

Activating Your Morgan Stanley at Work Stock Plan Account

Overview

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

1. Start Application

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.

Morgan Stanley
AT WORK

It's Time To Activate Your Stock Plan Account

To view this email in a language other than English, select your preferred language below. Please make note of your Company Ticker Symbol and Authentication Code.

繁體中文 (Traditional Chinese)	简体中文 (Simplified Chinese)	Nederlands (Dutch)	Français (French)	Deutsch (German)
Italiano (Italian)	日本語 (Japanese)	한국어 (Korean)	Português (Portuguese)	Español (Spanish)

Activate Your Account Today on [etrade.com](#) to Get Started

Authentication Code: ###CODE###

Activate Now

###Company name### has chosen Morgan Stanley at Work to help you manage and understand your equity awards. We bring you powerful tools to help you get the most out of your equity awards, including an empowering digital experience from [etrade.com](#), where you can manage and act on your awards. To get started, you first need to activate your Morgan Stanley at Work stock plan account.

Here's how to get started:

- Go to [etrade.com/activate](#)
- You will need the following information:
 - Your company's ticker symbol: ###INT1###
 - Your U.S. Social Security number or Employee ID
 - Your authentication code: ###CODE###

Secure Application | Call 1-800-838-0908

Stock plan: Start application

Morgan Stanley
AT WORK

Let's set up your stock plan account

Company name/symbol

Choose how to verify your identity

☐ Social Security number

☒ Employee ID

Employee ID number

Authentication code

[Request a new code](#)

Continue

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.

E*TRADE
from Morgan Stanley

Secure Application | Call 1-800-838-0908

Stock plan: Personal information

Are you an existing customer?

If yes, enter your user ID and password to speed up your process.

☐ Yes ☒ No

Continue

Please read all the important disclosures below.

Investing:

Check the background of Morgan Stanley Smith Barney LLC on [FINRA's BrokerCheck](#) and see the Morgan Stanley Smith Barney LLC Relationship Summary.

Investment Products • Not FDIC Insured • No Bank Guarantee • May Lose Value

SIPC Securities in your account protected up to \$500,000. For details please see [www.sipc.org](#)

Personal Information (cont'd)

You'll be asked to verify or fill out the following:

- Home address, phone number, and email
- Citizenship status
- Social Security number and date of birth
- Employment information
- Additional profile details

Stock plan: Personal information

Review your personal information

Contact information

Prefix: First name: M.I.:

Last name: Suffix:

Phone number: Phone type:

Email address:

Citizenship

Status:

Address

Legal address

Country:

Address 1:

Address 2:

ZIP code: City:

State:

☐ My mailing address is different from my legal address.

Continue

Stock plan: Personal information

Review your personal information

Identity verification

We're required by law to collect this information, and we'll use it to verify your identity.

Date of birth (MM/DD/YYYY):

Social Security number:

Employment details

Occupation:

Employer's name:

Country:

Address 1:

Address 2:

ZIP code: City:

State:

Continue

3. Account Setup

The Account Setup portion has questions we're required to ask by law. You will also be asked to fill out an investment profile to help us give you a more personalized experience.

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>

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from Morgan Stanley

Stock plan: Account setup

Account setup

We're required by law to ask the following questions. Please make sure to answer each one.

Investment profile

The information below will help us give you a more personalized experience.

Annual income: Liquid net worth:

Total net worth: Investment experience:

Regulatory questions

We're required by law to ask the following questions. Please make sure to answer each one.

Are you, or is your spouse or a household member, employed by a financial broker-dealer or a securities or futures exchange, futures commission merchant, retail foreign exchange dealer, or securities or futures regulator?

☐ No
☐ Yes

Do you, or does a spouse or household member, serve on a board of directors, or as a policymaker at a public company?

☐ No
☐ Yes

Are you, or is your spouse or a household member, a shareholder of 10% or more of a public company?

☐ No
☐ Yes

Have you been notified by the IRS that you are subject to backup withholding?

☐ No
☐ Yes

Continue

Account Setup (cont'd)

You'll also be asked to fill out some account basics and add a trusted contact (optional).

NOTE: A trusted contact is someone we can contact if we are unable to reach you to discuss urgent account activity. We may also ask this person to confirm your contact information, health status or contact information for other authorized users on your account. A trusted contact is not able to transact on your account unless they are also an authorized user on your account.

Account setup

Customize your account with additional features.

Want to add a trusted contact person (TCP)?
It's a good idea to have a TCP who we can contact in certain situations, such as if we think you're experiencing financial exploitation or have concerns about your well-being. You may make updates at anytime, once your account is open.

Important note about designating a trusted contact person.

☐ Yes ☐ No

Continue

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".

Review agreements and disclosures

The terms and conditions of the following agreements and disclosures will govern your account and the services we provide you. Please review each document carefully. You can print and save a PDF copy for your records by clicking the links.

Basic Securities Brokerage

Client Relationship Summary
E*TRADE from Morgan Stanley Client Agreement for Self-Directed Accounts
Important Account Information for Self-Directed Accounts
Morgan Stanley US Privacy Policy and Notice
Regulation Notice
Stock Plan Agreement

Dual Customer Personal Information

For customers with E*TRADE and Morgan Stanley accounts, updates to certain personal information will be applied to all your E*TRADE and Morgan Stanley accounts.

Client Account Agreement, Disclosures & Terms

☒ I am of legal age to agree to the terms herein and will be providing an electronic signature as part of the account opening process which is the execution of a written signature.

☒ Under penalty of perjury, (1) the taxpayer identification number I submitted on this online application is my correct number (or am waiting for a number to be issued to me, and I) am not subject to delinquent withholding, because (a) I am exempt from federal withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to delinquent withholding as a result of a failure to report interest or dividends, or (c) the IRS has notified me that I am no longer subject to delinquent withholding, and (d) I am a U.S. citizen or other U.S. person. The IRS does not require me to consent to any provision of this document other than the certification required to avoid delinquent withholding.

☒ By checking this box, I confirm that I have read, understood, and acknowledge the receipt of the E*TRADE from Morgan Stanley Client Agreement for Self-Directed Accounts, Disclosures, and Terms.

Accept and continue

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 E*TRADE login page with the heading "Create your E*TRADE user ID". Below the heading, it says "Please set up etrade.com credentials to manage your stock plan account online." There are two input fields: "User ID" and "Password". The "Password" field has a "Show" link to its right. Below the "Password" field, there are four checkmarks indicating password requirements: "✓ Lowercase", "✓ Uppercase", "✓ Number", and "✓ Min 8 characters". A blue "Continue" button is at the bottom. At the very bottom, there is a section titled "Please read all the important disclosures below." with a link to "Investing: Check the background of Morgan Stanley Smith Barney LLC on FINRA's BrokerCheck and see the Morgan Stanley Smith Barney LLC Relationship Summary." and a list of links: "Investment Products", "Not FDIC Insured", "No Bank Guarantee", and "May Lose Value".

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 E*TRADE account setup completion screen with the heading "Your stock plan account is open". Below the heading, it says "You can now view and manage your E*TRADE stock plan account at etrade.com." There is a table with two rows: "Account type" with the value "Individual" and "Account number" with the value "123456789". Below the table, there is a section titled "View your stock plan account" with the text "To start exploring your new account, continue to etrade.com. You'll be able to make online transactions within 24 hours." A blue "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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