

GlobalCurrencySM

The latitude to diversify your cash across the world's major currencies.

In today's global marketplace, opportunities regularly span national boundaries and employ multiple currencies. GlobalCurrency makes diversifying cash convenient and easy. It enables you to buy, hold and sell many of the world's major currencies, all from your brokerage account.¹ Meet existing foreign currency needs and seize new opportunities as they arise — with GlobalCurrency.

GlobalCurrency Features

A VARIETY OF ELIGIBLE CURRENCIES: GlobalCurrency Deposits are held at Morgan Stanley Private Bank, National Association, member FDIC and are available in the following currencies:

- Australian Dollar
- British Pound Sterling
- Canadian Dollar
- Czech Koruna
- Danish Krone
- Euro
- Hong Kong Dollar
- Israeli New Shekel
- Japanese Yen
- Mexican Peso
- New Zealand Dollar
- Norwegian Krone
- Singapore Dollar
- South African Rand
- Swedish Krona
- Swiss Franc

FLEXIBILITY BASED ON YOUR TIME HORIZON: Available as either Savings Deposits or Time Deposits (e.g., 1-, 3-, 6- and 12-month durations).

A VARIETY OF INTEREST RATES AVAILABLE: Rates vary by deposit size and currency. Rates for Time Deposits are fixed for the deposit term while Savings Deposit rates are variable.²

THE SAFETY OF FDIC: GlobalCurrency deposits at Morgan Stanley Private Bank, National Association are insured up to U.S. Dollar equivalent limits.³

LOW DEPOSIT MINIMUMS: Open with as little as a \$1,000 US Dollar equivalent deposit.

GlobalCurrency Benefits

CASH DIVERSIFICATION: Gain currency exposure and diversify your cash holdings across many of the world's major currencies.

COMPETITIVE INTEREST RATES: An easy-to-understand deposit solution that also allows you to earn interest denominated in the currency you hold.²

CASH MANAGEMENT CAPABILITY: Foreign currency wire service provides you the ability to send and receive currencies for overseas interests and business needs.⁴

FULLY INTEGRATED CLIENT REPORTING: Deposit activity, rates and balances are reflected on your monthly client statement and are available online through ClientServ.SM

GLOBALCURRENCY EXPRESSSM: Have the foreign currency you need for your next trip abroad delivered to your doorstep before you leave.⁵

FOREIGN CURRENCY CHECK DEPOSIT: Deposit foreign currency checks directly into a GlobalCurrency Savings Deposit.⁶

GLOBALCURRENCY MAY BENEFIT SEVERAL TYPES OF MORGAN STANLEY SMITH BARNEY CLIENTS WHO:

- are looking to diversify their cash portfolio;
- have overseas financial assets /interests; and /or
- need foreign currency wire capabilities.⁴

To learn more about GlobalCurrency and to find current rates, visit www.morganstanleysmithbarney.com/globalcurrency.
FOR ADDITIONAL INFORMATION, PLEASE CONTACT YOUR MORGAN STANLEY SMITH BARNEY FINANCIAL ADVISOR.

Foreign Exchange Risk Considerations

Before undertaking foreign exchange transactions you should understand the associated risks. Engaging in foreign currency transactions entails more varied risks than normally associated with transactions in the domestic securities markets. Attention should be paid to market, credit, sovereign and liquidity risks. Review the GlobalCurrency Disclosure Statement at www.morganstanleysmithbarney.com/globalcurrency and speak with your Financial Advisor for more details.

1 Eligible brokerage accounts include Active Assets AccountsSM ("AAAs"), Business AAAs, Basic Securities Accounts ("BSAs"), Business BSAs, Individual Retirement Accounts ("IRAs"), Coverdell Education Savings Accounts ("CESAs") and BusinessScapeSM Accounts.

2 Your Morgan Stanley Smith Barney Financial Advisor may charge you a commission to make deposits and withdrawals which will reduce your net earnings on a Deposit. Based on market conditions, Savings Deposits in some currencies may earn no interest.

3 FDIC insurance does not protect against losses due to exchange rate movements. For more information about FDIC insurance, please visit the FDIC website at www.fdic.gov.

4 Funds cannot be wired out of or into a U.S. Dollar Savings Deposit. Funds for these deposits must be transferred via your underlying brokerage account.

Morgan Stanley Smith Barney LLC ("Morgan Stanley Smith Barney") and Morgan Stanley Private Bank, National Association (the "Bank"), member FDIC, are affiliates. Morgan Stanley Smith Barney is a registered broker-dealer, not a bank. Unless specifically disclosed in writing, other investments and services offered through Morgan Stanley Smith Barney are not insured by the FDIC, are not deposits or other obligations of, or guaranteed by, the Bank and involve investment risks, including possible loss of principal amount invested.

5 GlobalCurrency Express is currently available in the Euro, British Pound and Canadian Dollars. To place an order for GlobalCurrency Express call the client service center at 800-869-3326 between 8:00 a.m. and 2:00 p.m. ET Monday through Friday. Minimum order \$250 U.S. Dollar equivalent; maximum order is \$5,000 U.S. Dollar equivalent per account holder per 24-hour period. There is a fee for currency delivered from a GlobalCurrency deposit, which is withdrawn from the deposit, and a mark up for currency delivered after a U.S. Dollar conversion, which is included in the exchange rate quoted at the time of purchase. Eligibility restrictions and conditions apply.

6 A \$50 processing fee applies. Third-party bank fees may also apply and will be withdrawn from check proceeds. Eligibility restrictions and conditions apply.