

Activate an E*TRADE Account to Manage Your Stock Plan Proceeds and Transfer Shares

Overview

As you may know, E*TRADE and Morgan Stanley have teamed up, and we are integrating the E*TRADE brokerage account with your Morgan Stanley at Work Stock Plan account¹. The E*TRADE brokerage account will be linked to your Morgan Stanley at Work Stock Plan account to receive cash proceeds when you sell your stock plan shares. In the future, cash and available shares that you hold in your Morgan Stanley at Work Stock Plan account will be transferred to your E*TRADE brokerage account. We will notify you prior to the date when such transfers will begin.

What are the benefits of this account?

- ✓ Navigate between your stock plan and E*TRADE account via single login
- ✓ \$0 commissions for online US-listed stock and ETF trades
- ✓ Complimentary cash management features like debit cards, bill pay, check writing, and more
- ✓ Access to a full range of investments like stocks, bonds, and mutual funds
- ✓ No annual maintenance fees or account minimums²
- ✓ Easy-to-use investing and planning tools on desktop and mobile app with 24/7 support

How will this account work with my stock plan account?

Once logged in to your Morgan Stanley at Work Stock Plan account, you will also be able to access your linked E*TRADE brokerage account. Alternatively, you can log in directly from etrade.com to view your brokerage account or download the E*TRADE mobile app to view your brokerage account. You can download the award-winning mobile app on your smartphone or visit etrade.com/mobile.

NOTE: When you log in to your Morgan Stanley at Work Stock Plan account, if you see a notice window asking you to activate your E*TRADE brokerage account, then you are eligible to activate the account.

How do I get started?

Follow the below step-by-step instructions to activate your account.

Where can I find commonly asked questions about my new stock plan experience?

Visit morganstanley.com/atwork/participant/stockplan

Please follow the steps below to activate your account

Step 1: Access your Morgan Stanley at Work Stock Plan account website to be prompted to activate your E*TRADE brokerage account.

Activate your E*TRADE brokerage account

Your next step is to open a new E*TRADE brokerage account or link an eligible existing one. If you do not open an E*TRADE brokerage account or link an existing, eligible¹ E*TRADE brokerage account **by the date shown below**, you will no longer be able to access your Morgan Stanley at Work Stock Plan account² online. You will continue to have access to your dedicated service team by telephone if you have questions or would like to initiate a stock plan transaction.

The E*TRADE brokerage account will be linked to your Morgan Stanley at Work Stock Plan account to receive cash proceeds when you sell your stock plan shares. In the future, available shares will also transfer to your E*TRADE brokerage account, and you will receive a confirmation once complete.

With \$0 commissions for online stock and ETF trades³ and no annual maintenance fee or account minimum⁴, it's never been easier to put your stock proceeds to work. Learn more about the E*TRADE brokerage account and FAQs [here](#).

For questions, give us a call at 800-367-4777.

View E*TRADE Account [Important Disclosures](#)

Check the background of E*TRADE Securities LLC on [FINRA's BrokerCheck](#).

Open or Link NowRemind me later

You can skip this until February 27, 2022

The following pages provide additional details on the E*TRADE account opening process and the information you may be asked to provide. Since much of the information is pre-populated and all you need to do is validate those fields, it's a quick and easy process.

NOTE: If you're an existing E*TRADE account holder, you will be prompted to enter your user ID and password. If you do not see your E*TRADE account, your existing account may not be eligible to be linked at this time.

Step 2: Begin the process with the **Review your personal information** page by verifying the following prefilled information:

- Confirm contact Information
- Address
- Identity Verification
- Employment details

NOTE: Don't forget to add or update your email address to receive important information regarding your account.

Step 3: The **Account setup** page asks for details about your financials, investing, and how you would like to manage the cash in your account:

- Required Investment questions
- Regulatory (If you are employed by a broker-dealer you may be asked to provide additional documentation)
- Cash management options

NOTE: As a broker-dealer, the "Know Your Customer" regulation requires E*TRADE to use reasonable effort to know and record the identity and essential facts of customers.

E*TRADE
from Morgan Stanley

Secure Application | Call 866-842-0657

Step 2 of 3: Account setup

Review agreements and disclosures

Basic Securities Brokerage

- Relationship Summary
- E*TRADE Customer Agreement
- Business Continuity Plan
- Privacy Statement
- Regulatory Notices
- Stock Plan Agreement

Uninvested Cash Management Options

- ESDA Program Customer Agreement
- Sweep Rate Schedule

E*TRADE Account Agreement, Disclosures, and Terms

- I am of legal age to agree to the terms herein and I will be providing an electronic signature as part of this account opening process which is the equivalent of a written signature.
- Under penalties of perjury, (1) the taxpayer identification number I submitted on this online application is my correct number (or I am waiting for a number to be issued to me), and (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. citizen or other U.S. person. The IRS does not require my consent to any provision of this document other than the certification required to avoid backup withholding.

☒ By checking this box, I confirm that I have read, understood, and acknowledge the receipt of the E*TRADE Account Agreement, Disclosures, and Terms.

Step 4: The **Review agreements and disclosures** page asks you to review account agreements and confirm that you have read, understood, and acknowledge the receipt of the E*TRADE Account Agreement, Disclosures, and Terms. Once you've read through the documents, check the box and click on "Continue".

