Morgan Stanley
AT WORK

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Activating Your Morgan Stanley at Work Stock Plan Account

Overview

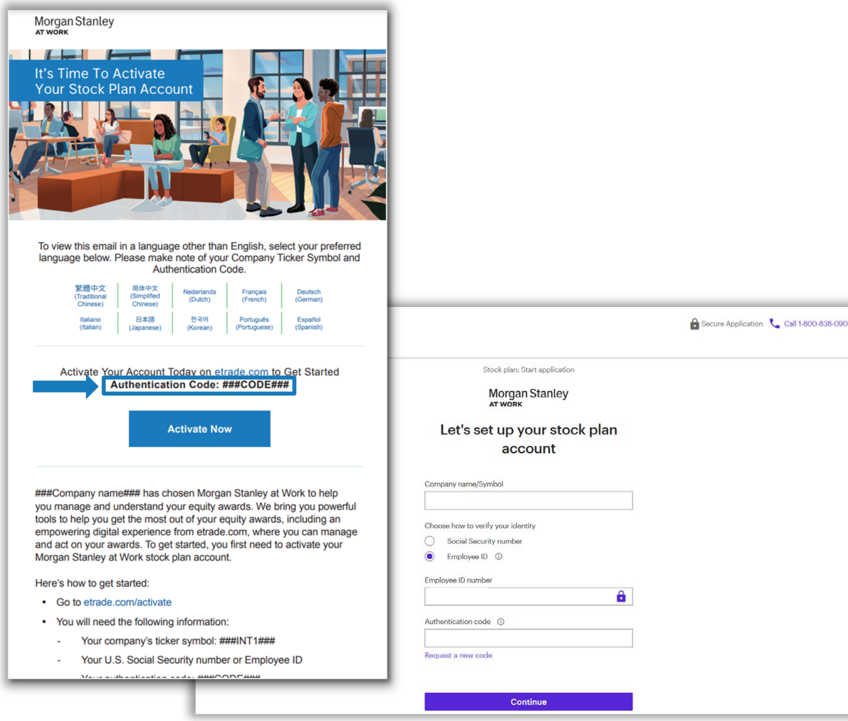
This guide is for U.S. participants. Please follow the steps below to activate your stock plan account.

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**")

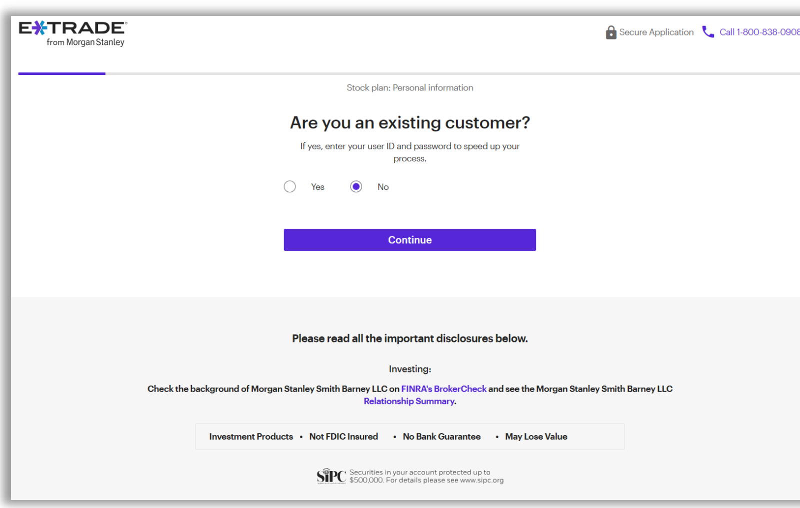
NOTE: The ticker is the abbreviated name of your company's shares on a public stock exchange. If you work for a private company, check your activation email for what to enter here.



