

**Charitable Spending Accounts** are Morgan Stanley's once-a-year matching program for employee giving. All U.S. employees who give at least \$50 in the Annual Appeal are eligible for matching up to \$4,000, which can be allocated at the employee's direction to any and all charities in the United States. Gifts made through the Appeal to the Morgan Stanley Foundation are matched at 100% and gifts to all other 501c (3) charities are matched at 25%. Employee allocations are distributed on a quarterly basis to the charities selected.

### **Annual Appeal Frequently Asked Questions:**

#### **Who is eligible to participate?**

All regular full-time and part-time employees of Morgan Stanley, Morgan Stanley Smith Barney, FrontPoint, and Saxon on U.S. payroll are eligible to participate. Unfortunately, temps and consultants are not eligible.

#### **Is the Annual Appeal matched?**

If you pledge a total of \$50 or more through the Annual Appeal, you will qualify for a match in your CSA. This is Morgan Stanley's ONLY matching program.

#### **What counts towards the Annual Appeal or What if I want to give directly to my charity?**

Any charitable contributions you have made since October 1, 2009, or contributions you plan to make by March 31, 2010, can be reported on the campaign website to count toward participation in the Annual Appeal. You may not record any contributions in which you received any goods or services from the charity for the donation. This restriction includes, but is not limited to, event tickets, tuition and membership fees.

#### **What organization(s) can I give to?**

You can direct your donation to the Morgan Stanley Foundation and/or any U.S.-based nonprofit agency with 501(c) 3 tax status. You may make multiple gifts using various payment methods if you would like to support more than one cause.

#### **Is my organization part of the campaign database?**

You can choose from thousands of charities listed in the IRS database as well as those that employees have given to in the past. If your charity is not already part of the database, you can add it. This process is done entirely online, and usually takes 3-5 business days depending on the charity's response time.

#### **Is there a minimum contribution amount?**

Yes. The minimum pledge amount is \$5 per organization for all one-time donations (including one-time payroll deduction) or \$1 per organization, per pay period (\$18 total)