Your **Vote** Counts!

MORGAN STANLEY

2022 Annual Meeting

Vote by May 25, 2022 11:59 PM ET. For shares held in a Plan, vote by May 23, 2022 11:59 PM ET.

www.virtualshareholdermeeting.com/MS2022



Morgan Stanley

MORGAN STANLEY C/O BROADRIDGE P.O. BOX 1342 BRENTWOOD, NY 11717

D71871-P65934-Z81741

You invested in MORGAN STANLEY and it's time to vote!

You have the right to vote on proposals being presented at the Annual Meeting. This is an important notice regarding the availability of proxy material for the shareholder meeting to be held on May 26, 2022.

Get informed before you vote

View the Proxy Statement, Annual Report on Form 10-K or Letter to Shareholders online OR you can receive a free paper or email copy of the material(s) by requesting prior to May 12, 2022. If you would like to request a copy of the material(s) for this and/or future shareholder meetings, you may (1) visit www.ProxyVote.com, (2) call 1-800-579-1639 or (3) send an email to sendmaterial@proxyvote.com. If sending an email, please include your control number (indicated below) in the subject line. Unless requested, you will not otherwise receive a paper or email copy.



For complete information and to vote, visit www.ProxyVote.com

Control #



Vote Virtually at the Meeting*

May 26, 2022 10:00 a.m., local time

Virtually at

www.virtualshareholdermeeting.com/MS2022 Vote by mail by requesting a paper copy of the materials, which will include a proxy card.

Smartphone users

Point your camera here and vote without entering a control number



THIS IS NOT A VOTABLE BALLOT

This is an overview of the more complete proxy materials, which contain important information and are available on the Internet or by mail, and of the proposals being presented at the upcoming shareholder meeting. Please follow the instructions on the reverse side to vote these important matters.

We encourage you to access and review all of the important information contained in the proxy materials before voting.

Voting Items	Board Recommends
1. Election of Directors	
1a. Alistair Darling	⊘ For
1b. Thomas H. Glocer	⊘ For
1c. James P. Gorman	⊘ For
1d. Robert H. Herz	For
1e. Erika H. James	For
1f. Hironori Kamezawa	⊘ For
1g. Shelley B. Leibowitz	⊘ For
1h. Stephen J. Luczo	For
1i. Jami Miscik	For
1j. Masato Miyachi	For
1k. Dennis M. Nally	⊘ For
1l. Mary L. Schapiro	For
1m.Perry M. Traquina	For
1n. Rayford Wilkins, Jr.	For
2. To ratify the appointment of Deloitte & Touche LLP as independent auditor	⊘ For
3. To approve the compensation of executives as disclosed in the proxy statement (non-binding advisory vote)	For
4. Shareholder proposal requesting adoption of a policy to cease financing new fossil fuel development	Against

Prefer to receive an email instead? While voting on www.ProxyVote.com, be sure to click "Sign up for E-delivery".