2. Personal Information

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

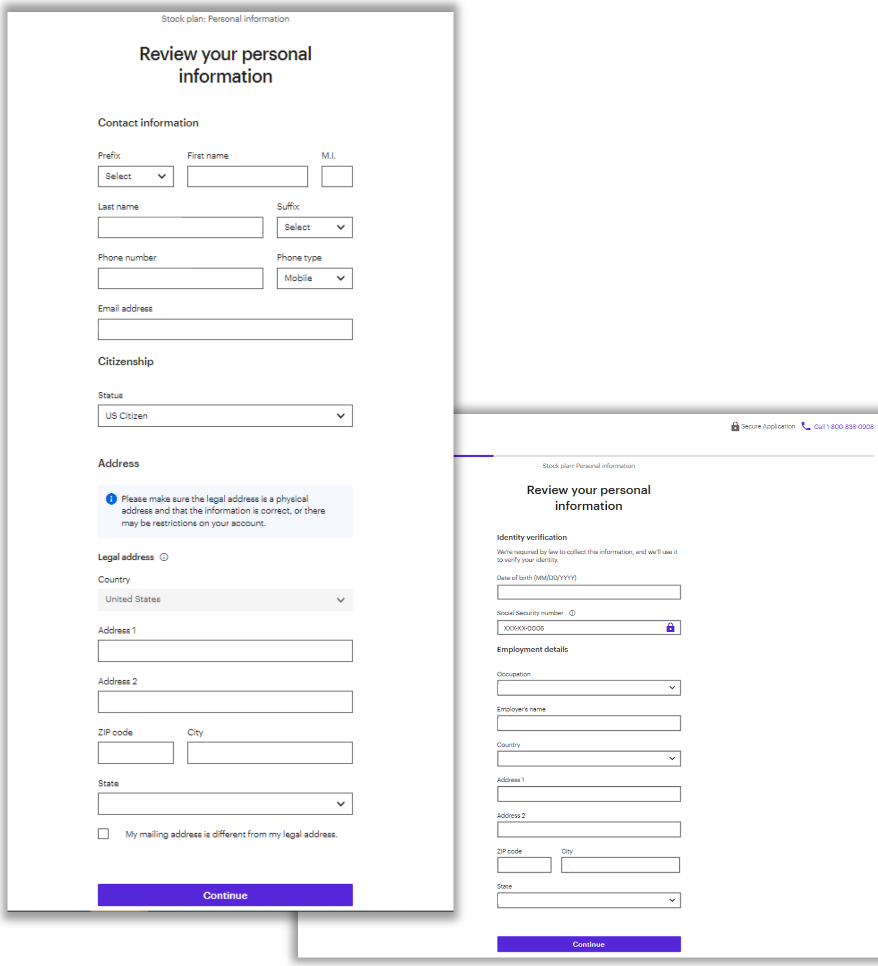
- If you click "**Yes**," you will be prompted to log in, and your personal information on the following page will be pre-filled based on your latest E*TRADE account profile.
- If you click "**No**," you will need to fill out your personal information, and then you will be prompted to create a username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



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

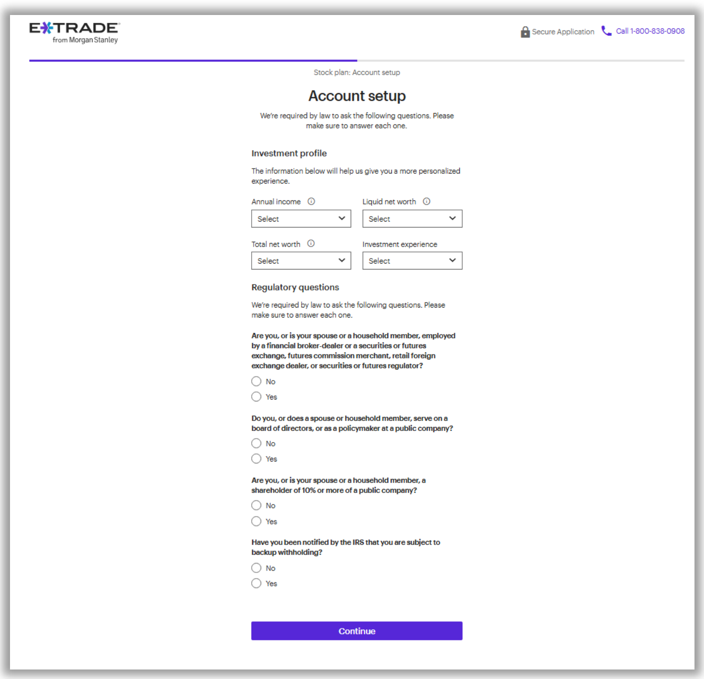


3. Account Setup

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.

