

## **Morgan Stanley Launches Morgan Stanley Access Investing**

**Monday, December 04, 2017 03:00:00 PM (GMT)**

Launch of online investing platform is part of Morgan Stanley's enhanced offering of digital tools to help investors meet financial goals

Morgan Stanley Wealth Management today announced the launch of Morgan Stanley Access Investing. The new online investing platform is part of Morgan Stanley's ongoing efforts to develop leading digital tools that can deliver the firm's human capital and insights to more clients, with greater efficiency and personalization.

Access Investing is an online investing platform designed to help build, monitor, and automatically rebalance a diversified portfolio. Building on the firm's proprietary Goals-Based Wealth Management technology, Access Investing is designed to help investors who have less complex needs meet their unique financial goals – whether they are saving for retirement, buying a new car or purchasing a home – all while accounting for their time horizon and risk tolerance. Additionally, Access Investing allows Morgan Stanley's financial advisors to expand their reach and nurture future clients by building a pipeline to the next generation of high net worth clients.

"Morgan Stanley Access Investing leverages the firm's intellectual capital to reach a broader audience of investors who are looking to achieve their financial goals," commented Naureen Hassan, Chief Digital Officer, Morgan Stanley Wealth Management. "Morgan Stanley Access Investing is an opportunity for financial advisors to grow their book of business by making connections with prospects earlier and eventually establishing full service relationships when clients are ready."

"We built Morgan Stanley Access Investing using our industry state-of-the-art goals-based advisory platform," said Chris Randazzo, Chief Information Officer for Wealth Management and Investment Management, Morgan Stanley. "We also used this opportunity to optimize our technology foundation, delivering broader benefits across our business and empowering us to release product innovations faster."

Built entirely in house, Access Investing provides investors access to easy-to-use, low cost, high quality portfolios backed by the investment expertise of Morgan Stanley. Portfolios are based on asset allocation insights from Morgan Stanley's Global Investment Committee. They range across a core portfolio of mutual funds and exchange-traded funds (ETFs)—combining elements of active and passive management—an ETF-only market tracking portfolio, and seven thematic portfolios. Sample themes include sustainability, gender diversity, next wave technology and emerging market trends.

Morgan Stanley studies have shown that 86 percent of Millennials – broadly defined as those born between the early 1980s and 2000 – say they are interested in socially responsible investing. Millennials are also twice as likely to invest in a fund if social responsibility is part of the value-creation thesis.

"Our analysis has shown that the next generation of high net worth individuals is looking for more than traditional portfolio allocation. By offering a diverse set of portfolios, we are enabling our clients to invest in what they believe," said Lisa Shalett, Head of Investment and Portfolio Solutions, Morgan Stanley Wealth Management. "Morgan Stanley Access Investing portfolios are backed by the same proprietary manager selection analytics used throughout the firm, which we believe may improve the odds of adding performance value for the end investor."

Key features for Morgan Stanley Access Investing include:

- A dynamic, goals-based approach powered by Morgan Stanley's proprietary technology
- Portfolios guided by Morgan Stanley's investment experts, composed of mutual funds and ETFs, featuring a blend of active and passive investment strategies
- Cutting-edge portfolio management technology, including automated rebalancing and tax-loss harvesting at no additional charge
- Simple online account opening, servicing and funding options, including mobile check deposit
- A fully mobile-optimized experience, allowing investors to access accounts across all devices

- An investment minimum of only \$5,000
- A low advisory fee of 0.35% of assets under management
- No additional account service, transaction or termination fees. For all investments in mutual funds and ETFs, the client will incur fees and expenses related to owning shares of a fund. These will be in addition to and will not be included in the advisory fee.

#### About Morgan Stanley

Morgan Stanley Wealth Management, a global leader, provides access to a wide range of products and services to individuals, businesses and institutions, including brokerage and investment advisory services, financial and wealth planning, cash management and lending products and services, annuities and insurance, retirement and trust services.

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#### MORGAN STANLEY ACCESS INVESTING (MSAI)

Access Investing is a firm discretion investment advisory program. While Financial Advisors may have limited visibility into their client's Access Investing accounts, Financial Advisors may not provide advice with respect to the account or the investments. Additional information about the Morgan Stanley Access Investing program, including a description of the core portfolios and the thematic tilts, is provided in the applicable Morgan Stanley Smith Barney LLC ADV Brochure, which is available at [www.morganstanley.com/ADV](http://www.morganstanley.com/ADV).

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The Global Investment Committee is a group of seasoned investment professionals who meet regularly to discuss the global economy and markets. The committee determines the investment outlook that guides our advice to clients. They continually monitor developing economic and market conditions, review tactical outlooks and recommend model portfolio weightings, as well as produce a suite of strategy, analysis, commentary, portfolio positioning suggestions and other reports and broadcasts.

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

Investing in the markets entails the risk of market volatility. The value of all types of investments, including mutual funds and exchange-traded funds, may increase or decrease over varying time periods. Investments are not FDIC insured or bank guaranteed, and investors may lose money.

Asset allocation, diversification and rebalancing do not assure a profit or protect against loss. There may be a potential tax implication with a rebalancing strategy. Please consult your tax advisor before implementing such a strategy.

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 investments will fluctuate, so that an investor's ETF shares, if or when sold, may be worth more or less than the original cost.

Portfolios that invest a large percentage of assets in only one industry sector (or in only a few sectors) are

more vulnerable to price fluctuation than those that diversify among a broad range of sectors.

The returns on a portfolio consisting primarily of environmental, social, and governance-aware investments ("ESG") may be lower or higher than a portfolio that is more diversified or where decisions are based solely on investment considerations. Because ESG criteria exclude some investments, investors may not be able to take advantage of the same opportunities or market trends as investors that do not use such criteria.

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<sup>i</sup> <https://www.morganstanley.com/ideas/millennial-sustainable-investing>

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**Industries:** Professional Services, Banking, Finance

**Languages:** English

**Primary Identifiers:** MSTIL-US, 0BFWZM-E

**Related Identifiers:** MSTIL-US, 0BFWZM-E

**Source:** Morgan Stanley Wealth Management

**Subjects:** Product/Service