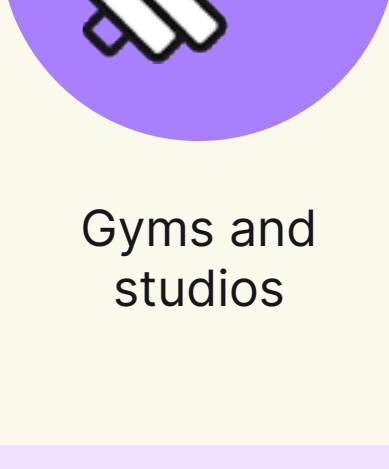


Investing in your Wellbeing

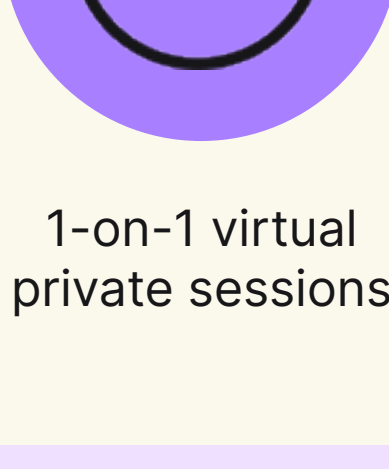
One membership,
countless ways to be fit



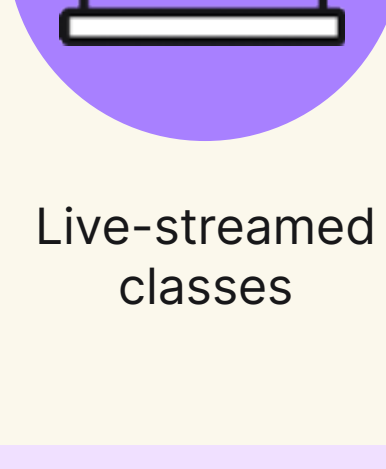
Morgan Stanley subsidizes employees' Wellhub memberships, giving you access to:



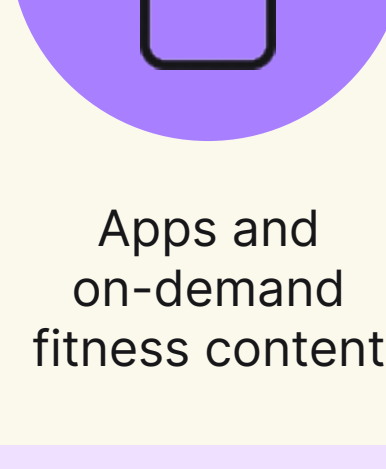
Gyms and
studios



1-on-1 virtual
private sessions



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.

