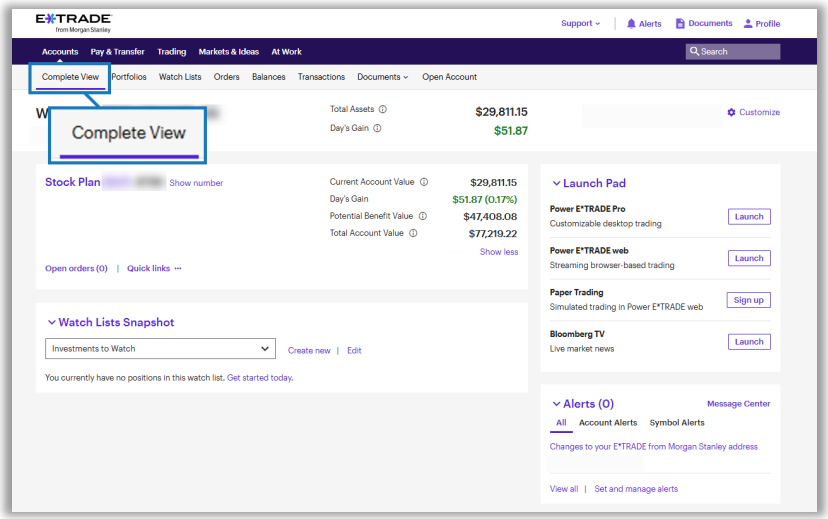
Morgan Stanley
AT WORK

Navigating Your Morgan Stanley at Work Stock Plan Account on etrade.com

(For Participants Outside the U.S.)

Overview

No matter what type of equity you have, your E*TRADE from Morgan Stanley stock plan account will be set up the same way. Follow the guide below to learn how to view and manage your stock plan benefits.

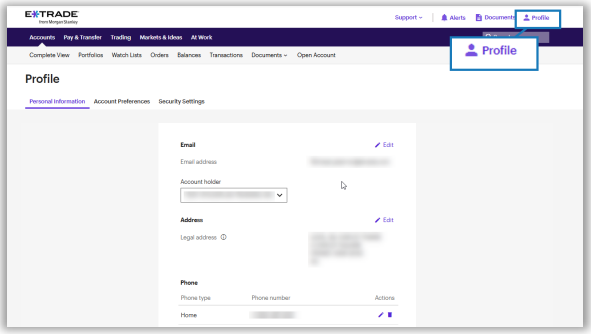


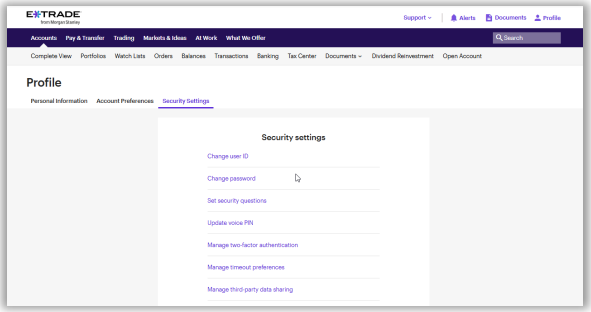
When you first log into your account on *etrade.com*, you'll see your stock plan account in the **Complete View** page along with any other accounts you may have with E*TRADE. This is where you will see a summary of your accounts.

Account details and preferences

As you are getting familiar with your stock plan account, be sure to check out the **My Profile** page, where you can update your:

