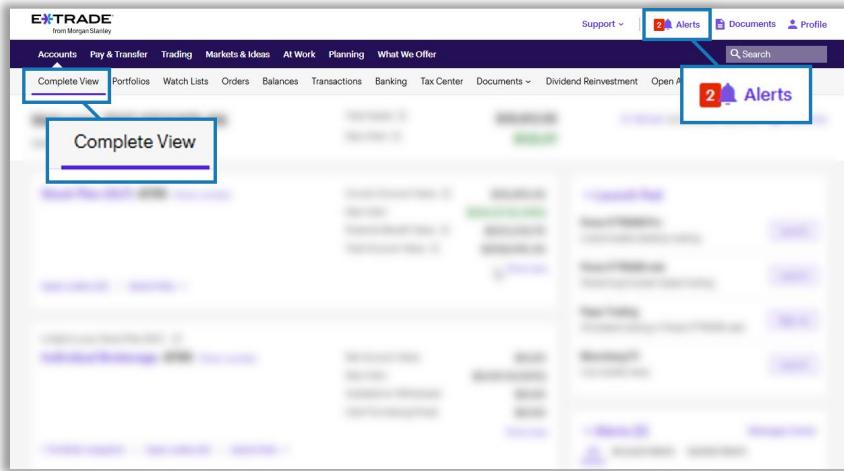


Navigating Your Morgan Stanley at Work Stock Plan Account on etrade.com

(For Participants in 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.



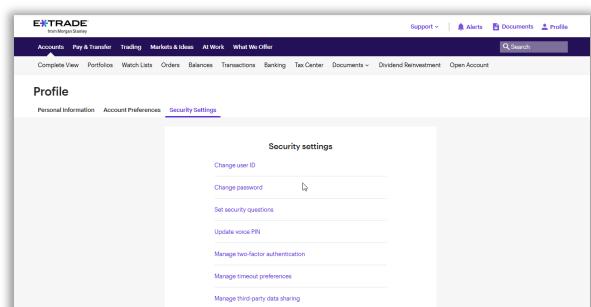
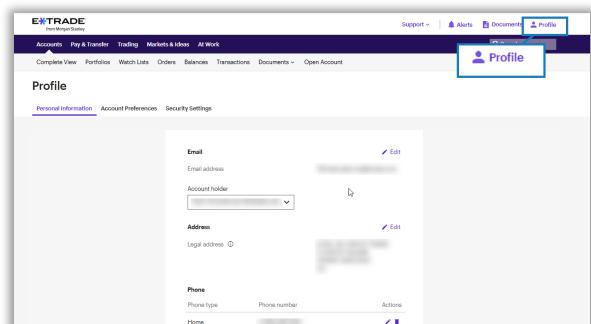
When you first log into your account on [etrade.com](#), you'll see your stock plan account, along with any other E*TRADE accounts you may have, in the **Complete View** tab.

TIP: It's always a good idea to check your **Alerts** page for any updates.

Account details and preferences:

Be sure to check out the **My Profile** page, where you can add or update your:

- Personal information:** Personal email, personal phone number, legal address, and mailing address
- Security settings:** ID, password, security questions, two-factor authentication, and more



All images are for illustrative purposes only.

You can view and manage your stock plan benefits in the **At Work** section. Here you will find **ten** tabs full of features to help you make the most of your stock plan benefits. Below are some highlights of what you will find on each tab.

1. Overview:

- Select a preferred language or currency
- Action items that require your attention
- A schedule of upcoming events
- A quick summary of your holdings
- Your account values:
 - Total Account Value** is the sum of your current account value and potential benefit.
 - Current Account Value** is the sum of the current market value of employee stock purchase plan shares held, vested restricted stock units (RSUs) held, and vested and exercisable options (as applicable).
 - Potential Benefit Value** is the sum of the current market value of unvested RSUs and unvested options (as applicable).

1a: Language and Currency dropdown (English - USD)

1b: Action Items (5) section

1c: Upcoming Events (7) section

1d: Holdings Summary section

1e: Total Account Value (\$91,367.58), Current Account Value (\$32,763.33), and Potential Benefit Value (\$58,604.25) summary.

2. Holdings:

- Account values
- View equity holdings by type or status
- Grant-specific vesting schedules

2a: Total Account Value (\$91,367.58), Current Account Value (\$32,763.33), and Potential Benefit Value (\$58,604.25) summary.

2b: Holdings by Type section (Restricted Stock, Stock Options, Stock Appreciation Rights)

2c: Grant-specific vesting schedules for Restricted Stock (RS) and Stock Options & Related Shares.

3. Sell:

Follow the step-by-step experience to sell available shares.

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.