<div><div>\$ 0.00/month</div><div>Your dependents each pay</div><div>\$ 0.00/month</div><div>10 Wellbeing apps</div></div>	<div><div>\$ 5.99/month</div><div>Your dependents each pay</div><div>\$ 11.99/month</div><div>Available Gyms</div><div>1,200+</div><div>+39 apps</div></div>	<div><div>\$ 12.50/month</div><div>Your dependents each pay</div><div>\$ 24.99/month</div><div>Available Gyms</div><div>3,200+</div><div>+39 apps</div></div>	<div><div>\$ 18.99/month</div><div>Your dependents each pay</div><div>\$ 37.99/month</div><div>Available Gyms</div><div>3,900+</div><div>+43 apps</div><div>+2 virtual private sessions per month</div></div>
<div><div>Bronze</div><div>You pay</div><div>\$ 29.99/month</div><div>Your dependents each pay</div><div>\$ 59.99/month</div><div>Available Gyms</div><div>5,200+</div><div>+44 apps</div><div>+2 virtual private sessions per month</div></div>	<div><div>Silver</div><div>You pay</div><div>\$ 49.99/month</div><div>Your dependents each pay</div><div>\$ 99.99/month</div><div>Available Gyms</div><div>8,200+</div><div>+46 apps</div><div>+4 virtual private sessions per month</div></div>	<div><div>Titanium</div><div>You pay</div><div>\$ 89.99/month</div><div>Your dependents each pay</div><div>\$ 139.99/month</div><div>Available Gyms</div><div>8,500+</div><div>+46 apps</div><div>+4 virtual private sessions per month</div><div>+ 2 premium classes per month</div></div>	<div><div>Gold</div><div>You pay</div><div>\$ 144.99/month</div><div>Your dependents each pay</div><div>\$ 194.99/month</div><div>Available Gyms</div><div>12,400+</div><div>+46 apps</div><div>+ 4 virtual private sessions per month</div><div>+ 4 premium classes per month</div></div>
<div><div>Platinum</div><div>You pay</div><div>\$ 214.99/month</div><div>Your dependents each pay</div><div>\$ 264.99/month</div><div>Available Gyms</div><div>13,400+</div><div>+46 apps</div><div>+ 8 virtual private sessions per month</div><div>+ 8 premium classes per month</div></div>	<div><div>Diamond</div><div>You pay</div><div>\$ 264.99/month</div><div>Your dependents each pay</div><div>\$ 314.99/month</div><div>Available Gyms</div><div>13,500+</div><div>+46 apps</div><div>+ 8 virtual private sessions per month</div><div>+ 16 premium classes per month</div></div>		

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

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

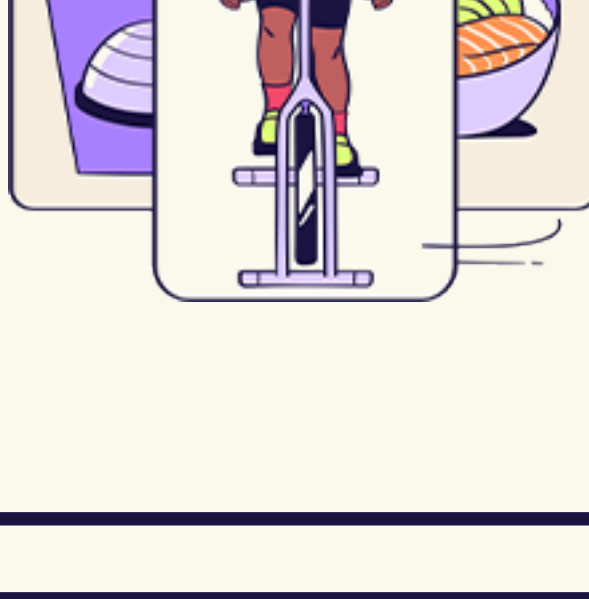
Dependents are not eligible to receive a subsidy from Morgan Stanley.

*NOTE: Morgan Stanley's program subsidy is a taxable benefit and employees will be charged imputed income on their last paycheck of the calendar year (up to the value received, a maximum of \$600).



How to sign up

- 1 Download the Wellhub app.
- 2 Click on "Sign up" to register and create your free account.



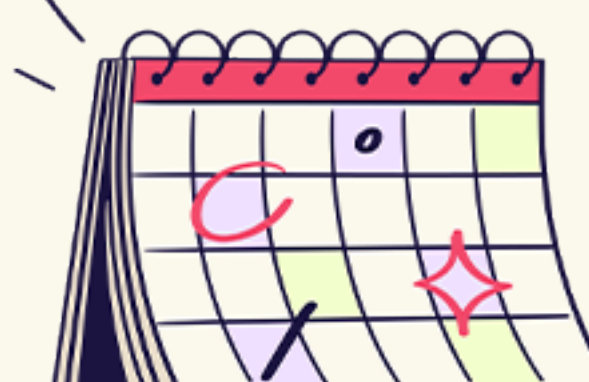
How to select a plan

- 1 Browse the different plans and pick the perfect one for you! Each plan is designed to accommodate a variety of preferences.
- 2 Once you confirm your payment information, your plan will be activated and you can start to use Wellhub immediately!



