Morgan Stanley
AT WORK

Wire Instructions

Overview

This guide provides detailed steps for transferring funds via wire transfers on etrade.com. You will learn how to set up wire details and how to use them once established.

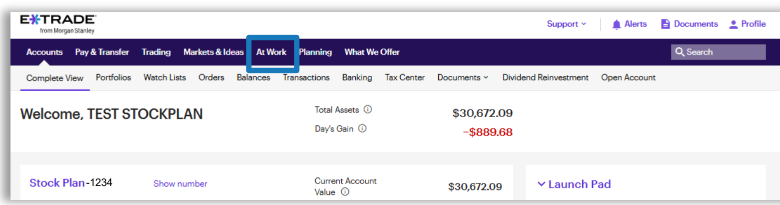
What is a wire disbursement?
A wire disbursement is an electronic transfer of funds across a network of banks or transfer service agencies worldwide.

Why should I define a set of wire instructions in my account?
Wire instructions are important to be able to transfer funds when checks, or the ability to hold proceeds in your E*TRADE from Morgan Stanley stock plan accounts, are not available.

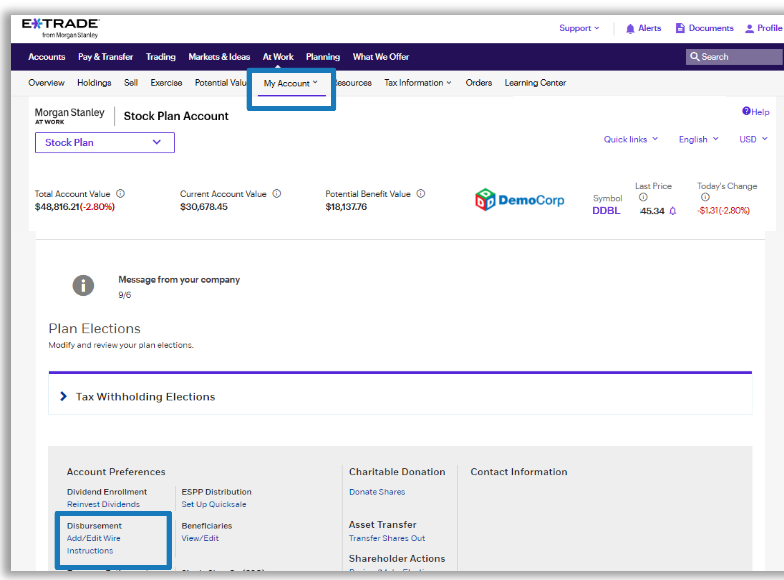
How do I set up wire instructions?
This guide will help walk you through each step to help you establish wire instructions in your etrade.com account. You can then use **"How To Use Your Wire Disbursement Options"** to select a wire recipient directly from your trade ticket.

How To Set Up Wire Disbursement Instructions

1. Click on the **At Work** tab at the top of your screen once logged in to etrade.com.



2. Go to **My Account** and scroll to the bottom of the page to select **Add/Edit Wire Instruction.**



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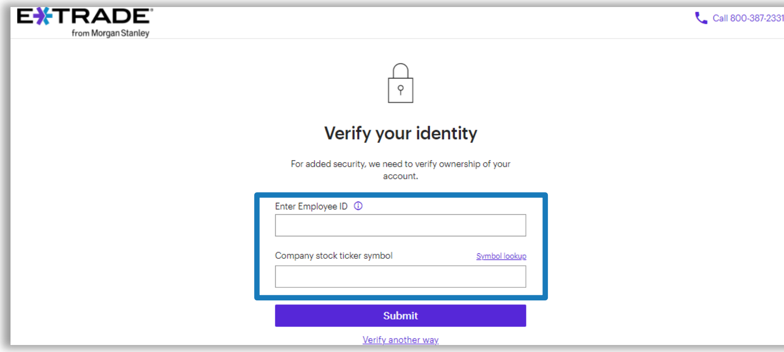
3. Verify your identity for an added layer of security.



