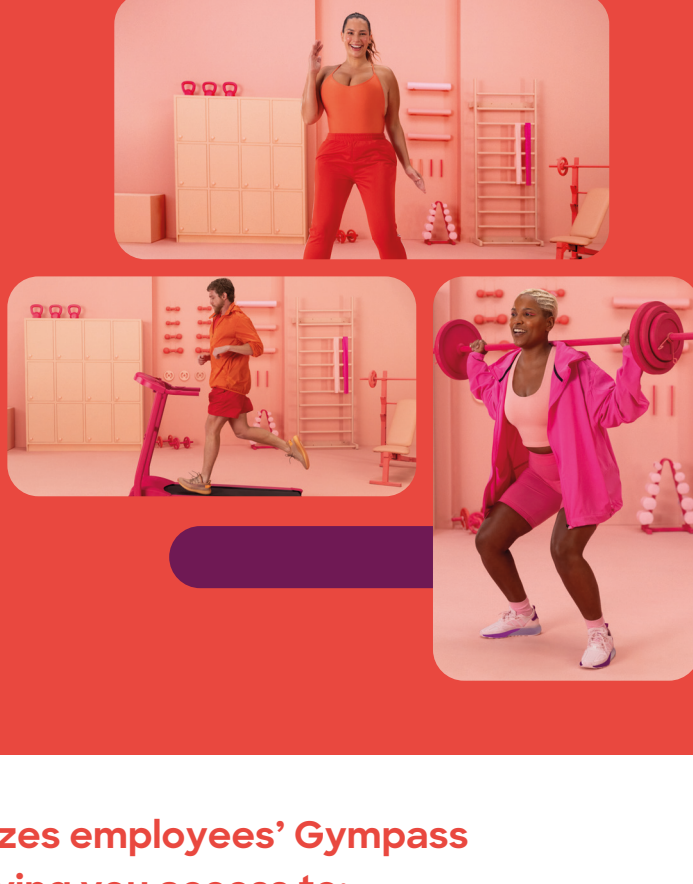


Investing in Your Wellbeing

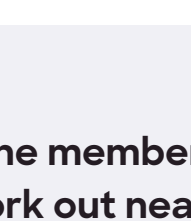
One membership, countless ways to be fit



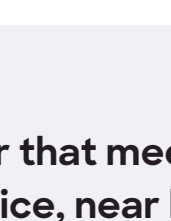
Morgan Stanley subsidizes employees' Gympass memberships, giving you access to:



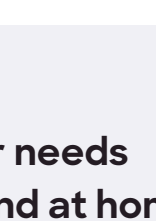
Gyms and studios



1-on-1 virtual personal training



Live-streamed classes



Apps and on-demand fitness content

Enroll in the membership tier that meets your needs so you can work out near the office, near home and at home.

Morgan Stanley pays 50% of your fees – up to \$50 a month (or \$600 a year).*

Note: The employee rates below reflect the Firm subsidy.

Free Digital Plan You pay \$0 /month Your dependents each pay \$0 /month 5 wellbeing apps	Starter You pay \$5 /month Your dependents each pay \$10 /month Available Gyms 1,632 + 30 apps	Basic You pay \$12 /month Your dependents each pay \$25 /month Available Gyms 2,828 + 30 apps	Bronze You pay \$22 /month Your dependents each pay \$45 /month Available Gyms 3,873 + 30 apps + 2 virtual personal training sessions per month
Silver You pay \$40 /month Your dependents each pay \$80 /month Available Gyms 6,107 + 30 apps + 4 virtual personal training sessions per month	Gold You pay \$90 /month Your dependents each pay \$140 /month Available Gyms 9,055 + 30 apps + 4 virtual personal training sessions per month + 2 Diamond partner classes per month	Platinum You pay \$150 /month Your dependents each pay \$200 /month Available Gyms 10,032 + 30 apps + 8 virtual personal training sessions per month + 2 Diamond partner classes per week	Diamond You pay \$200 /month Your dependents each pay \$250 /month Available Gyms 10,180 + 30 apps + 8 virtual personal training sessions per month

No initiation fees. No cancellation fees. No strings attached.

