan Stanley

# Morgan Stanley Premier Protection Provided by Experian®

Morgan Stanley Premier Protection is a complimentary benefit available to clients as part of the Premier Cash Management program which recognizes and rewards you for consistently using the firm's cash management solutions such as direct deposit, check writing, debit cards, online bill payment and more.



Premier Protection is designed to help clients gain peace of mind with a variety of features, provided at no additional cost, through our partnership with Experian—a leader in identity theft protection.

To enjoy Premier Protection, clients will need to self enroll<sup>1</sup> after they qualify for the Premier Cash Management program, as enrollment is not automatic. To enroll, visit [www.morganstanley.com/premierprotection](http://www.morganstanley.com/premierprotection) or log in to Morgan Stanley Online. The following information will be required in order to enroll: Social Security Number (SSN), date of birth, address and email address. You will also be required to answer a few authentication questions from your credit report.

## PREMIER PROTECTION BENEFITS\*

### BENEFIT

### HOW IT HELPS YOU

#### CREDIT REPORTS, SCORES AND OTHER INFORMATION

<b>Monthly Experian Summary</b> (based upon Experian® Credit reports)	Provides an at-a-glance compilation of your credit activity that makes it easy to check your overall credit health in a way that's quick and simple to understand.
<b>Monthly 3-Bureau Credit Report</b>	You can access (via the Premier Protection site) an updated Experian®, Equifax® and TransUnion® (3-Bureau) credit report once per month beginning the first of every month.
<b>Monthly Credit Score Updates</b>	Automatically receive monthly updates (via Premier Protection site) on your Experian VantageScore 3.0 score <sup>2</sup> (indication of your credit risk level). Additionally, a VantageScore 3.0 for each of the three bureaus is updated whenever you update your 3-Bureau credit report including positive and negative score factors, if available.
<b>Score Trending</b> (based on Experian® VantageScore 3.0)	Tracks your credit score trends over time, beginning at the start of your membership.
<b>Score Planner</b> (based on Experian® VantageScore 3.0)	Online analytical tool that allows you to perform an online analysis of how certain actions may impact your Experian VantageScore 3.0.

<sup>1</sup> Financial Advisors/Private Wealth Advisors cannot enroll in Premier Protection on behalf of clients at this time.

<sup>2</sup> Your VantageScore 3.0 indicates your credit risk level and is not used by all lenders, so don't be surprised if your lender uses a score that's different from your VantageScore 3.0.

**BENEFIT****HOW IT HELPS YOU****MONITORING SUPPORT AND INSURANCE**

<b>Child Secure®</b>	Helps you protect your children from identity theft by providing monthly monitoring. You will receive email alerts if an Experian® credit report is detected for any registered child under the age of 18 (for up to five children).
<b>Fraud Resolution Services (FRS)</b>	U.S.-based Experian® Fraud Resolution Specialists (FRS) are assigned to you to help resolve instances of identity theft during your membership. FRS assists clients with immediate placement of fraud alerts (3-Bureau), Experian credit file freezes and advice on next steps. FRS will assist with nearly all types of fraud, such as new account fraud disputes, noncredit support, lost or stolen wallet account takeover, general questions, merged credit files, data breach scams and fraud checks.
<b>Identity Theft Insurance</b>	Up to \$1 Million identity theft insurance in the event you become a victim of identity theft. This insurance may provide coverage for certain costs, such as electronic funds transfers, lost wages and legal and private investigator fees.
<b>Internet Surveillance</b>	Monitoring and alerts (via your email address on file) provided to you if your Social Security Number (SSN) and your Credit/Debit Cards numbers (that you have added on the Premier Protection site) are being sold or traded online.
<b>Lost Wallet/Card Replacement</b>	A storage mechanism where your credit, debit and medical card numbers are stored for safekeeping. Fraud Resolution Specialists (FRS) are available to assist with canceling and replacing any registered cards in the event of lost or stolen wallets/purse. Credit cards that are reported to any of the 3-Bureau credit reports are automatically included and do not need to be registered separately.

**KEEPING YOU UP TO DATE**

<b>3-Bureau Daily Credit Monitoring</b>	Daily monitoring of your Experian®, Equifax® and TransUnion® (3-Bureau) activity with alerts (via email address on file) for key changes such as new inquiries, adverse events, new accounts, public records and new/changed addresses.
<b>Dormant Account Alerts</b>	Alerts you (via email address on file) of previously inactive/dormant credit lines that show activity after a minimum of six months dormancy.
<b>Identity Alerts</b>	Real-time identity monitoring and alerts you (via email address on file) when certain activity using your personal information occurs, such as new applications or identity validations.
<b>National Change of Address Alerts</b>	Alerts are provided to you (via email address on file) if there is a change to your registered mailing addresses with the U.S. Postal Service.
<b>Score Alerts</b>	Notifications sent to you (via email address on file) if your Experian VantageScore 3.0 goes up or down, changes score rank, or reaches a particular target value set by you.

**LEARNING MORE ABOUT YOUR CREDIT**

<b>Credit Education Quiz</b>	Access to articles, frequently asked questions, glossary of terms and financial calculators as well as a quiz to help test your credit knowledge.
<b>Identity Resource Center</b>	Articles and tips on identity theft prevention, links to stop junk mail, ability to set a fraud alert and online dispute process.
<b>Identity Theft Risk Assessment</b>	Short questionnaire that provides you with your risk potential for identity theft.

Experienced management, supervisory staff and tenured Customer Service Representatives are available at Experian to assist Premier Protection clients with all customer service calls. Call Customer Care at 866-926-9807 for any questions related to signing up for the benefits, including enrollment issues, general servicing issues, fraud resolution, password reset and Premier Protection account login.

To enroll, go to [www.morganstanley.com/premierprotection](http://www.morganstanley.com/premierprotection) or log in to Morgan Stanley Online.

**To learn more about Premier Cash Management, contact your Financial Advisor or Private Wealth Advisor.**

**\* Upon enrollment, you are required to read the complete summary of benefits for the details and limitations of your coverage.**

Premier Cash Management is an incentive program that recognizes and rewards clients for choosing Morgan Stanley for their everyday cash management needs. Clients must meet certain criteria in order to qualify for the Premier Cash Management program, and Morgan Stanley Smith Barney LLC reserves the right to change or terminate the program at any time and without notice. Where appropriate, Morgan Stanley Smith Barney LLC has entered into arrangements with affiliated and nonaffiliated parties to assist in offering certain products and services related to Premier Cash Management. Please refer to the Premier Cash Management Terms and Conditions for further details.

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**