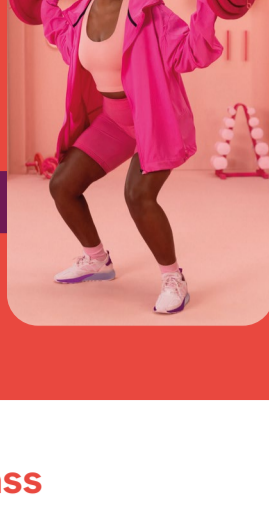
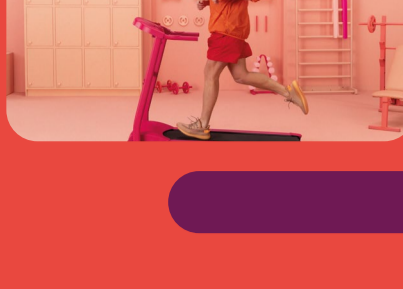


Investing in Your Wellbeing

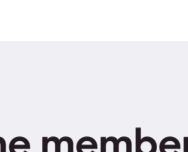
One membership, countless ways to be fit



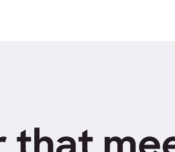
Morgan Stanley subsidizes employees' Gympass memberships, giving you access to:



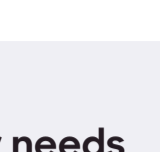
Gyms and studios



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 \$899.91 a month (or \$10,798.92 a year)*.

Note: The employee rates below reflect the Firm subsidy.

| | | | |
|--|--|--|---|
| <p>Free Digital Plan You pay \$0/month</p> <p>Your dependents each pay \$0/month</p> <p>5 wellbeing apps</p> | <p>Basic I You pay \$64.99/month</p> <p>Your dependents each pay \$129.90/month</p> <p>Available Gyms 400 + 24 apps</p> | <p>Basic II You pay \$119.99/month</p> <p>Your dependents each pay \$239.90/month</p> <p>Available Gyms 1,000 + 29 apps + 2 virtual personal training sessions per month</p> | <p>Silver You pay \$224.99/month</p> <p>Your dependents each pay \$449.90/month</p> <p>Available Gyms 1,700 + 33 apps + 4 virtual personal training sessions per month</p> |
| <p>Gold You pay \$399.99/month</p> <p>Your dependents each pay \$799.90/month</p> <p>Available Gyms 2,300 + 35 apps + 4 virtual personal training sessions per month</p> | <p>Gold + You pay \$549.99/month</p> <p>Your dependents each pay \$1,099.90/month</p> <p>Available Gyms 2,350 + 36 apps + 4 virtual personal training sessions per month</p> | <p>Platinum You pay \$749.99/month</p> <p>Your dependents each pay \$1,499.90/month</p> <p>Available Gyms 2,650 + 37 apps + 8 virtual personal training sessions per month</p> | <p>Black You pay \$899.99/month</p> <p>Your dependents each pay \$1,799.90/month</p> <p>Available Gyms 2,850 + 38 apps + 8 virtual personal training sessions per month</p> |

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

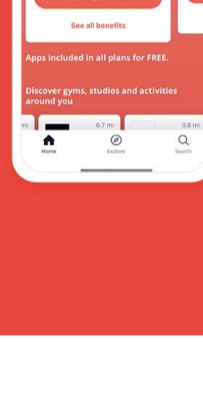
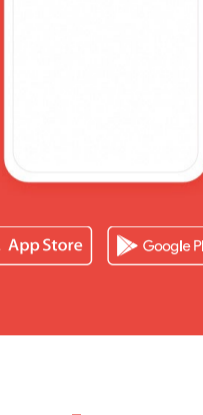
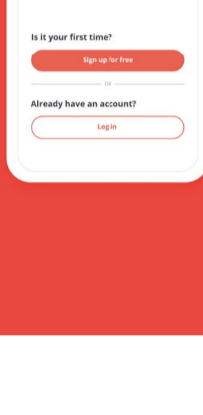
When you become a member, you may invite your dependents to start a Gympass membership of their own.

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

*Note: Morgan Stanley's program subsidy can be a taxable benefit depending on the country. If applicable, employees will be charged imputed income on their last paycheck of the calendar year (up to the value received, a maximum of \$600 USD).

