

# MEMBER DISCOUNT HIGHLIGHT



Morgan Stanley

## Morgan Stanley 401k Retirement Plan Exchange



The first 401k Retirement Plan Exchange offers ABC/GMC members potentially large 401k cost savings (actual savings varies from business to business), fully outsourced administration, fully outsourced investment monitoring, onsite employee support and education, and first class technology to include a mobile app.



In addition to potential cost savings, members benefit from the outsourcing of fiduciary liability to the greatest extent allowable by law. This protects the business, so members can focus on running their business without worrying about costly litigation and IRS/DOL audits.



This benefit offers cost savings for ABC/GMC member employees. Employees enjoy cost savings through potentially lower annual 401k fees, allowing more money to accumulate in their retirement accounts.



There is also cost savings for ABC/GMC member businesses. Businesses enjoy cost savings through potentially lower fidelity bond (insurance) cost and pre-negotiated annual audit fees, when required.



No cost and no obligation for the initial consultation. Consultations identify if/how the business will benefit and if/how the employees will benefit. Required items for consultations: Most recent plan statement, fee disclosure statement ("408b2 fee disclosure"), and the number of participants with balances in the plan (including retirees).



Contact Jessica Fitzgerald at Morgan Stanley for more information (contact info below). There is no cost for an initial consultation. To be eligible, you must be an active member of ABC/GMC (no other chapters are included, at this time). Members do not need an existing 401k plan to be included in this benefit and there are no other exclusions.

For More Information: Please contact Jessica at Morgan Stanley at [Jessica.Fitzgerald@morganstanley.com](mailto:Jessica.Fitzgerald@morganstanley.com) / 248-218-8260 OR visit the customized ABC/GMC microsite [www.abcgmc.tagresources.com](http://www.abcgmc.tagresources.com)

*This member benefit is made possible by the partnership between ABC, Greater Michigan Chapter and Morgan Stanley. For the full listing of ABC Discounts please visit: <http://www.abcgmc.org/Membership/Discount-Programs>.*