How to find the best gyms


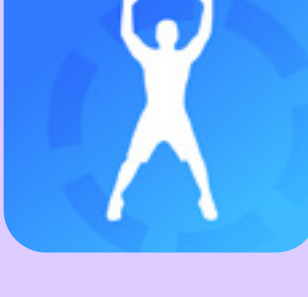








- 1 Use the "Explore" feature on the Wellhub app to easily find gyms and workouts near your office, home, or on the road.
- 2 Pick a day and plan your visit. Note that some gyms have the possibility to book in advance on the app.
- 3 When you arrive at the gym, go to the "Check in" tab, select the venue and choose your activity. Hit the "Check in" button and you're in!



How to book live classes and private wellness sessions

- 1 Go to the "Explore" tab and use the quick filters to select a date, time, type of workout or training session.
- 2 Choose the session or class that best works for you and confirm the booking.
- 3 Check in through the app and get instant access to the class.

All Wellhub memberships include at least these 10 wellbeing apps, with more apps added at the different membership tiers

 iFeel Self-care tools and wellbeing content	 FizzUp Time effective workouts without equipment	 Maya A smart personal health assistance for women	 Yogaia Practice yoga simply	 Gym Life Create and track your workout routines
 Meditopia Meditation, Sleep, Mindfulness	 Mobills Manage your bills and budget	 Sleep Cycle Sleep Tracker, Monitor & Alarm Clock	 Fabulous Build better habits & achieve your goals	 MyFitnessPal Track your exercise and nutrition goals

Wellhub: FAQ

Getting Started

What does Wellhub offer members?

- The Wellhub Network: Wellhub has the world's largest network of gyms, studios, and facilities that our members may use with one membership.
- Wellhub Partner Apps: In the same way that Wellhub 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 Wellhub network host live classes on the Wellhub app for members who want to work out at home or can't make it to a gym or studio.
- 1:1 Virtual Private Sessions: Members in the Basic Wellhub membership or above may book 1:1 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 Wellhub unique?

Wellhub 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. Wellhub is only available to users whose employer partners with the program. Wellhub doesn't charge any initiation or cancellation fees. You can upgrade, downgrade, or pause your plan, with no long-term commitment. Wellhub 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 Wellhub?

Download the Wellhub app and click on "Sign up" to create your free account. Use your Morgan Stanley email address and create a password. Explore the different plans and facilities within the network before choosing a plan.

Can my family members join Wellhub?

Yes! Once you are logged into the app, you will see a section to refer up to three family members. Click on Profile > Gear Icon > Account > Family Members. After you click on the family member tab under the "Subscription" section you will be able to select a plan for your family member (family members and employees do not have to choose the same plan). Complete the purchase and share the sign-up link with your family member (the plan will be managed by the employee but there is an option to enter a separate credit card for the family member plan). Family members are not eligible for the Morgan Stanley subsidy but have access to the FREE Digital Plan which includes ten wellbeing apps.

*Family members are defined as your parents, children, partner, or spouse.

Membership Tiers/Plans

How do I choose my plan?

Review the fitness facilities and partner apps included and add the desired plan you'd like to try to your basket. Proceed to checkout and complete the payment process. Once you choose your payment option and start your plan you can begin to use Wellhub.

May I change my plan?

Yes! You can make changes to your plan by logging into 'My Account' and selecting 'Manage subscription'. If you upgrade your plan, the upgrade will happen immediately and you will be charged a prorated for the upgrade. If you downgrade your plan, the active plan at the time will continue through the end of the monthly billing cycle. If you need to cancel your plan the cancellation will be scheduled for the end of your billing period. It's possible to check the scheduled cancellation date in the app and the confirmation email. Please note that your billing date is set when you activate a plan and it renews automatically on the same date each month.