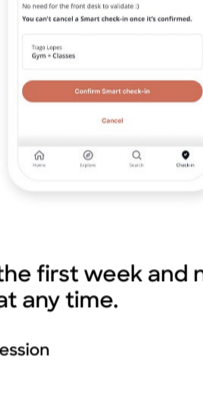
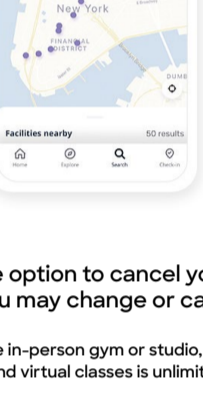
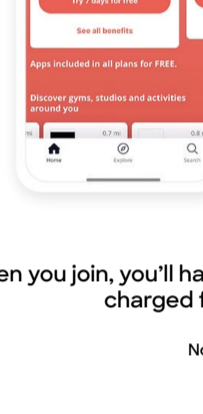
Register to see the gyms and studios near you

- Download the Gympass app to your phone or visit our website at gympass.com
- Create an account by selecting Morgan Stanley - US as your company and using your Morgan Stanley email address
- Explore your fitness options by membership tier



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

- Log on to the Gympass app or website, add the plan you want to your basket and enter a payment method (Note: This does not require a payment method, too - you won't be charged, though)
- Search for a gym or activity near you in your plan and book your visit/class
- 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

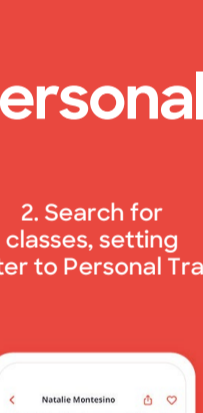
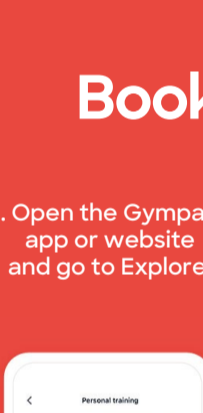


When you join, you'll have a free 7-day trial, with the option to cancel your membership within the first week and not be charged for that month. After that, you may change or cancel your membership at any time.

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

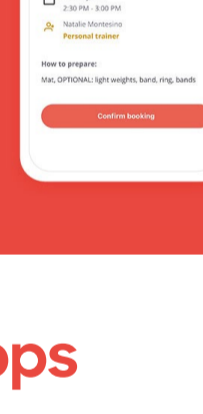
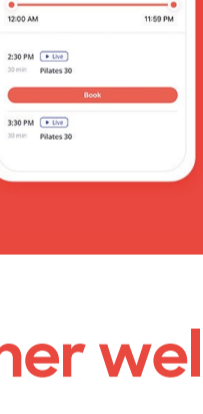
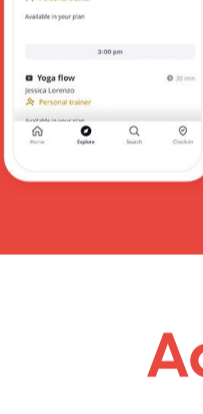
Join a live-streamed class

- Open the Gympass app or website and go to Explore
- Check out the classes on the schedule and click Book
- Click Confirm Booking. You'll receive a link by email to join the class



Book a virtual personal training session

- Open the Gympass app or website and go to Explore
- Search for classes, setting the filter to Personal Training
- Book your session and confirm it. On the day of the session, we'll email you a link



Access partner wellbeing apps

- Open the Gympass app or our website and navigate to apps included in your plan
- Check out the list of partner apps
- Choose an app, read the instructions, and click activate

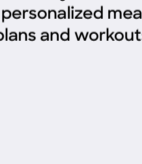


All Gympass memberships include at least these 5 wellbeing apps, with more apps added at the different membership tiers



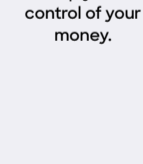
Neou

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.



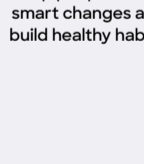
Mobills

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 smart 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.
 • **1:1 Virtual Personal Training:** Members in the Basic II 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.

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 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 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.

Is there a plan cancellation policy?
What is the 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 minimum 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?
 Yes. The free Digital plan, enjoy 3 live classes each week with our fitness partners and 5 partner apps that you can download and use.

SUBSIDY

How does the Morgan Stanley subsidy work? Gympass has various membership tiers, including a free virtual-only tier. You pick the option that's right for you based on price and the gyms and studios you want - and Morgan Stanley pays 50% of your membership, up to \$899.91 a month, or \$10,798.92 annually. The subsidy is already reflected in the price plans you see on the Gympass app or on desktop.

May I use the Firm subsidy at any gym?
 No. The subsidy may be used only at gyms and studios in Gympass' network. If your gym is not in-network, you can recommend it to Gympass for inclusion. Although there is no guarantee all gyms members recommend will be added, Gympass grows its network of gyms regularly.

May I use the subsidy to purchase at-home fitness equipment?
 No. Currently, the Firm does not subsidize at-home fitness equipment. Gympass offers free virtual and on-demand fitness options, which can be used at home, with or without equipment. Gympass does, however, have a partnership with Tempo where you can save 35% on Tempo Move and the Tempo Studio Starter Package. You can learn more here: promo.gympass.com/us/tempo.

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.

Is there a list of Gympass' wellbeing partner apps?
 Yes. Once you create your Gympass account (and before you pay for a plan), you will be able to view everything 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 live class?
 Every live class can be booked right on the Gympass app. Once you open the app, click on the explore tab 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 gym memberships, but please reach out to 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.

To view gyms, 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