

Activating Your Morgan Stanley at Work Stock Plan Account

Overview

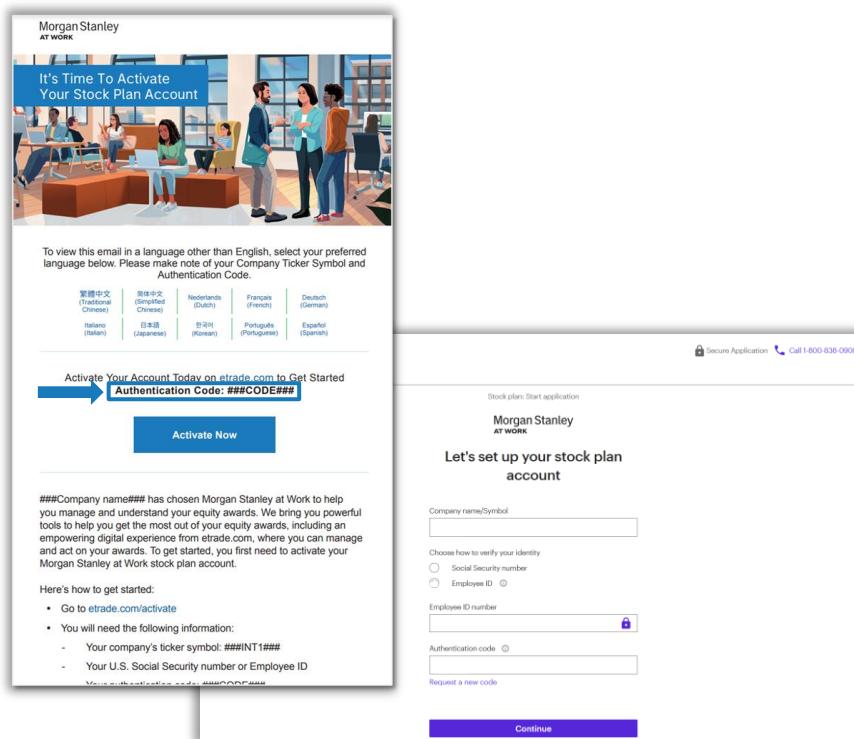
This guide is for participants outside of the U.S. Please follow the steps below to activate your stock plan account.

1. Application Form

Access the website [here](#) or follow the link in the activation email you received from Morgan Stanley at Work. You'll be asked to fill out the following information:

- Company name / ticker symbol (Example: MS)
- Your social security number or employee ID
- The code from your activation email (or click on “[Request a new code](#)”)

NOTE: The ticker is the abbreviated name of your company's shares on a public stock exchange. If you work for a private company, check your activation email for what to enter here.

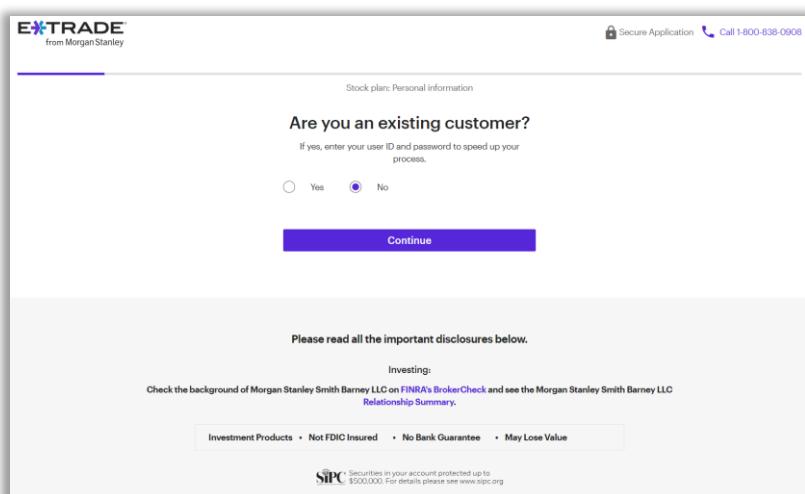


The image contains two screenshots of the Morgan Stanley at Work stock plan activation process. The top screenshot shows a landing page with a 'Activate Now' button and language selection options. The bottom screenshot shows a detailed setup page for entering personal information like company name, employee ID, and authentication code.