Are there any restrictions to the Wellhub benefit?

With your Wellhub membership, you are allotted one unique check in per day. This check in can be used on one of the following:

- A visit to a gym or studio
- Joining a virtual live streamed class
- 1:1 private session

This unique check in does not apply to our wellness apps. You have unlimited access to the apps available in your plan. Please note that certain gyms or studios may have monthly limitations to daily check ins. You can find out which studios fall under this category by using the 'Classes' and then the 'Premium classes' filter in the Wellhub app.

What's included in the free Digital Plan?

The free Digital Plan gives you access to the premium version of 10 top rated wellbeing apps with resources for sleep support, meditation and mindfulness, nutritional guidance and planning, and a wide variety of fitness activities. There's no fee to join or use these apps and you can refer up to 3 family members to this plan.

Subsidy

How does the Morgan Stanley subsidy work?

Wellhub has a variety of membership options for you to choose from! 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. The subsidy is already reflected in the price plans you see on the Wellhub app.

May I use the Firm subsidy at any gym?

No. The subsidy may be used only at gyms and studios in Wellhub' network. If your gym is not in-network, you can recommend it to Wellhub for inclusion. Although there is no guarantee all gyms members recommend will be added, Wellhub 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. Wellhub offers free virtual and on-demand fitness options, which can be used at home, with or without equipment.

Gym, Studio & App Partners

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

Downloading and creating a Wellhub 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 Wellhub network, may I add it?

We take and love referrals! Our Partnerships team is constantly working to expand our network. You can submit a referral through your Wellhub account. Click on 'My Account' and scroll down until you see 'Refer a partner'. Give us any information you have and we will update you if it is added to the Wellhub network.

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

Your request will be sent to the Wellhub Partnership team and you will receive an email if the facility has joined the Wellhub 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 Wellhub' wellbeing partner apps?

Once you create your Wellhub account (and before you pay for a plan), you will be able to view everything Wellhub offers. Log in to the Wellhub 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 Wellhub

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

Simply visit the fitness facilities page on the Wellhub app and follow the instructions provided for each facility. Many classes can be booked right through the app and a few days in advance so you can plan out your week! Friendly reminder that some studios may require you to arrive earlier to sign their class waiver if it's your first time.

How do I book a class for a private session or live virtual class?

Every private session or virtual class can be booked right on the app. Once you open the Wellhub app, click on the 'Explore' tab. There you will see the options for private sessions or live virtual classes.

What happens if I forget to check in or cancel a class late?

If you do not check in or cancel a class past the cancellation window, you will no longer have access to any other class, gym, or studio in the same category that day. Every time you attend a class, you will need to check in through the Wellhub app. If you need to cancel, make sure to do so before the cancellation window ends. If you cancel a class late or forget to check in four times in a month, you won't be able to book again until the last day of the month and all future sessions you've booked will be canceled.

How do I access the wellness apps available on Wellhub?

You must be enrolled in a Wellhub plan to access the different app options to download. Once you're enrolled in a plan, log in to your account on the Wellhub app and click the 'Explore' section. From there, you can filter by 'Apps' and see our network of options. If there's a specific app you're interested in, click on 'Filter' to adjust your search.

Please note that you must follow the proper steps listed in Wellhub and download the partner app through the Wellhub app directly, and not from the Apple App Store or Google Play Store. This will ensure you are receiving the premium version of the app at the discounted rates.

What do I do if I already have a membership at another gym?

We recommend speaking to the gym directly on how to cancel or switch over your membership so you can begin using Wellhub. They will be able to share the proper steps with you on how to make this change.

To view all the gyms/studios, services, and wellness apps that come with your membership, create your account by downloading the Wellhub app (you won't be charged unless you enroll in a paid plan).

Need more help?

Chat with us: support.wellhub.com
Email us: mshelp@gympass.com
More information: promo.gympass.com/morgan-stanley/