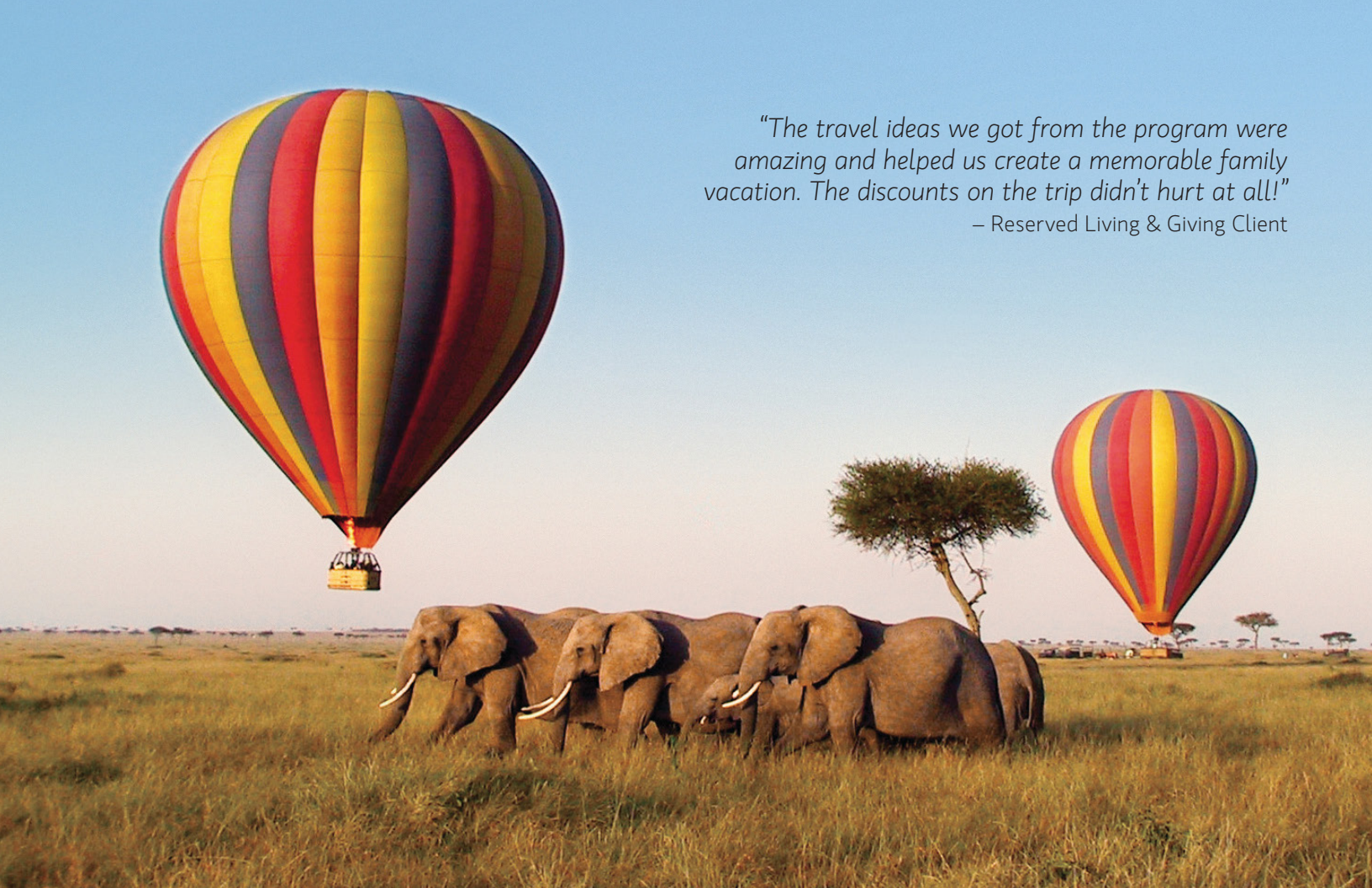


Morgan Stanley

RESERVED | LIVING & GIVING



World-Class Offers & Experiences
Curated Just For You

A savanna landscape with a herd of elephants in the foreground, two colorful hot air balloons in the sky, and a single acacia tree in the middle ground. The scene is set in a vast, open plain with tall grasses under a clear blue sky. The hot air balloons are large and feature vertical stripes of yellow, red, and blue. The elephants are walking from left to right across the field. The acacia tree is a prominent feature in the middle ground, standing alone. In the far distance, there are some small structures and more trees on the horizon.

“The travel ideas we got from the program were amazing and helped us create a memorable family vacation. The discounts on the trip didn’t hurt at all!”

– Reserved Living & Giving Client

Coveted Brands and Incomparable Experiences Await You.