2. Personal Information

Begin the process with selecting whether you are an existing customer.

- If you click “[Yes](#),” you will be prompted to log in, and your personal information on the following page will be pre-filled based on your latest E*TRADE account profile.
- If you click “[No](#),” you will need to fill out your personal information, and then you will be prompted to create a username and password later on in the process.



The image shows a screenshot of the E*TRADE from Morgan Stanley stock plan personal information page. It asks if the user is an existing customer and provides a 'Continue' button. Below, it includes a section for reading disclosures, investing information, and a link to Morgan Stanley's BrokerCheck.

Personal Information (cont'd)

You'll be asked to verify or fill out the following details in the personal information section:

- Contact Information
- Citizenship and residency status
- Legal and mailing address
- Government ID details
- Date of birth
- Employment information
- Additional profile details

3. Account Setup

The Account Setup portion has questions we're required to ask by law.

NOTE: Please read the Regulatory questions carefully as certain responses may require additional documentation and delay the opening of your account. The first regulatory question will only apply if you or your spouse or a household member are employed with a U.S. FINRA regulated broker-dealer.

If you are unsure if this applies to you, check for your employer on this list:

<https://www.finra.org/about/firms-we-regulate>

Account Setup: Agreements and Disclosures

The last part of your account setup is to review and agree to the terms and conditions of your new stock plan account. Once you've looked over the agreements and disclosures, **check the box** to confirm, then click on "**Accept and continue**".

NOTE: You will be automatically opted in to eDelivery for all eligible account documents. Once your account has been setup, you can change your preferences under "Documents" on etrade.com and clicking on "eDelivery Preferences".

The screenshot shows the E*TRADE account setup process. It starts with a 'Review agreements and disclosures' step, which includes links to the E*TRADE from Morgan Stanley Client Agreement for Self-Directed Accounts, Morgan Stanley U.S. Privacy Policy and Notice, and Stock Plan Agreement. Below this is a 'Dual Customer Personal Information' section. The next step is 'eDelivery', where users can accept eDelivery for all eligible account documents. The 'Accept and continue' button is visible at the bottom.

4. User ID

You're almost done! Create a user ID and password, then click "**Continue**".

NOTE: This step will only be shown if you are a new E*TRADE user. If you have an existing E*TRADE user ID, you will not see this step.

The screenshot shows the 'Create your E*TRADE user ID' step. It includes fields for 'User ID' and 'Password', with checkboxes for 'Lowercase', 'Uppercase', 'Number', and 'Min 8 characters'. Below these fields is a 'Continue' button. At the bottom, there is a 'Please read all the important disclosures below.' section with a 'Investing' link and a 'Relationship Summary' link. A disclaimer at the bottom states: 'Check the background of Morgan Stanley Smith Barney LLC on FINRA's BrokerCheck and see the Morgan Stanley Smith Barney LLC Relationship Summary.'

5. Submission Complete!

Your account is now set up and ready to use. Click the "**View account**" button to get started.

NOTE: If we are unable to successfully open your account at this step, please follow the prompts on the screen to take action. We may need additional documentation from you.

The screenshot shows the 'Stock plan: Submission complete' step. It displays the message 'Your stock plan account is open' and 'You can now view and manage your E*TRADE stock plan account at etrade.com.'. Below this, it shows account details: 'Account type: Individual' and 'Account number: 123456789'. A 'View your stock plan account' button is present, along with a note: 'To start exploring your new account, continue to etrade.com. You'll be able to make online transactions within 24 hours.' A 'View account' button is at the bottom.

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).

Investing in securities involves risk, including possible loss of principal.

Employee stock plan solutions are offered by E*TRADE Financial Corporate Services, Inc., Solium Capital LLC, Solium Plan Managers LLC and Morgan Stanley Smith Barney LLC ("MSSB"), which are part of Morgan Stanley at Work.

Morgan Stanley at Work services and stock plan accounts are provided by wholly owned subsidiaries of Morgan Stanley.

Morgan Stanley at Work stock plan accounts were previously referred to as Shareworks, StockPlan Connect or E*TRADE stock plan accounts, as applicable.

In connection with stock plan solutions offered by Morgan Stanley at Work, securities products and services are offered by MSSB, Member [SIPC](#).

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