

Morgan Stanley

MY WELLBEING

My Benefits

2023 UK Benefits Programme





At Morgan Stanley you have the freedom to choose your benefits package to suit your lifestyle.

Each year there is an Annual Enrolment window in November / December. This is when you can make changes to all the benefits available to you.

Many of your benefits have flexible levels of cover and can be extended to your family so you can create a truly bespoke package that suits you. Please note that some levels of cover are funded by the Firm, whilst others can be increased on a self-funded basis.

We know life is constantly in a state of flux and you might experience Life Events outside of Annual Enrolment, e.g. getting married or having a child.

When this happens, you can request a Life Event window and amend certain benefits to suit your new situation. Visit [MyBenefitsUK/](#) for the list of qualifying Life Events.

View your current active benefits, check what dependents you have linked to your cover, or update your beneficiaries today.

Just type [MyBenefitsUK/](#) into your browser to log in.



My Finances

Enabling you to shape your financial future

Pension

Save for retirement using the Firm's pension plans. Additional savings options are available if you exceed HMRC pension Lifetime Allowance limits

Choices: Self-fund up to 7% of your pay into your pension and the firm will fund up to 13% of your Benefit Salary. Some employees may have other grandfathered contributions up to 17%



Pension Top Up

Pay additional voluntary contributions into your pension

Choices: Select an amount of your Base Salary (£ or %)



Share Ownership Plan (SOP)

Purchase Morgan Stanley shares through your monthly pay and save on Income Tax and National Insurance

Choices: £10 to £150 per month



Bonus Waiver

Elect to waive some or all of your discretionary year end bonus

Choices: Waive into your pension, purchase Morgan Stanley Shares or donate to charity



Cushion: Workplace ISAs

Save directly from your monthly pay

Choices: Lifetime ISA, Stock & Shares ISA, Junior ISA and General Investment Account



Payroll Giving

Donate to charity through your monthly pay and save on Income Tax

Choices: Select an amount from your Base Salary (£)



Car Park

Split the cost of an annual self-funded car parking space onsite or near site (subject to availability)



Salary Finance: Financial Wellbeing

Access to an online financial education hub including podcasts, articles and tools to help you manage money better

Choices: Loans repaid through salary, representative Rate 11.90% APR (fixed). (Eligibility rules apply)



Rental Deposit, Season Ticket or Nursery Deposit Loan

Apply for an interest-free loan to pay for a rental accommodation deposit, travel season ticket or for a nursery deposit loan. Repayments over a 6 month or a 10 month basis

Choices: Total interest-free loans maximum of £10,000



Independent Financial Advice

Access to independent mortgage and/or independent financial advice

Perks at Work

Free access to offers and discounts, on brand names and retailers, both online and in store



Income Tax Savings Available



NI Savings Available



Salary Related



Rolls Over



Available to your Family



Some Firm Funding Provided



Available at Annual Enrolment Only



My Physical and Mental Health

Supporting your wellbeing physically and mentally is a priority – you have access to care for you and your family.

Healthcare

Receive prompt specialist medical treatment in the private sector for a wide range of medical conditions for you and your family

Choices: Silver (Firm funded), Gold, Platinum



Health Centre

Members and their dependents of the Healthcare Plan have free access to onsite or near site private Doctors, Practice Nurses and more. Type [healthcentresuk](#) into your browser for more.

Choices: Virtual, telephone or face-to-face appointments



Health Screens

Choose from a range of health screens with Firm funding up to £319. Type [MyBenefitsUK](#) into your browser to learn more.

Choices: Silver, Gold, Platinum and additional health modules such as ovarian, prostate and more.



Health Screen Partner

Select self-funded range of health screens to choose for your partner.

Choices: Silver, Gold, Platinum and additional health modules such as ovarian, prostate and more.



Physiotherapy

Members of the Healthcare Plans have access to onsite or near site physiotherapists



Dental Care

Select self-funded dental insurance for yourself and your dependants, to access discounts at Bupa dental centres

Choices: Silver, Gold, Platinum



Fitness Centre

Access the onsite Fitness Centre facilities and studio classes at negotiated rates

Choices: Flexible membership, with kit or to include external Nuffield sites



Gympass

Firm-subsidised fitness benefit providing self-funded access to a network of national fitness facilities and resources



Headspace

Headspace is a Firm-funded meditation and mindfulness app containing meditations on stress, sleep, creativity and more.



Health and Wellbeing Programme

Offers tools and tips to support your personal and professional life. Type [wellbeingmea/](#) into your browser to learn more.