We're pleased to offer a complimentary program designed to help eligible* clients enhance their lifestyles. Reserved Living & Giving is a loyalty program that goes beyond traditional wealth management services and provides access to one-of-a-kind experiences and discounts on popular brands.

Simply visit **msreserved.com** to enroll and enjoy. It takes less than a minute to start making a lifetime of unforgettable memories.

To learn more, talk to your Financial Advisor.

*To review eligibility requirements, see Terms and Conditions and Important Disclosures on msreserved.com.

The Best the World Has to Offer. For Less.

Whether you want to get behind the wheel of your dream car, enjoy the perfect wine pairing with every meal or choose a thoughtful gift, you'll find unique and exclusive* offerings with Reserved Living & Giving. Best of all, you can share the shopping treasures, travel adventures and simple pleasures with your family.

Discover a wide range of offers including:

- Special pricing on entertainment, retail and automotive brands
- Travel and cultural experiences from world-class luxury partners
- The latest electronics, wine and food from curated brands

*While we always strive for best-in-class offers, some of our offers go above and beyond and are exclusive to our Reserved clients.

*"Sending Reserved Living & Giving a big thank
you for your help with my new car purchase.
The program saved me thousands and it was
unbelievably hassle-free."*

– Reserved Living & Giving Client



A Sneak Peek.

Offers are added and changed regularly. Be sure to check [msreserved.com](https://www.msreserved.com) for the latest so you don't miss out.*



Mercedes-Benz

PREFERRED PRICING

Drive away with discounts on select new and leased vehicles.

SONOS

15% OFF

Save on home audio experience systems.

THERAGUN
by Therabody

20% OFF

Receive a discount on Theragun devices and accessories to feel better and do more of what moves you.



THE EDEN RESIDENCE CLUB

NO JOINING FEES OR DUES

Sign up now and receive no joining fee, no annual dues, discounts on amazing private residences and more.



20% OFF

Save 20% on Arlo home security products.

H.BLOOM

20% OFF ONLINE

Enjoy savings on H.Bloom's luxury, hand-delivered flower collections.

*Offers shown as of January 2025 and are subject to change. See [msreserved.com](https://www.msreserved.com) for current offers.

BOSE

15% OFF

Save on the latest innovations such as wireless speakers, headphones and home theater systems.

OURA

\$30 OFF

Save on the Oura Ring, a sleep and activity tracker, and receive a complimentary one-month user subscription.

Engine

UP TO 60% IN SAVINGS

Receive savings at over 700,000 hotels around the globe including W Hotels, Four Seasons, Ritz-Carlton and more.

LEXUS

SAVE UP TO \$1,500

Hit the road with discounts on the sale or lease of new Lexus models.

BACKROADS

5% OFF

Enjoy savings on active biking, hiking and walking adventures worldwide.

CANYONRANCH.

UP TO 20% OFF STAYS

Receive savings and credits toward spa, activity and wellness services, plus upgrades and amenities.

**CONCERT
TICKETS**

PREFERRED PRICING

Access sought-after tickets and some of the best prices on concerts nationwide.

**GOLD
BELLY**

10% OFF ORDERS
OVER \$50

Enjoy America's most loved foods from top chefs and restaurants, shipped to your door.

GHA DISCOVERY

ENJOY VIP TREATMENT

Instantly unlock Platinum status and indulge at 800+ distinct hotels in 100 countries with special benefits and rewards.



20% OFF

Discover the perfect coffee machine, heaters and kitchen appliances for your home.



10% OFF

Save on gift card purchases at "The Best Steakhouse Anywhere," plus receive a free dessert.



UP TO 25% OFF

Access discounted rental cars from Hertz, Dollar, Thrifty, Budget and Avis.

NBA TICKETS

PREFERRED PRICING

Access sought-after tickets to cheer on your favorite basketball team.



20% OFF

Save on premium American Wagyu Beef, delivered directly to your doorstep.

brooklinen

20% OFF


From comforters and linens to scented candles, save on luxury home goods and high-quality bedding.

Abercrombie & Kent

5% OFF YOUR JOURNEY

Save on your first journey, plus enjoy complimentary membership to the A&K Marco Polo Club for added perks.

*Offers shown as of January 2025 and are subject to change. See msreserved.com for current offers.

A man in a teal t-shirt and brown knit beanie carries a young child on his shoulders. The child is wearing a blue and green striped shirt, light-colored pants, and a blue cap. They are outdoors in a mountainous landscape with rugged peaks and a clear sky. The man is smiling and looking towards the right. The child is looking upwards and to the right.

“Sometimes it’s the small things that make the most impact, like finding the perfect gift. Thanks to Reserved, I do that more often now — and I save money in the process!”