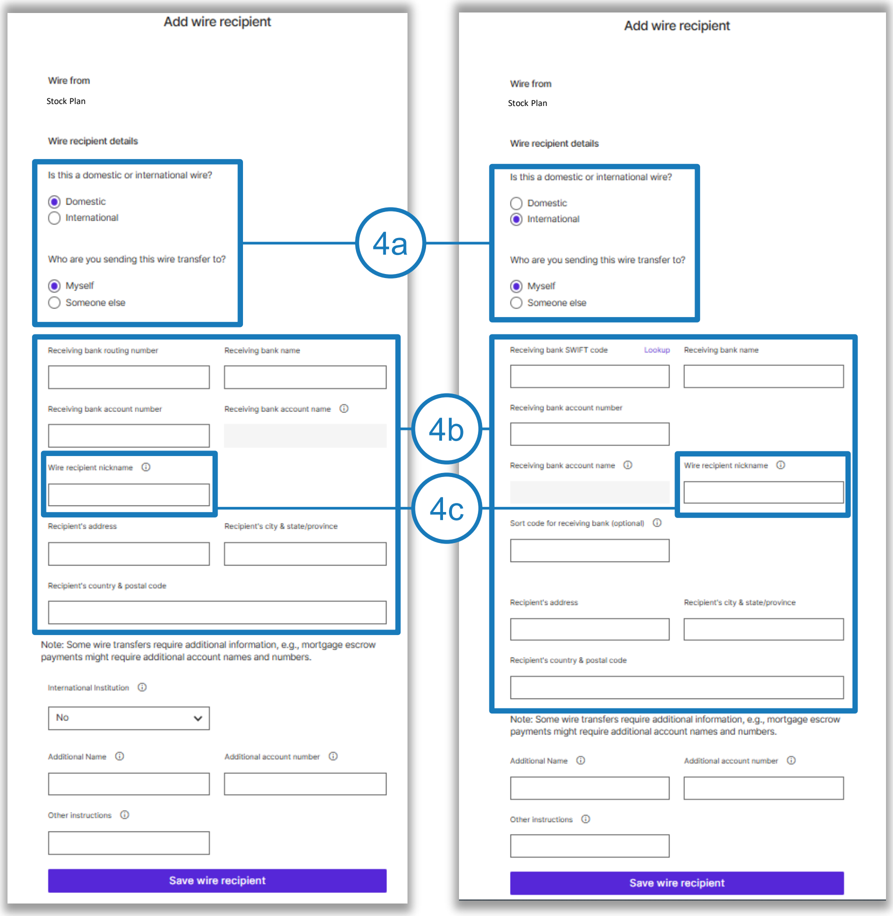
4a. Select **where** to send your wire.

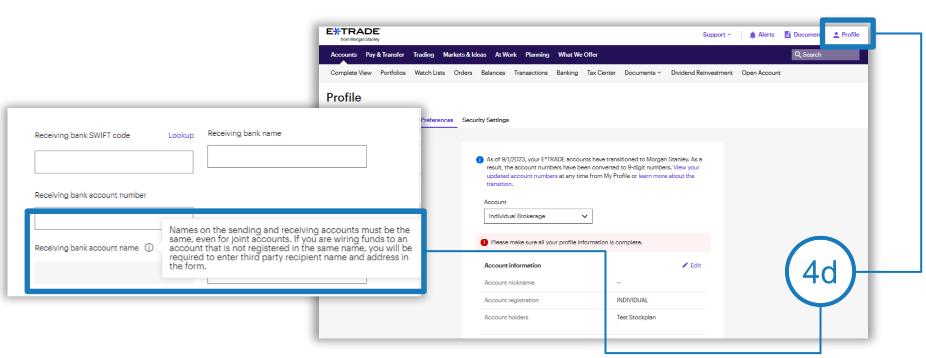
4b. Enter your **required wire recipient details.**

NOTE: Required fields may be different for domestic and international wires. Follow the prompts on the screen before saving wire details.