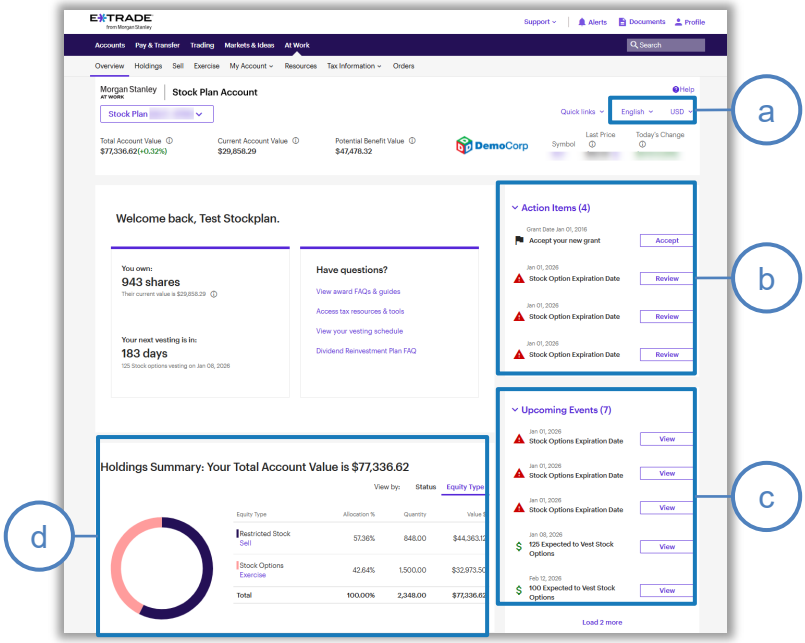
a. Email or mailing address
b. ID, password, security questions, two-factor authentication, and more



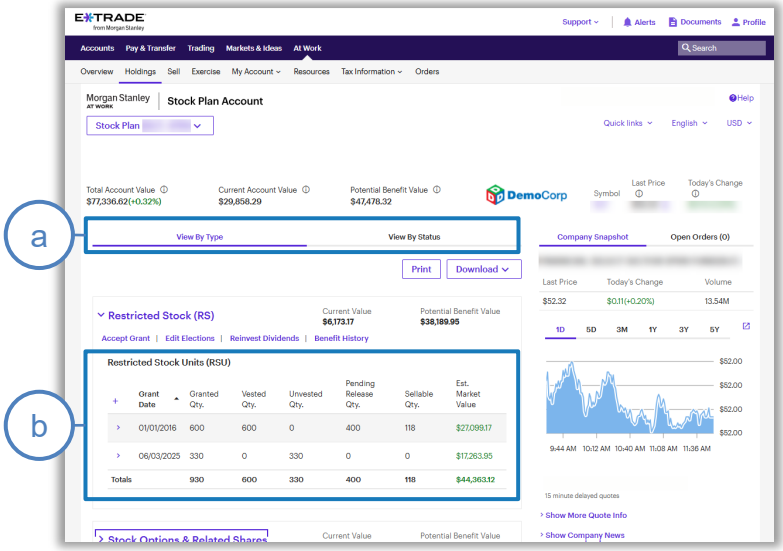


You can view and manage your stock plan benefits by going to the **At Work** section. Here you will find **eight** tabs full of features and functionality to enable you to make the most of your stock plan benefits. Below are just the beginning of what you will find on each tab.

1. **Overview:**
   a. The ability to select a preferred language or currency
   b. Any action item that requires your attention
   c. A schedule of upcoming events
   d. Quick summary of your account values

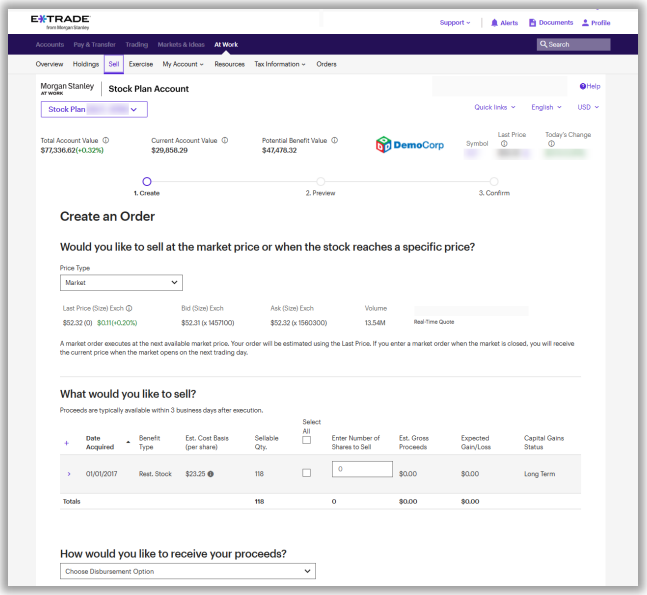


2. **Holdings:**
   a. View your equity holdings (by type or status)
   b. See grant-specific vesting schedules