– Reserved Living & Giving Client

Create Lasting Memories

Reserved Living & Giving's *Events and Entertainment* section features access to highly sought-after events and experiences such as sports, concerts, performances and more.

You can partake in exciting entertainment options such as:

- Concert Tickets: Snag tickets to some of the biggest concerts of the year at up to 10% off select performances including Rolling Stones, Luke Combs and more.
- Major League Sports: Access sought-after seats and preferred pricing to NFL, MLB, NHL, NBA and MLS games. Be there for every goal, touchdown and home run.
- Golf and Tennis: Get closer to the action with discounts on world-class golf and tennis this summer including the Ryder Cup and US Open.
- Porsche Track Experience: Receive 10% off Porsche Track Experience events organized by Manthey Racing across Europe.



All



Automotive



Events & Entertainment



Food & Drink



Health



Home



Retail



Services



Travel

Featured Events



NEW

ENTERTAINMENT
NBA Tickets

Access tickets and preferred pricing to NBA games.

[View Offer →](#)

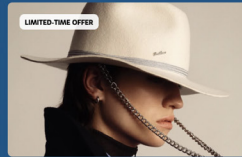


NEW

ENTERTAINMENT
Ryder Cup 2025

Access tickets and preferred pricing to the Ryder Cup 2025.

[View Offer →](#)



LIMITED-TIME OFFER

RETAIL
italist Private Sale Access

Exclusive access to a private sale featuring discounts of up to 70% off current-season items from Givenchy, Versace, Borralino and FPM Luggage.

[View Offer →](#)

Signature Access

Premium Services and Exclusive Offers

Signature Access offers an extensive range of Lifestyle Advisory services to eligible* Morgan Stanley clients. We help craft solutions to meet your exceptional needs—from the ordinary to the extraordinary.

Custom Solutions

Access knowledgeable specialists across 25 lifestyle areas of expertise including personal security, aircraft advisory, financial administration, private health advisory and more. Each of our third-party providers are carefully selected to mitigate certain nonsecurity-related investment risk, contain costs and enhance your enjoyment in life.

Examples of services:

- Bespoke Travel
- Aircraft Advisory
- Yacht Advisory
- Real Estate Services
- Cybersecurity Services
- College Admissions
- Household Staffing
- Billpay Services
- Tickets to sold-out Theater Shows, Concerts and Sports Events

Lifestyle Advisory Concierge

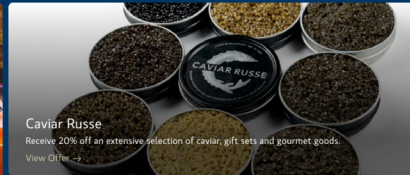
Looking for a customized itinerary for your next family trip or a private charter for a special getaway? Connect with our dedicated Lifestyle Advisory Concierge who can help answer your questions and introduce you to the right providers on our platform.

*To review eligibility requirements, see Terms and Conditions and Important Disclosures on [msreserved.com](https://www.msreserved.com).