When you become a member, you may invite your dependents to start a Gympass membership of their own.

Dependents are not eligible to receive a subsidy from Morgan Stanley.

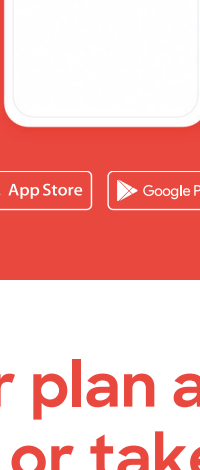
*NOTE: The Firm's fitness subsidy with Gympass is a taxable benefit, and employees using the benefit will see imputed income on their paycheck stubs on a monthly basis.

Register to see the gyms and studios near you

1. Download the Gympass app to your phone or visit our website at gympass.com

2. Create an account by selecting **Morgan Stanley - US** as your company and using your Morgan Stanley email address

3. Explore your fitness options by membership tier

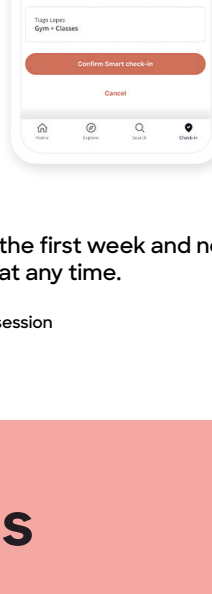
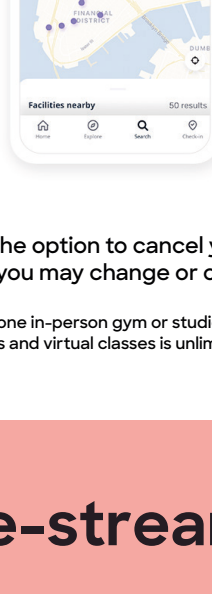
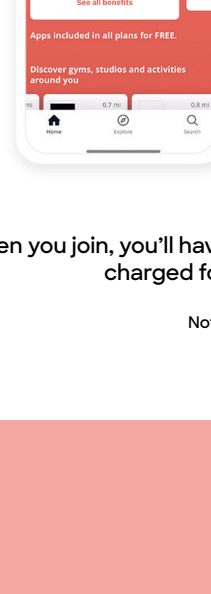


Pick your plan and go to the gym or take a class

1. Log on to the Gympass app or website, add the plan you want to your basket and enter a payment method
(Note: The Free plan requires a payment method. See www.gympass.com for details.)

2. Search for a gym or activity near you in your plan and book your visit/class

3. When you arrive at the gym, open the Gympass app and click **Check-In**. Find your gym on the list, select the workout you want and click **Confirm**



When you join, you'll have a free 7-day trial, with the option to cancel your membership within the first week and not be charged for that month. After that, you may change or cancel your membership at any time.

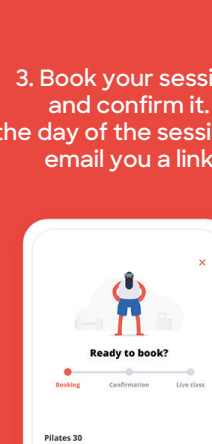
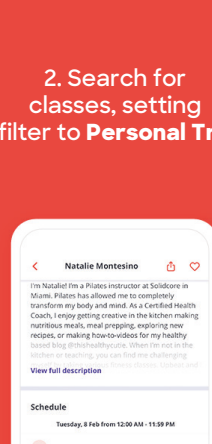
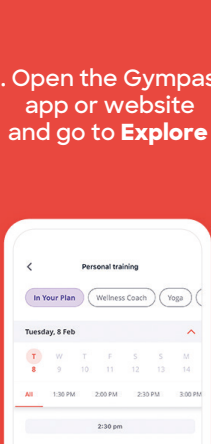
Note: Each day, you may check-in to one in-person gym or studio, live class, or personal training session (use of the Gympass apps and virtual classes is unlimited throughout the day).