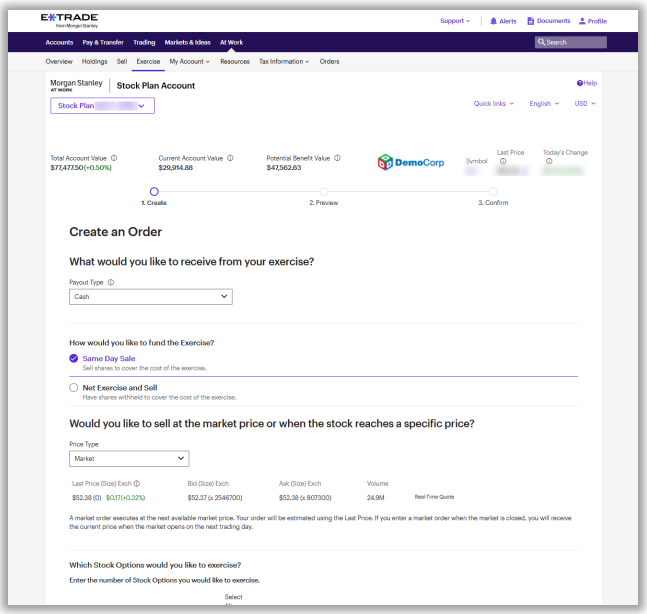
3. Sell:

Where you will go sell any available equity through a step-by-step experience. If you decide to sell, once the trade settles, you can either have the proceeds sent to you or to another account outside of E*TRADE. You may also be in a qualifying country where you can hold the cash proceeds. See the section below for more information.



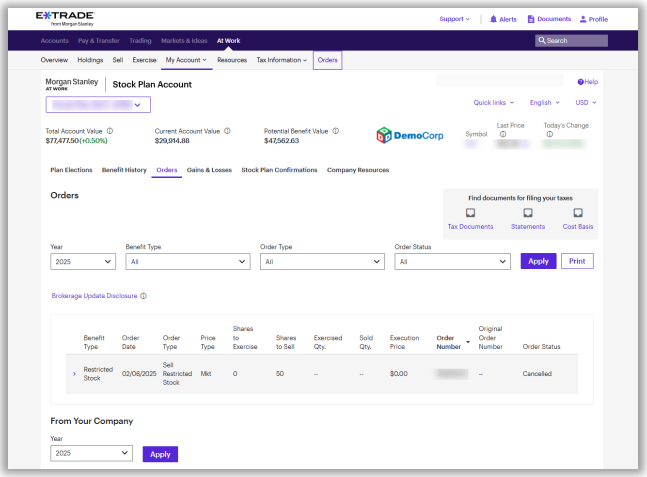
4. Exercise (if applicable):

If you have been granted stock options, this is where you will go to exercise any available vested options through a step-by-step experience.



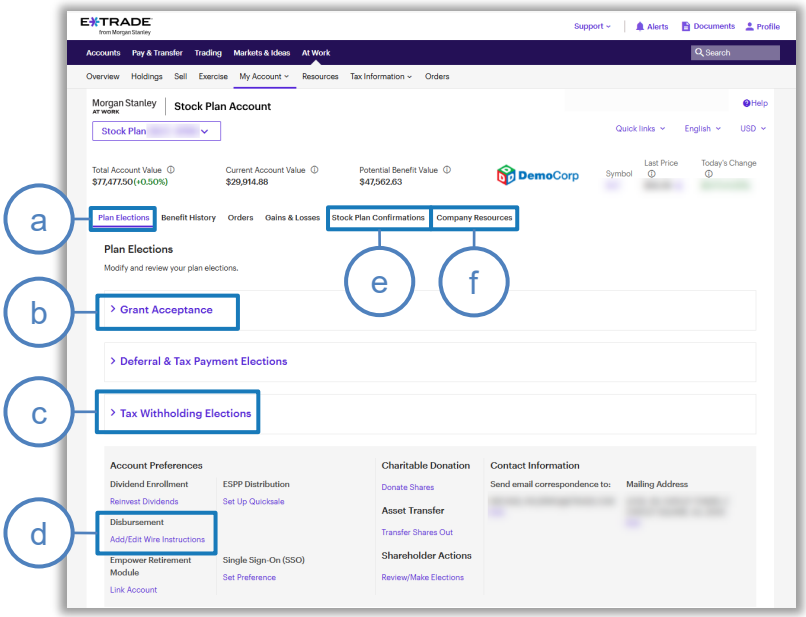
5. Orders:

Any orders placed in your stock plan account will appear here with additional details such as order status and order type.