Explore Our Featured Offers, Curated Just For You



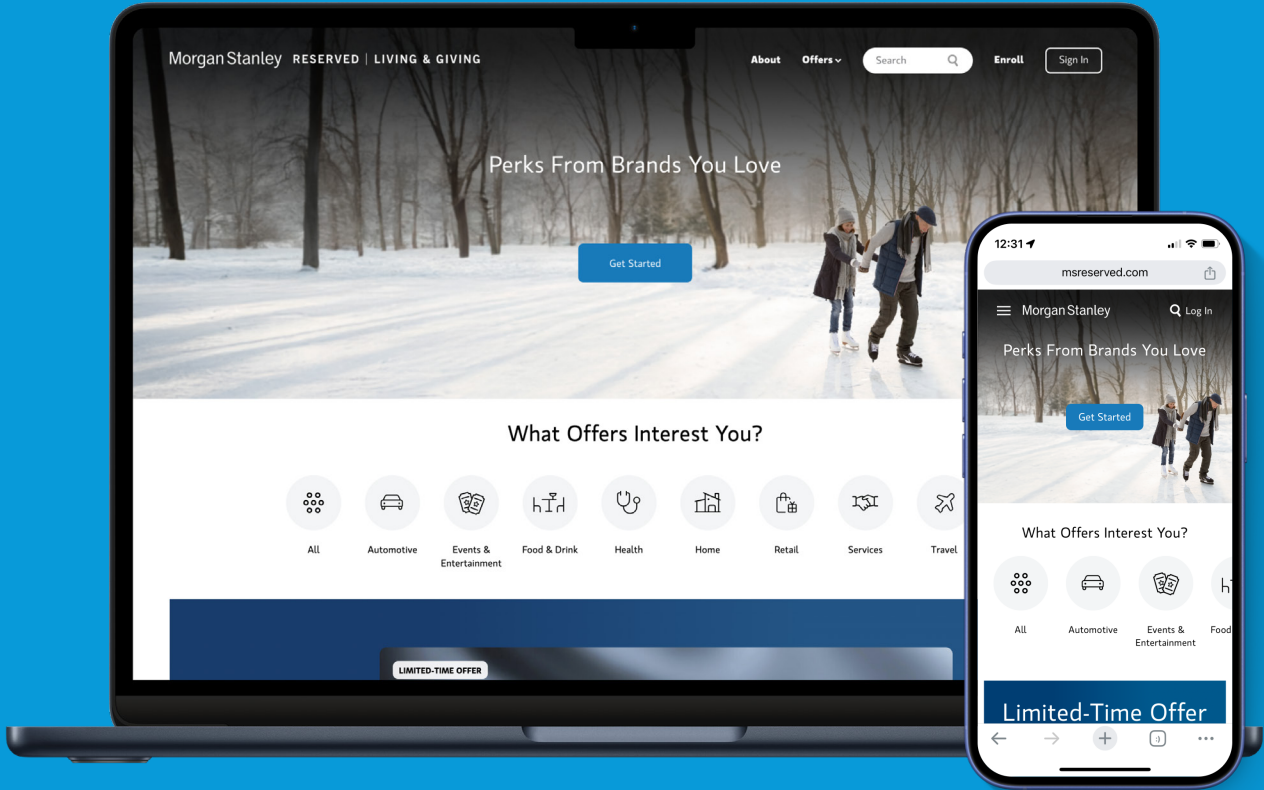
Aston Martin Experience
Participate in a personal test drive and enjoy hospitality with Aston Martin.
[View Offer →](#)



Caviar Russe
Receive 20% off an extensive selection of caviar, gift sets and gourmet goods.
[View Offer →](#)



Freedom Boat Club
Receive \$500 off membership to the world's largest boating club.
[View Offer →](#)



Perks From Brands You Love

Get Started

What Offers Interest You?

- All
- Automotive
- Events & Entertainment
- Food & Drink
- Health
- Home
- Retail
- Services
- Travel

LIMITED-TIME OFFER

Perks From Brands You Love

Get Started

What Offers Interest You?

- All
- Automotive
- Events & Entertainment
- Food

Limited-Time Offer

Start Saving.

We hope you'll make full use of the benefits that await you and your family.

Getting started is quick and easy:

- Go to www.msreserved.com and click Enroll in the upper right corner or
- Log in to your Morgan Stanley Online account and click the Reserved Living & Giving banner at the top of the homepage or
- Access Reserved Living & Giving through the Morgan Stanley app by clicking on the banner in the menu.

If you have questions or need help, contact your Financial Advisor or call the Client Service Center at 1-877-799-6772.

Morgan Stanley Reserved Living & Giving is a complimentary program that rewards eligible clients of Morgan Stanley and E*TRADE. Morgan Stanley Smith Barney LLC ("Morgan Stanley") reserves the right in its discretion to change the terms and conditions of, or terminate, the Reserved Living & Giving ("Reserved") program and the Signature Access program at any time and without notice. Morgan Stanley periodically reviews Reserved and Signature Access program participants' accounts and activity and may in its discretion remove program participants from either program at any time and without notice.

To qualify for the Reserved program on a complimentary basis, a client must either (a) maintain \$1,000,000 in Eligible Assets and Liabilities¹ in a Nonretirement Account(s)² at Morgan Stanley or (b) be an E*TRADE Platinum or Private Client and maintain \$1,000,000 in Eligible Assets and Liabilities at E*TRADE Securities LLC, E*TRADE Capital Management, LLC, E*TRADE Futures LLC, and/or Morgan Stanley Private Bank, National Association (collectively "E*TRADE"). Assets held in a Retirement Account(s)³ are not considered Eligible Assets and do not count towards your qualification for the Reserved program. Non-U.S. residents with only E*TRADE accounts are currently not eligible. To qualify for Signature Access on a complimentary basis, a client's household must have and maintain \$10,000,000 in Eligible Assets and Liabilities in a Nonretirement Account(s) at Morgan Stanley. Assets held in a Retirement Account(s) are not considered Eligible Assets and do not count towards your qualification for the Signature Access program. Additionally, from time to time, Morgan Stanley may invite clients, who do not otherwise qualify, to participate in either or both of these programs based on a number of qualitative factors as determined by Morgan Stanley in its discretion, including (but not limited to) the client's longevity with Morgan Stanley and/or E*TRADE, number of accounts, usage of tools, fees paid (excluding Retirement Account fees) and other factors.