4c. Select a nickname to easily identify the criteria you use for the set of wire instructions. Type your desired nickname into the **Wire Recipient Nickname** field.

4d. Verify that the name on the account of the receiving bank matches the name on your stock plan account. You can confirm by clicking on your **Profile** and selecting **Account Preferences.**



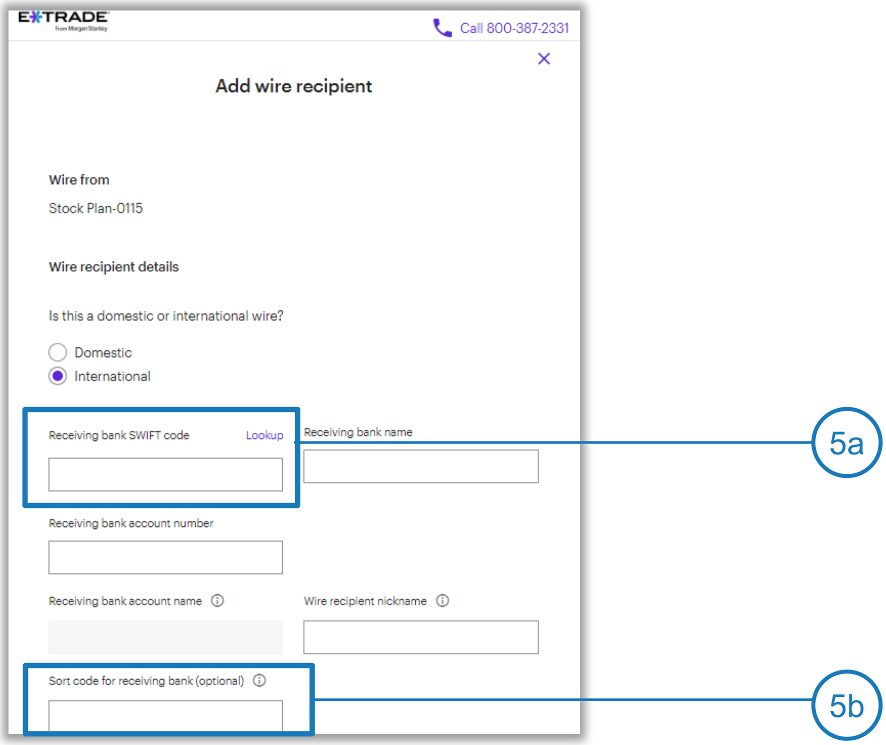


5a. **STEP 5 ONLY APPLIES TO INTERNATIONAL WIRES:**

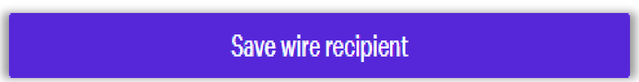
Enter your receiving bank's **SWIFT Code**. You can click the **Look up your SWIFT** link to find your bank's specific code.

5b. If applicable, enter the **Sort Code** (optional field for UK use only).

5c. If applicable, a box will appear to enter your **international bank account number (IBAN).** An IBAN is issued by banks in participating countries. If your recipient bank is in a participating country, please contact the bank to obtain your IBAN. Additionally, your IBAN can typically be found on account statements from your recipient bank. Click the **Learn More** link for more details (E*TRADE is unable to provide you with IBAN details for accounts held with another financial institution).



6. Enter any additional information, if applicable, and click **Save wire recipient** to complete the process and create the set of wire instructions for use.

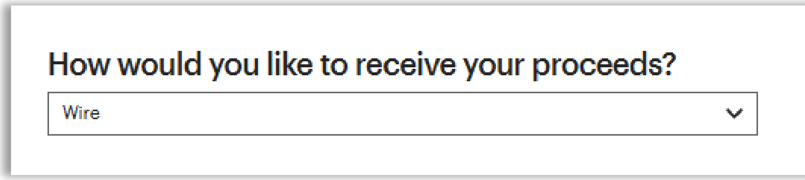


How To Use Your Wire Disbursement Instructions

1. When placing an order to sell or exercise (if applicable) your stock plan benefits, you are asked how you would like to receive your proceeds.