Step 5: You're almost done! The **Create your user ID** page allows you to set up a user ID and password to access your account through *etrade.com*.

You can also access your new E*TRADE account from your stock plan account without re-entering your login credentials.

Note: This page will not be shown if you linked an existing eligible E*TRADE brokerage account earlier in the process.

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Step 2 of 3: Account setup

Create your user ID

You'll use the user ID and password you create below to log on to your account.

User ID

Password [Show](#)

✓ Lowercase ✓ Uppercase ✓ Number ✓ Min 8 characters

Submit

[Back](#)

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Step 3 of 3: Confirmation

Congratulations, JOHN!

Your E*TRADE brokerage account was opened successfully and has been linked to Shareworks.

Click below to continue in Shareworks. You can also click below to sign in to your E*TRADE account to add a trusted contact or explore the account features.

Your account informat 12345678

Account type INDIVIDUAL

Account number 45450028

Continue to Shareworks

Log on to etrade.com

Setup complete! Your account is now set up and ready to use. Click the **Log on to etrade.com** button to get started or return to your stock plan account to see your new account linked.

Any questions?

Visit morganstanley.com/atwork/participant/stockplan or you can contact us at (866) 842-0657.

1. Your Morgan Stanley at Work Stock Plan account refers to your Shareworks or StockPlan Connect account information, as applicable.
2. Transaction fees, fund expenses, brokerage commissions, and service fees may apply.

E*TRADE charges \$0 commission for online US-listed stock, ETF, and options trades. Exclusions may apply and E*TRADE reserves the right to charge variable commission rates. The standard options contract fee is \$0.65 per contract (or \$0.50 per contract for customers who execute at least 30 stock, ETF, and options trades per quarter). The retail online \$0 commission does not apply to Over-the-Counter (OTC), foreign stock transactions, large block transactions requiring special handling, transaction-fee mutual funds, futures, or fixed income investments. Service charges apply for trades placed through a broker (\$25). Stock plan account transactions are subject to a separate commission schedule. Additional regulatory and exchange fees may apply. For more information about pricing, visit etrade.com/pricing.

Banking products and services are provided by Morgan Stanley Private Bank, National Association, Member FDIC.

- Individual, joint and custodial accounts are eligible for the E*TRADE Complete™ Debit Card. In addition, certain IRA accounts are eligible if you are over age 59½. Not eligible are IRA accounts under age 59½, other retirement accounts, and business or investment club accounts.
- E*TRADE Securities/Morgan Stanley Private Bank, National Association will not charge you a fee for withdrawing funds from another institution's ATM but the owner/operator of the ATM might. In those cases, E*TRADE/Morgan Stanley Private Bank, National Association will automatically refund your account for the amount of the fee by the following business day. Qualified customers with \$50,000 or more in combined E*TRADE Securities and Morgan Stanley Private Bank, National Association accounts or who execute at least 30 stock or options trades during a calendar quarter get unlimited ATM refunds. Other customers get up to five ATM fee refunds per month. **For additional information and important details about how the ATM fee refund will be applied, please visit www.etrade.com/atmrefundpolicy.**
- Initial check order is free of charge. \$8.75 for each standard check reorder. Additional fees: \$5 for each Coverdraft Protection Transfer; \$10 for each Bank Check request; \$10 early closeout fee will be assessed if the account is closed out within the first 120 days.
- To enroll in Bill Pay, you must have an E*TRADE Complete™ Investment Account, E*TRADE Complete™ IRA account, a Checking Account with Morgan Stanley Private Bank, National Association, or Max-Rate Checking Account with Morgan Stanley Private Bank, National Association.
- Mobile check deposit is available to most E*TRADE and Morgan Stanley Private Bank, National Association US retail customers. CD, HELOC, and futures accounts are not eligible for mobile check deposit. Mobile check deposit limit is \$250,000 per day, per customer login. System limitations may apply.

In StockBrokers.com's 2022 Online Broker Review of 15 firms across 200 different variables, E*TRADE was awarded the #1 Trader App, and #1 Web Trading Platform Awards. In addition, E*TRADE received eleven Best in Class distinctions: Best Overall, Mobile Trading Apps, Customer Service, Offering of Investments, Options Trading, Beginners, IRA Accounts, Futures Trading, Active Trading, Education, and Ease of Use. E*TRADE's star ratings for all category rankings out of 5: Overall (5.0 stars), Commissions & Fees (4.5 stars), Offering of Investments (5.0 stars), Platforms & Tools (4.5 stars), Research (4.5 stars), Mobile Trading (5.0 stars), Ease of Use (5.0 stars), Education (4.5 stars), Customer Service (4.5 stars). [Read the 2022 Online Broker Review.](#)

Morgan Stanley at Work Stock Plan accounts are provided by Morgan Stanley Smith Barney LLC, member SIPC.

Securities products and services are offered by E*TRADE Securities LLC, Member [SIPC](#).

In connection with stock plan solutions offered by Morgan Stanley Smith Barney LLC, E*TRADE Securities LLC provides brokerage services to stock plan participants.

E*TRADE Securities LLC is an affiliated subsidiary of Morgan Stanley.

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System response and account access times may vary due to a variety of factors, including trading volumes, market conditions, system performance, and other factors.

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