Cycle to Work

Choose a bicycle and/or safety equipment for your commute to work and save on Income Tax and National Insurance

Choices: £100 to £10,000 voucher



Annual Leave – Buy

Purchase additional days to give yourself more flexibility. Pro-rated for part-time employees

Choices: 0.5 to 5 days



Eyecare

Free annual eye test voucher and a discount towards glasses, if required for screen work



Employee Advice Line

Free access to practical solutions, counselling, trusted support and valuable resources for life's challenges





My Protection

Helping you provide financial protection for your loved ones

Life Insurance

Providing you with cover should you die whilst in service; the benefit is paid out as a tax free lump sum. Core level is funded by the Firm; additional cover can be selected on a self-funded basis

Choices: Between 12 and 24 times of your Benefit Salary



Life Insurance Partner

Select self-funded Life Insurance cover for your partner up to £500,000, paid as a tax free lump sum



Short Term Disability

Receive up to 28 weeks Base Salary if you are ill or injured and unable to work



Long Term Disability Insurance

The Firm funds a core level of income protection insurance, that can be provided (subject to insurer approval) if you are ill or injured and are unable to work. Additional cover is available on a self-funded basis

Choices: From 70% of your Benefit Salary up to 80% of your Base Salary



Critical Illness Insurance

Available for you to select on a self-funded basis. On diagnosis of a qualifying illness receive a tax free lump sum payment

Choices: Between £25,000 and £500,000



Critical Illness Insurance Partner

Critical Illness Insurance is available to select for your partner on a self-funded basis. On diagnosis of a qualifying illness for your partner, receive a tax free lump sum payment

Choices: Between £25,000 and £250,000



Will Writing Service

Choose from a range of Will and Lasting Power of Attorney (LPA) services for you and your partner, on a self-funded basis

Choices: Basic Will, Willplus, Lifetime Will, LPA (Single or Combined)



Gadget Insurance

Provides you and your family with worldwide protection on handheld gadgets on a self-funded basis



Personal Travel Insurance

Cover for you and your family for any loss, theft, accidents or medical emergencies whilst travelling for leisure. Can be selected on a self-funded basis



Business Travel Insurance

If you are travelling on Firm business you will be covered under this policy



Personal Accident Insurance

Financial support to help you and your family cope if you are involved in a serious accident. Cover includes an Income Tax free lump sum of up to four times your Benefit Salary





My Family

Giving you and your family additional benefits to support you at work and at home

Back-Up Child Care

The Firm provides emergency care for your child dependants in the event of your regular arrangements breaking down



Back-Up Adult Care

If a relative requires support then Back-Up Adult Care can help provide an in-home adult care specialist or employee convalescent care



Virtual Tuition

You can use your Bright Horizon's Back-Up Care hours to book virtual Mathematics and English tuition, with Explore Learning



Near Site Workplace Nursery

The Firm offers a limited number of nursery places which are exempt from Income Tax and National Insurance, near the Firm's Canary Wharf offices



Family Leave

The Firm offers a range of family leave options to support you. For full details please type [familyleave](#) into your browser



Private Healthcare Cover

The Firm offers enhanced family cover, included within the Gold health care plan. This covers costs for infertility expenses, pregnancy, child birth, pre- and post- natal check-ups and delivery costs to support you when growing your family



Fertility Treatment

The Firm has negotiated exclusive rates on fertility packages with the Lister Fertility Clinic



Health Centre

Your dependants included on your private healthcare plan can book virtual Practice Nurse and GP appointments. Type [healthcentresuk](#) into your browser for more information



Private Maternity Packages

The Firm has negotiated exclusive Morgan Stanley discount rates on consultant-led or midwife-led maternity packages with The Portland Hospital. Type [familymea](#) and select 'My Family Benefits' to find out more



Onsite New And Expectant Parent Support

Our Health Centre's Practice Nurses can help to evaluate the current health of your baby, using specialist monitoring equipment to observe your baby's heartbeat. They can also support with travel health risk assessments, pregnancy literature, advice on pre-, during and post-natal support networks and onward referral, as required



Key Income Tax Savings Available



NI Savings Available



Salary Related



Rolls Over



Available to your Family



Some Firm Funding Provided



Available at Annual Enrolment Only



Through My Benefits UK, you can...



Access your benefits information any time, anywhere



View your Benefit Statement with real time information on your benefits



Find everything you need to know, including frequently asked questions and downloadable guides



Manage your dependant's and beneficiaries' details

Contact the EMEA Benefits Queries Team

There's lots of help and information available for you to access.

Type **MyBenefitsUK** into your browser to find out more.

If you can't find what you need, contact the EMEA Benefits Queries team for further assistance.

PHONE

020 7425 7575

Mon – Fri: 8.30am to 5.30pm

EMAIL

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