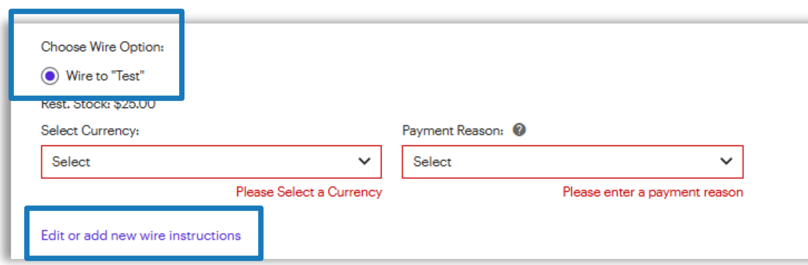
   You may be able to hold proceeds in your E*TRADE brokerage account (restrictions in some jurisdictions may apply), receive proceeds by check, or wire proceeds based on your wire instructions.

   To wire your proceeds, select **Wire** from the drop down.

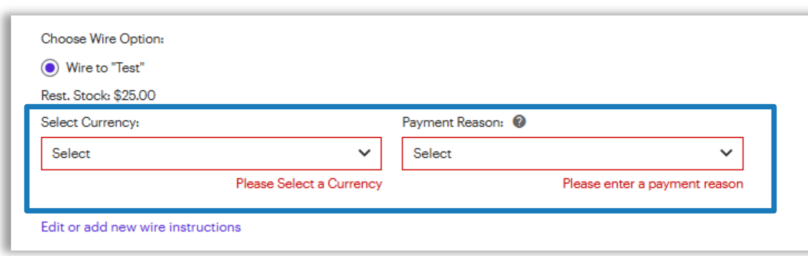


2. Next, select the desired wire instructions to use under **Wire Options**.

   You can create several sets of wire instructions to various banking institutions. You can also edit the selected wire instructions or create a new set of wire instructions using the **Edit or add new wire instructions** link.



3. Once you've selected your wire instructions from the list, select the **desired currency** and **payment reason** for your proceeds from the dropdown box.



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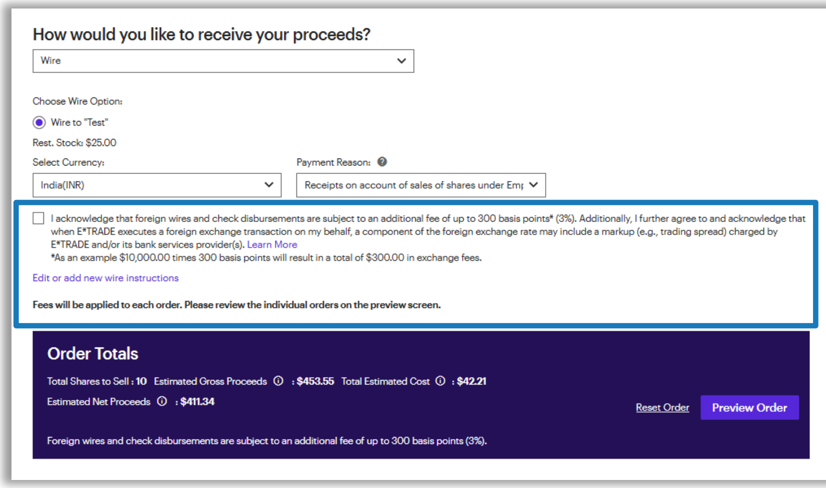
4. To complete the order using your desired wire instructions, **check the box (if applicable)** to acknowledge that proceeds received by check or wire are subject to a currency conversion fee.

   The InterBank spot rate is used for currency conversion and an additional fee up to 300 basis points or 3.00% is applied. Click the **Learn More** link for additional details.

   Lastly, click on **Preview Order** to review order details then click **Place Order** to complete transaction.



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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