Join a live-streamed class

1. Open the Gympass app or website and go to **Explore**

2. Check out the classes on the schedule and click **Book**

3. Click **Confirm Booking**. You'll receive a link by email to join the class

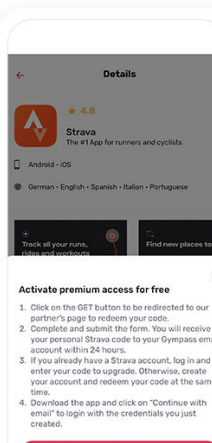
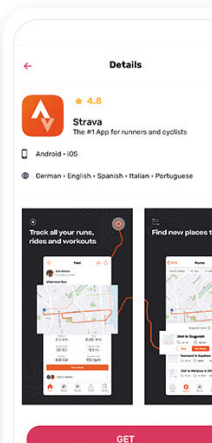
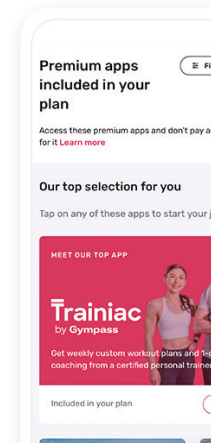


Book a virtual personal training session

1. Open the Gympass app or website and go to **Explore**

2. Search for classes, setting the filter to **Personal Training**

3. Book your session and confirm it. On the day of the session, we'll email you a link

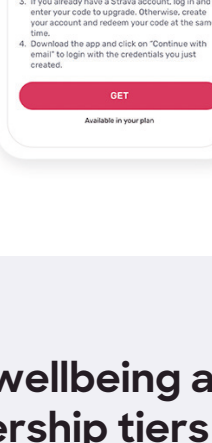
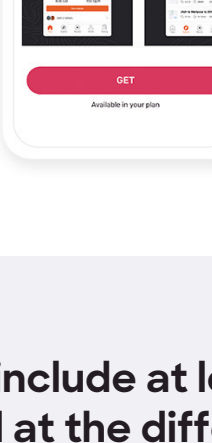
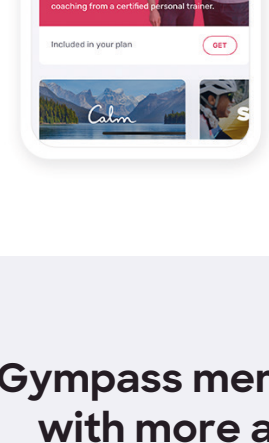


Access partner wellbeing apps

1. Open the Gympass app or our website and navigate to apps included in your plan

2. Check out the list of partner apps

3. Choose an app, read the instructions, and click **activate**

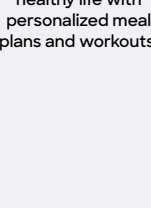


All Gympass memberships include at least these 5 wellbeing apps, with more apps added at the different membership tiers



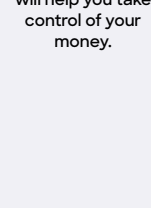
Neou

A library of live classes and thousands of pre-recorded workouts sessions to choose from, including classes for kids.



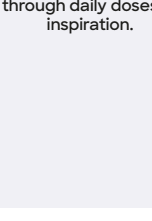
Nootric

An app with real nutritionists, who will help you to lose weight and live a healthy life with personalized meal plans and workouts.



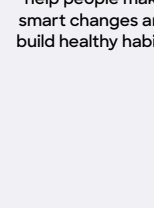
Mobills

A budget planning app that allows you to create a custom monthly budget that will help you take control of your money.



Meditopia

Motivation, health and well-being with power of mindfulness and meditation through daily doses of inspiration.



Fabulous

A daily planner and self-care habit tracking app that uses behavioral science to help people make small changes and build healthy habits.

Gympass: FAQ

GETTING STARTED

What does Gympass offer members?