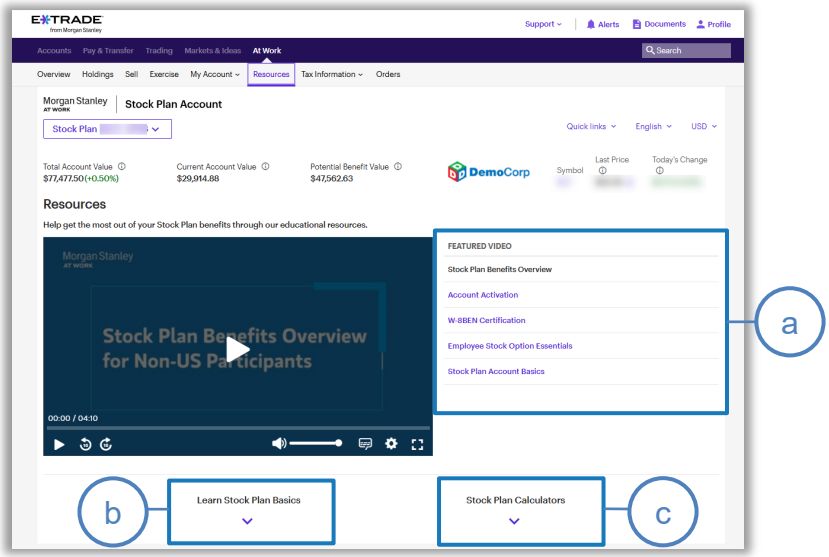
6. My Account:

a. Plan elections
b. Accept grants (if applicable)
c. Tax elections
   - When you expand the Tax Withholding Elections panel, you will see the taxes your company has deemed eligible for electing desired tax rate percentages.
   - If you choose to elect a new rate, it will appear as the pending rate until it is approved by your company.
d. Setup wire instructions
e. Access stock plan confirmations
f. View company documents and resources



7. Resources:

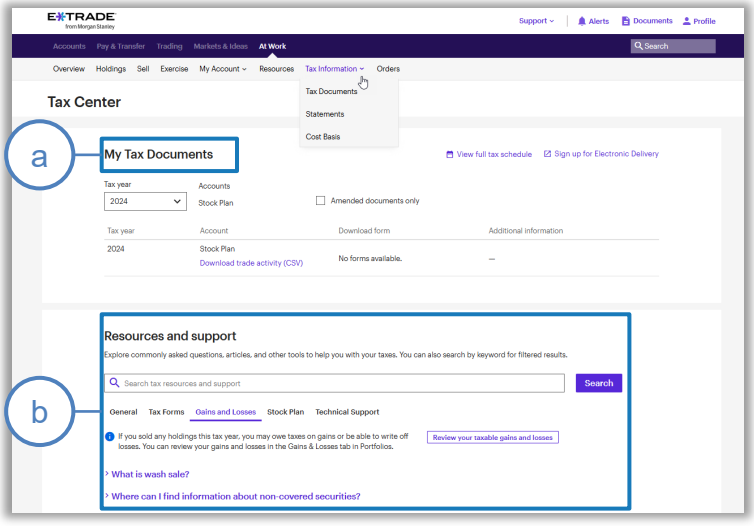
a. Educational videos available with subtitles in 23 languages
b. Educational articles
c. Stock plan calculators



8. Tax Information:

When you click on Tax Documents you'll be directed to your Tax Center where you can find important tax forms. You'll also find helpful resources and support such as common tax FAQs and how-to guides for reporting taxes in the Tax Center.

a. Tax Documents
b. FAQs



Have Questions?

Contact us at 800-838-0908 24 hours a day, weekdays (from outside the US, visit etrade.com/contact for your country's toll-free number).

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