

Benefit from Your Benefits

A Guide for Employees in India

As part of Morgan Stanley's commitment to you and your family's health and wellbeing, the Firm offers a comprehensive suite of benefits, which are summarized in this guide.

Visit **me@MS**, your online portal for employee resources, by typing **me/** in your browser to learn more about the programs in this guide and:



Access details on
medical, insurance and
retirement plans



View information to help
make the right choices for
you and your family



Update your personal
information in case of any
life-changing events



Take advantage of Firm
programs and perks

Health and Wellness

Our health care programs cover you and your family



HEALTH CARE

The Firm covers the cost of medical insurance for employees, their spouse/partner and dependent children.

The Firm also offers voluntary hospitalization insurance with top-up cover for employees' parents and parents-in-law.



MY WELLBEING

To help you stay physically and mentally healthy, our health and wellbeing programs include:

- Gym subsidy
- Flu vaccinations
- Health talks and workshops
- Medical screenings and health assessments
- Emergency Response Services



COUNSELING AND SUPPORT

The Firm provides an Employee Assistance Program (EAP). You and your family members may speak confidentially with professional counselors—at no cost to you—about work and life changes, children and family concerns, grief and loss and personal development, among other topics. All discussions are strictly confidential and never shared with the Firm.

Headspace, a proven meditation app is also available for download free of charge, making mindfulness simple and accessible for all employees.



Family

At Morgan Stanley, family matters, and we have programs to help yours



PAID MARRIAGE AND FAMILY LEAVE

The Firm provides paid marriage and parental leave to employees.



YOUR DEPENDENTS

Your medical coverage through the Firm extends to your spouse/partner and children.



OTHER SUPPORT

Resources, such as an Expectant Parents' Handbook and one-on-one coaching to help you transition back to the office as a new parent.

Our Family Network sponsors learning and networking opportunities for working parents and employees with family responsibilities.

Day Care Centers which are in close proximity to office locations are also available.

Expectant mothers travel reimbursement is available during the last trimester.



Pay And Finances

Build a sound financial future and protect your assets



RETIREMENT BENEFIT

Employee Pension Scheme (EPS) and **Employee Provident Fund (EPF)** are statutory schemes in which both the Firm and employees are required to contribute 12% of basic salary.

National Pension Scheme (NPS) is a voluntary top-up retirement benefit option available to all India employees

Gratuity shall be provided to the employees in India in accordance with the statutory compliances scheme.



INSURANCE

The Firm provides all employees with these core insurance benefits—at no cost:

- Life Insurance
- Personal Accident Insurance
- Critical Illness



BUSINESS TRAVEL INSURANCE AND INTERNATIONAL SOS

- Travel insurance for employees and any accompanying dependents when you travel for business
- International SOS for worldwide advice and assistance



Career

Time-off and resources to help you grow your career



LEAVE ENTITLEMENTS

To build a healthy work-life balance, the Firm grants employees various paid time-off opportunities, in addition to observed public holidays.



DIVERSITY AND INCLUSION

Employees are encouraged to join any of our networks that are of interest to them. The networks sponsor professional development programs, as well as social and networking events. They are a great way to learn more about the Firm and meet colleagues beyond your team. Here are some of the employee networks (for full list, type **indiagic/** in your browser):

- Women's Business Alliance
- India Pride and Ally (LGBT) Network
- Family Network



DEVELOP YOURSELF

To develop your career, the Firm offers multiple self-guided resources – including digital portals, an email tip series, business-specific career development frameworks, Harvard Business Review articles and e-learnings via LinkedIn Learning. For a comprehensive list of resources, type **employeeedevlopment/** in your browser.

Tuition fees reimbursement is also available on business requirement



Giving Back

Giving back is one of our core values



VOLUNTEERING

Join your colleagues to volunteer and give back to the community during Global Volunteer Month held between April – June.

To learn more about philanthropy initiatives in India, please email the India Philanthropy Committee at msindia-giving@morganstanley.com or visit india-philanthropy/ from your browser.



VOLUNTEER INCENTIVE PROGRAM (VIP)

This global initiative supports employees' commitment to volunteering, and strengthens the existing partnerships and relationships our employees have with various nonprofit organizations.

Type **vipasiapacific/** in your browser to learn about VIP criteria.



ENVIRONMENT AND SOCIAL FINANCE FORUM

This Firm's Environment and Social Finance Forum is dedicated to raising awareness of sustainability issues through speaker events, networking and volunteering opportunities.

Learn more by typing **esfindia/** in your browser.

Extras

Take Advantages of these Special Programs



ONSITE AMENITIES AND PERKS

- Onsite cafeterias
- Mothers room
- Quiet room
- Company Doctor
- Discounts, promotional offers and more

