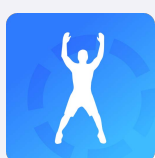


Investing in Your Wellbeing

A solution to stay fit whether you're at home or on the go.



With Gympass, you receive free access to these 5 wellbeing apps:



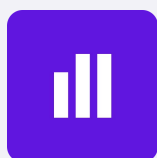
FizzUp

An award winning app for personalized workouts at home. Time effective sessions without equipment.



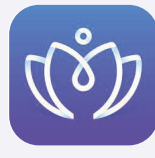
MyFitnessPal

The #1 food and nutrition tracker in the US. This all-in-one app is like having a nutrition coach, meal planner, and food diary.



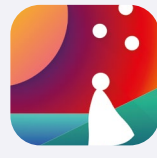
Mobills

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.

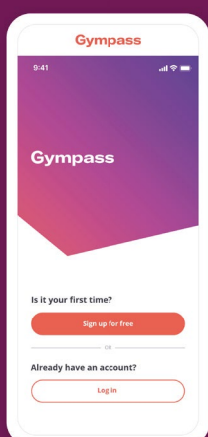


Fabulous

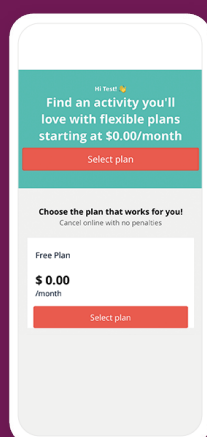
A daily planner and self-care habit tracking app that uses behavioral science to help people make smart changes and build healthy habits.

Get started now!

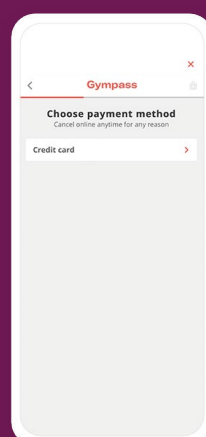
1. Download the app on your smartphone or go to our website



2. Create an account using your Morgan Stanley email address and choose the Free Plan

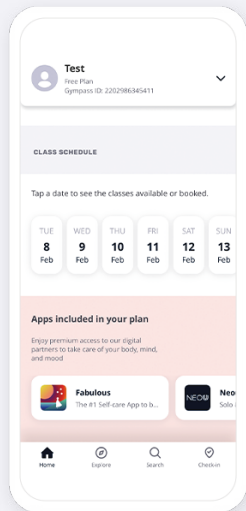


3. Select "Payroll Deduction" as your payment method to activate your plan. Please note, you will not be charged for your membership

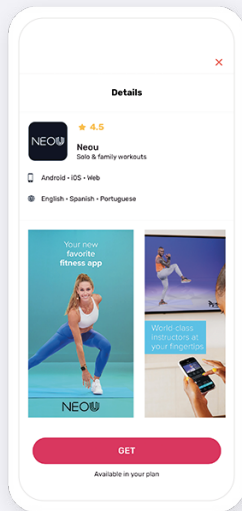


Access partner wellness apps

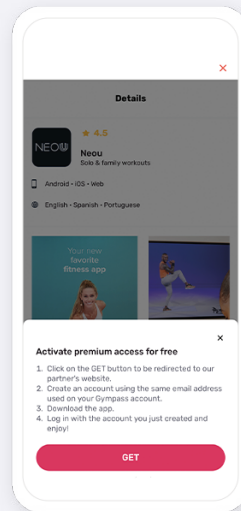
1. Open the Gympass app or go to our website and navigate to Apps included in your plan



2. Check out the list of partner apps available



3. Choose an app, read the instructions and click on the Get button



Gympass: FAQ

1. How do I sign up for Gympass?

Download the Gympass app, or visit gympass.com/us and register by entering your Morgan Stanley email address and creating a password.

2. What is included in my Gympass membership?

Your new Gympass membership includes five fitness and wellbeing apps: FizzUp, MyFitnessPal, Mobills, Meditopia, and Fabulous. Options include conditioning, barre, CrossFit, cycling, yoga and more, as well as fitness services like nutrition planning and meditation. There's no fee to join or use these resources.

3. How do I start my plan?

Review the Free Digital Plan and add to your basket. Proceed to checkout and select credit card. Please note that even for the Free Digital Plan, you will be required to enter in payment information although no charge will occur. Once you enter in your payment information, you will be able to start using your Gympass plan.

4. How do I find which wellness partner apps Gympass offers?

Once you create your free Gympass account, you will be able to view everything that Gympass has to offer. Simply log in to the Gympass app, click the 'Explore' tab, then 'Apps', and you will be able to see all of the different apps that you can utilize once you are an enrolled user. Make sure to look at the wellness partner app's specific page on Gympass to get instructions on how to access the app.

To sign up for Gympass, create an account (you won't be charged for your plan) at [Gympass.com](https://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-non