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. Potential Value:

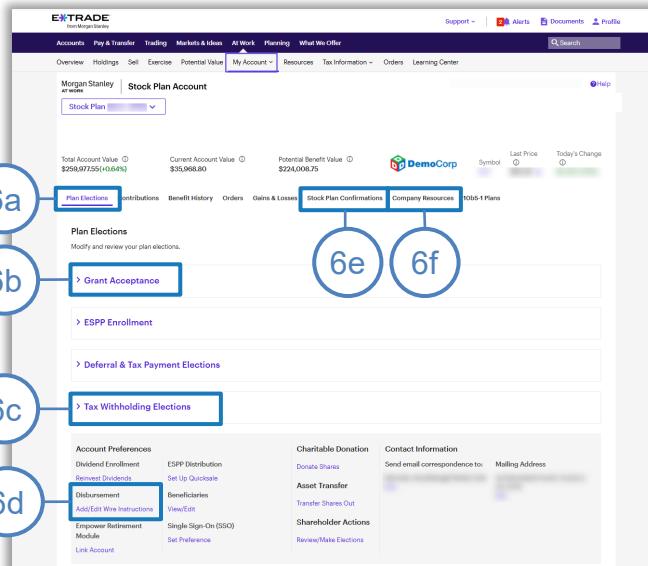
The **Potential Value** section provides you with a comprehensive view of what is currently available to you and what may become available in the future.

There are also several resources within this page to help manage potential proceeds.

- Potential Benefit Value is what you potentially have with your stock plan benefits.
- Current Account Value is what you currently have in stock plan benefits.

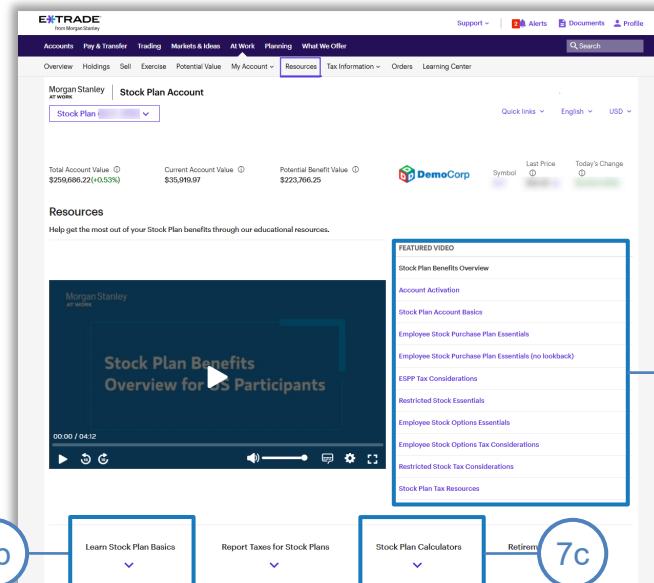
6. My Account:

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



7. Resources:

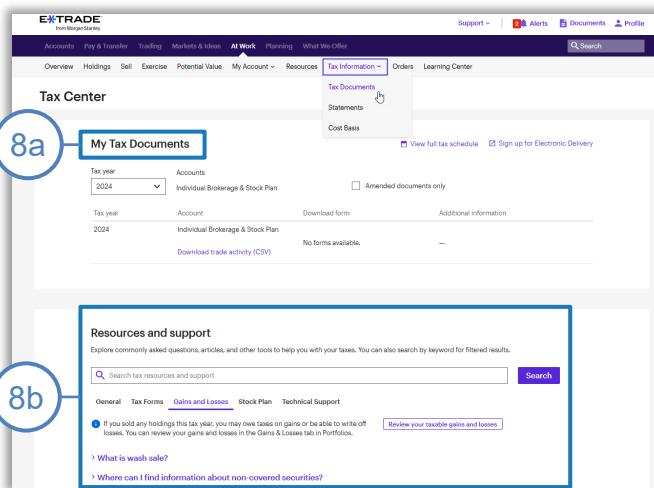
- a. Educational videos available with subtitles in 23 languages
- b. Educational articles
- c. Stock plan calculators



8. Tax Information/Tax Center:

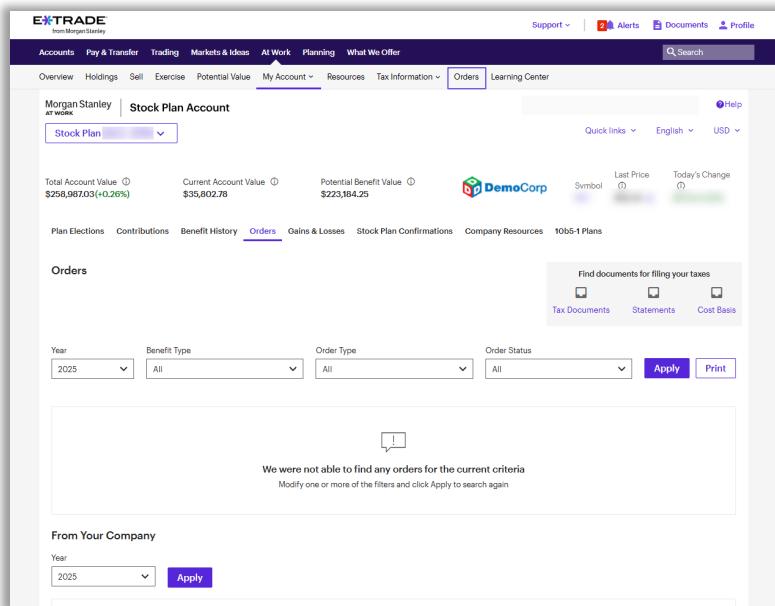
When you click on **Tax Documents** from the Tax Information drop down, you'll be directed to your **Tax Center**, where you can find important tax forms. You'll also find helpful resources and support, such as common tax FAQs and how-to guides for reporting taxes.

- a. Your tax documents
- b. FAQs



9. Orders:

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



Have Questions?

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

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