Morgan Stanley Investment Solutions at a Glance

Here's a simple way to quickly compare benefits, understand fees, and learn how to get started. To return to our site, click here.

Investing Options	E*Trade Online Brokerage Account	E*Trade Core Portfolios —our robo-advisor	Morgan Stanley Virtual Advisor	Morgan Stanley Financial Advisor
Summary				
	• Invest your money yourself with a self-directed online brokerage account. • Build your portfolio with access to tools and research—whenever you need it.	• Work towards your investment goal with automated help. • Be matched to a diversified portfolio based on your goals, risks profile and investment preferenes.	• Invest with a team of experienced Financial Advisors. • Get a personalized financial plan along with ongoing financial and investing advice.	• Collaborate with your own dedicated Financial Advisor. • Get comprehensive planning, investment advice, and everyday financial and liquidity management.
Key Features				
	• Easy-to-use website and tools. • Full range of investment choices. • Access to expert research and educational content. • 24/7 customer support.	• Automated investment management. • Active and passive investing. • Personalized strategies, including smart beta or socially responsible ETFs.	• Access to a team of Financial Advisors. • Proactive, research-based investment reccomendations tailored to your specific needs. • Access to range of investment options. • Powerful planning tools and models. • Regular performance reviews.	• Dedicated and hands-on realtionship. • Custom solutions. • Comprehensive financial advcie for every stage of life. • Tax management advice. • Access to world-class research, resources and specialists.
Interaction				
	• Online and Mobile Apps	• Online	• Phone/Online	• In-person, phone, email, or video conference
Minimums and Fees				
	• No account minimums. • $0 commissions for online stock and ETF trades.[1]	• $500 minimum investment. • 0.30% of assets under management (account balances).	• $100,000 minimum investment. • Fees and commissions vary depending on the services used and investment made.	• $500,000 minimum investment. • Fees and commissions vary depending on the services used and investment made.
Learn More				
	• Brokerage Account	• Core Portfolios	• Virtual Advisor	• Financial Advisor
How To Get Started				
	• Open your account	• Get Started	• Schedule your conversation	• Find a Financial Advisor that's right for you

Disclosures:

NOT ALL PRODUCTS AND SERVICES ARE AVAILABLE IN ALL JURISDICTIONS OR COUNTRIES.

The Morgan Stanley Access Direct account is a self-directed online brokerage account for U.S. residents where trading and other account activities are undertaken at the client's sole discretion without access to a Financial Advisor. There are no minimum balance requirements or account maintenance fees associated with the account (other fees may apply), and a client's interaction with Morgan Stanley will be primarily through electronic communications and online resources. Please consider opening a full-service brokerage account if you would prefer to receive the investment guidance and assistance of a Financial Advisor.

Equity securities may fluctuate in response to news on companies, industries, market conditions and general economic environment. Companies paying dividends can reduce or stop payouts at any time.

An investment in an exchange-traded fund involves risks similar to those of investing in a broadly based portfolio of equity securities traded on exchange in the relevant securities market, such as market fluctuations caused by such factors as economic and political developments, changes in interest rates and perceived trends in stock prices. The investment return and principal value of ETF invest-ments will fluctuate, so that an investor's ETF shares, if or when sold, may be worth more or less than the original cost.

Investors should carefully consider the investment objectives, risks, charges and expenses of a mutual fund and exchange traded fund (ETF) before investing. The prospectus contains this and other information about the mutual fund and ETF. To obtain a prospectus, contact your Financial Advisor or visit the mutual fund and ETF company's website. Please read the prospectus carefully before invest-ing.

Morgan Stanley Access Investing ("MSAI") is a discretionary investment advisory account where a client may invest in certain invest-ment model strategies managed by Morgan Stanley. Once a client selects an investment strategy, Morgan Stanley will have discre-tion to determine what securities to purchase and sell for the account and will implement such investment decisions based upon the discretionary authority the client has granted to us. There is no dedicated Financial Advisor for the MSAI account and client's interac-tion with Morgan Stanley will be primarily through electronic communications and online resources. Further information is available in the Morgan Stanley Access Investing Program Form ADV Part 2A and accompanying Supplement at www.morganstanley.com/ADV. Morgan Stanley Access Investing ® is a registered service mark of Morgan Stanley Smith Barney LLC.

The Morgan Stanley Debit Card is currently issued by Morgan Stanley Private Bank, National Association pursuant to a license from MasterCard International Incorporated. MasterCard and Maestro are registered trademarks of MasterCard International Incorporated. The third-party trademarks and service marks contained herein are the property of their respective owners. Investments and services offered through Morgan Stanley Smith Barney LLC, Member SIPC.

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 prod-ucts 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

CRC 3724056 (07/2022)