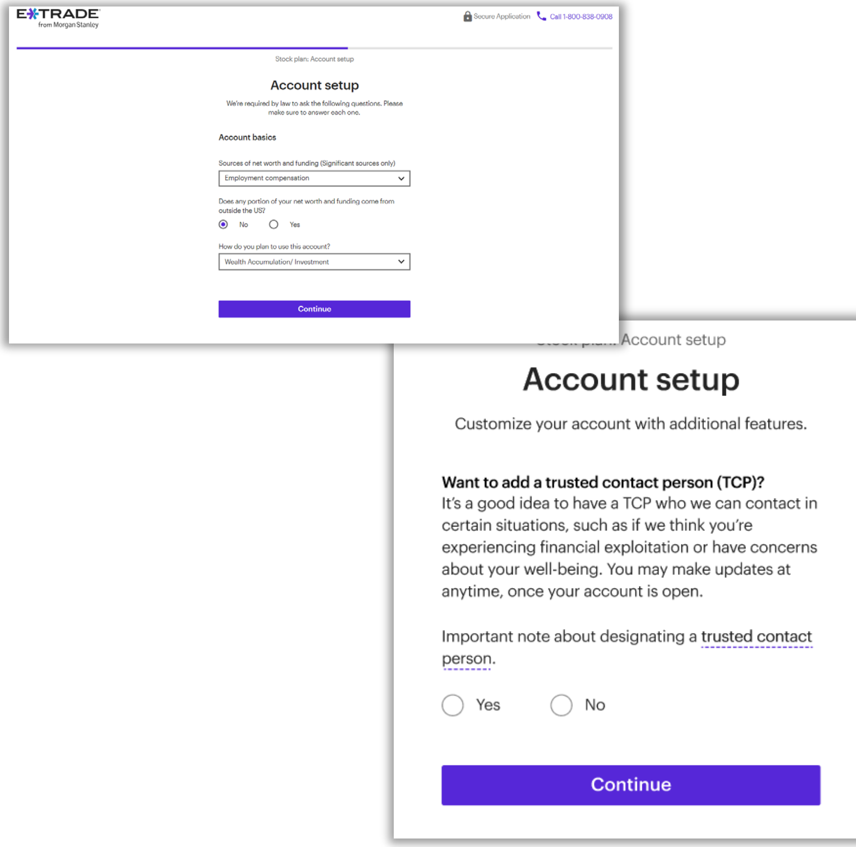
If you are unsure if this applies to you, check for your employer on this list: https://www.finra.org/about/firms-we-regulate



Account Setup (cont'd)

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

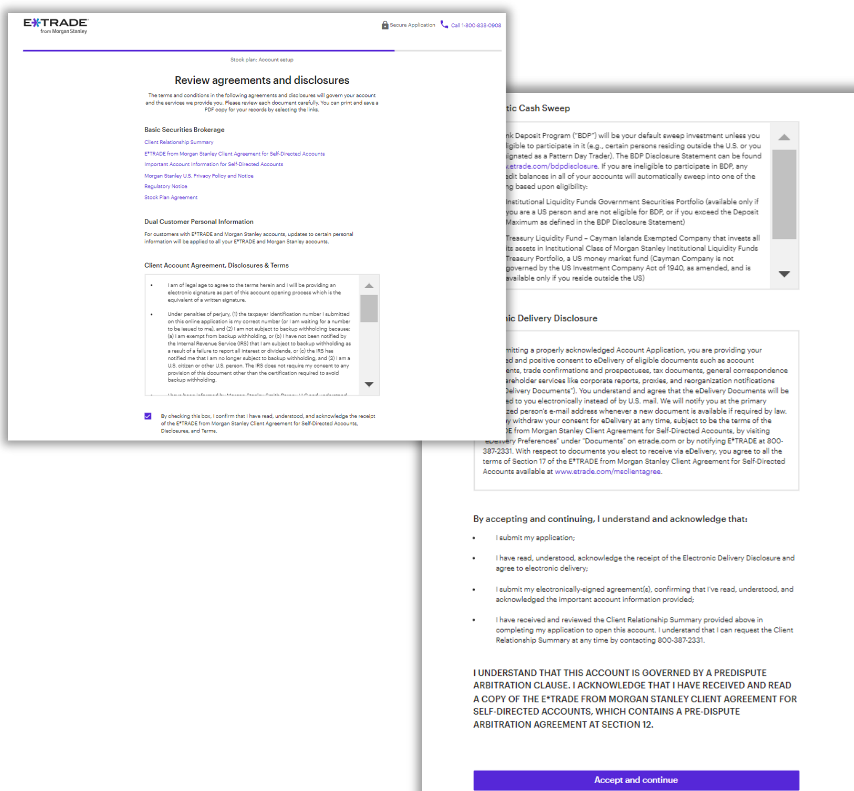
NOTE: A trusted contact is someone we can contact if we are unable to reach you to discuss urgent account activity. We may also ask this person to confirm your contact information, health status or contact information for other authorized users on your account. A trusted contact is not able to transact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