• **The Gympass Network:** Gympass has the world's largest network of gyms, studios, and facilities that our members may use with one membership.
 • **Gympass Partner Apps:** In the same way that Gympass gives members access to a network of gyms and studios, your membership includes a network of on-demand apps on your smartphone. These apps help you with your overall wellbeing: from developing a nutrition plan to working out to meditating.
 • **Live-Streamed Classes:** Gyms and studios in the Gympass network host live classes on the Gympass app for members who want to work out at home or can't make it to a gym or studio.
 • **Virtual Personal Training:**
 • **Gympass App Personal Trainers:** Members in the Bronze Gympass membership or above may book 1-on-1 sessions with certified personal trainers. Sessions include bodybuilding, HIIT, bootcamp, yoga, Pilates, and much more. You'll check in on the app and receive a link to join a virtual video session with your trainer. The number of monthly training sessions depends on your plan – ranging from 2 to 8 sessions per month.
 • **Trainiac App:** The Silver plans and above also offers personal training through our partner app, Trainiac. Trainiac pairs members with a specific, highly qualified personal trainer who develops tailored fitness plans to meet your individual goals. You will download the Trainiac app as you would any other wellness app partner offered by Gympass. Once you answer a series of intake questions about your goals, you will choose a personal trainer who will send you weekly workouts and support you alongside your plan. Your trainer will be available via chat or planned calls, but your trainer will not be training you live. They are there to create a personalized plan and support you along your journey.

What makes Gympass unique?

Gympass offers you countless ways to work out near the office, near home or at home. From in-person gyms and studios to live classes and wellbeing apps, wellness has never been more accessible. You are allotted one check-in per day to use at any gym, studio or live class within your plan. Gympass is only available to users whose employer partners with the program. Gympass doesn't charge any initiation or cancellation fees. You can upgrade, downgrade, or pause your plan at any time, with no long-term commitment. Gympass also offers many different membership tiers for you to choose from based on your budget, fitness goals and interests.

How do I sign up for Gympass?

Download the Gympass app, or visit gympass.com/us and register – entering your Morgan Stanley email address and creating a password. Explore the different plans and facilities within our network before choosing a plan.

May I dependents join Gympass?

Yes. Once you activate the Starter plan or above, you will see a button in the app or on the website to refer dependents*. Complete the form with their information, and we will email them to invite them to get started. Each of your dependents will choose their own plan at standard Gympass rates and complete their purchase (dependents are not eligible for the Morgan Stanley subsidy). Dependents are not eligible for a 7-day free trial. They do not have to choose the same plan you have. You will need to pay for your dependents; however, there is an option to enter different credit cards. Plan prices are per person. *A dependent is defined as your spouse, domestic partner or child of any age.

MEMBERSHIP PLANS

How do I choose my plan?

Review the fitness facilities in each tier and add the plan you want to your basket to start your free 7-day trial. Proceed to the checkout and enter a credit card. Note that even though free digital plan requires you enter payment information although you won't be charged unless you upgrade to a paid plan. Once you enter a payment option and start your plan, you may use Gympass.

May I change my plan?

Yes. You may change your plan at any time by logging into "My Account" and selecting "Plan Management". If you upgrade your plan, the upgrade will happen immediately and you will be charged on a prorated basis. If you downgrade your plan, your active plan will continue through the end of the monthly billing cycle and your next bill will reflect the lower fee. You are able to downgrade your plan through the app once every six months. If you need to downgrade more than once in the six month period, you can reach out to mshelp@gympass.com to further assist you.

What is the plan cancellation policy? Is there a charge?

You may cancel your plan or participation at any time, at no charge. Log in to your account and go to "Plan Management" to see other plan options. Your membership and access to fitness facilities will continue until the end of your current billing cycle. Monthly billing will end once you have confirmed the cancellation. Plans renew monthly (and vary by individual), with no restrictions to term or contract length.

Are there any restrictions to the Gympass benefit?

You have 1 check-in each day at an in-person gym or studio, live class, or personal training session – and unlimited use of the Gympass apps. Additionally, depending on the plan you select, you may take a prescribed number of premium classes.