Account Setup: 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".



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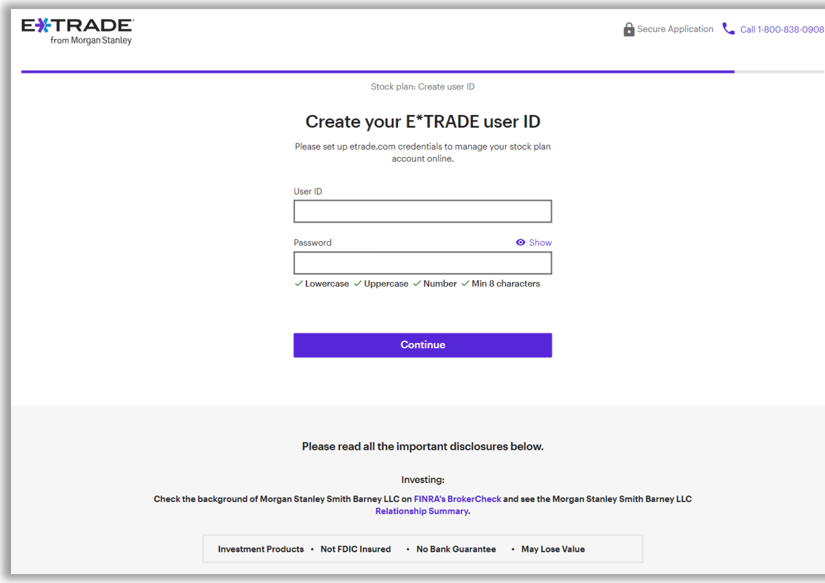
4. User ID

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

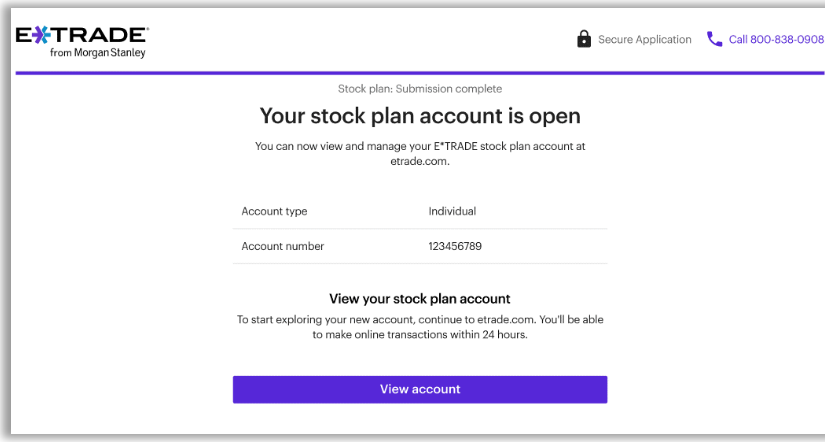
NOTE: This step will only be shown if you are a new E*TRADE user. If you have an existing E*TRADE user ID, you will not see this step.



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.



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).

CRC 4603516 07/2025