What is included in the free Digital plan?

With the Free Digital plan, enjoy 3 live classes each week with our fitness partners and 5 partner apps that you can download and use.

GYM, STUDIO, & APP PARTNERS

How do I find which gyms/studios are in my area before signing up?

Downloading and creating a Gympass account is free when you use your Morgan Stanley email address. You can then view all the facilities and pricing from the app before purchasing a plan.

My favorite gym/studio isn't part of the Gympass network, may I add it?

We take (and love) referrals. Our Gym Partnerships team is constantly working to expand our network. To submit a referral, log on to your Gympass account on the app or website, click your account profile and scroll down until you see "Refer a facility". Share any information you have about the gym or studio and we'll update you if it is added to the Gympass network.

How quickly will my referred facility be included in the Gympass network?

Your request will be sent to the Gympass Partnership team and you will receive an email if the facility has joined the Gympass network. Network additions vary from gym to gym. There are no guarantees that a gym will be added to our network, but we will do our best.

Which gyms/studios are classified as "premium classes"?

• Barry's Bootcamp
 • BoxUnion
 • Epic-Hybrid-Training
 • Exhale
 • Flagship Athletic Performance
 • Grit Bxng
 • Reach-Stretch Studios
 • SoulCycle
 • The Bar Method
 • The Studio PDR
 • WundaBar Pilates

Depending on how often you want to attend premium classes, you may choose the plan that works best for you. Premium classes are included in the following plans:

• Gold Plan: 2 premium classes each month
 • Platinum Plan: 2 premium classes each week
 • Diamond Plan: Unlimited premium classes

Is there a list of Gympass' wellbeing partner apps?

Once you create your Gympass account (and before you pay for a plan), you will be able to view every Gympass offers. Log in to the Gympass app, click the Explore tab, then Apps to see our apps, gyms and studios that you can use once you enroll in a plan. Make sure to look at the wellbeing partner app's specific page for instructions on how to access the app.

USING GYMPASS

How do I book a class at an in-person facility?

Visit the fitness facility's page on the Gympass app or website, and follow the instructions for that facility. Many facilities let you book classes right through the app; others may require you to call or email the gym or studio. Note: You may visit an in-person facility only once a day.

How do I book a virtual personal training session or virtual class?

Virtual personal training sessions can be booked right on the Gympass app. Once you open the app, click on the explore tab and select personal and select live classes. There you will see the options of live classes offered from various partners. Click on 'Confirm your booking' once you have identified the class you would like to take and you will receive a link via email to join the live class.

How do I use Gympass' wellbeing partner apps?

Click the Explore tab, then Apps to see the apps that you can use included in your plan. Click the app you're interested in to read more and click "Activate" when you're ready to start using it! You will be directed to the wellbeing partner app's specific page for instructions on how to access the app.

OTHER

What if I already have a year-long membership/contract with a Gympass partner gym, studio or app?
 Gympass works with all of our fitness partners to provide the smoothest membership transfer process possible, but the process will vary from club to club on how they support the transfer from an annual/monthly membership to Gympass. Gympass is unable to grandfather in existing Gympass memberships, but please reach out someone at your current gym or studio to see how long you have left of your contract length and then reach out to a Gympass representative via the Help Center to discuss when it makes most sense to start your Gympass membership.

Why is there a sales tax charged to my Gympass membership?

We are obligated by law to collect sales tax from subscribers. Therefore, sales tax may apply to membership plan prices if required. Tax rates are set by state and local governments and vary by location. Due to local needs, these rates are subject to change. Tax rates will be based on the billing address provided by the primary account holder. If you do not update your billing address with Gympass, your sales tax rate will be based on the address of your company's headquarters.
 To view gym, studio, services and apps that come with Gympass, create your account (you won't be charged until you enroll in a plan) at Gympass.com

Need more help?

Chat with us: <https://help.gympass.com>
 Email us: mshelp@gympass.com
 Find more information:
promo.gympass.com/morgan-stanley