Morgan Stanley
AT WORK

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Activating Your Morgan Stanley at Work Stock Plan Account

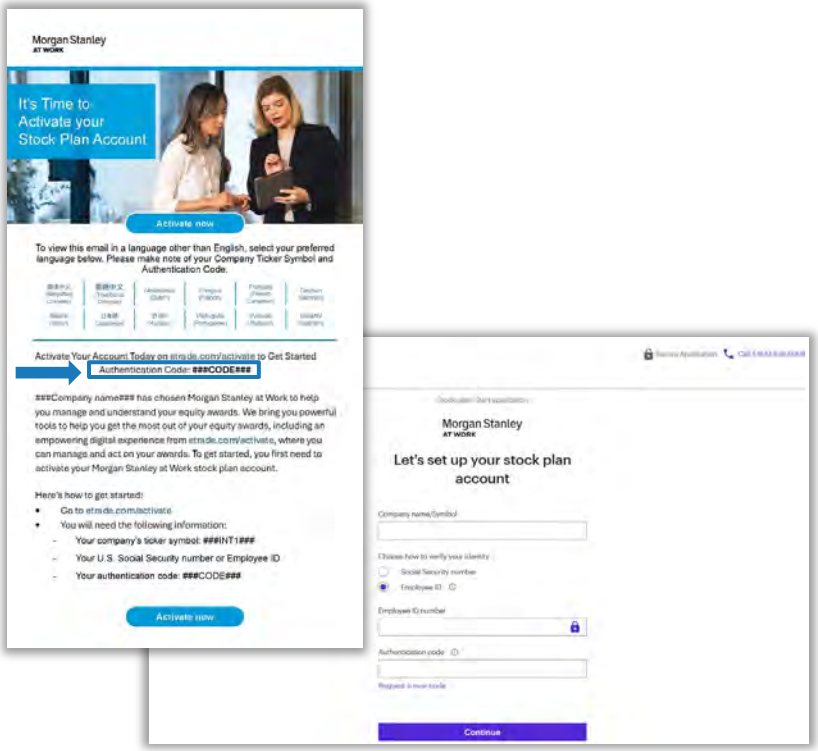
Overview

This guide is for non-U.S. participants who do not legally reside in 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**")

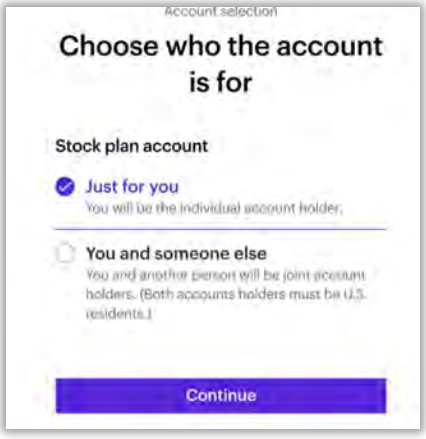


NOTE: The ticker is the abbreviated name of your company's shares on a public stock exchange. If you work for a private company, check your activation email for what to enter here.

2. Individual/Joint Account Selection

Begin the process with selecting **Just for you** for your stock plan account.

- As a non-U.S. citizen who resides outside the United States, you will not be eligible for the joint account option.

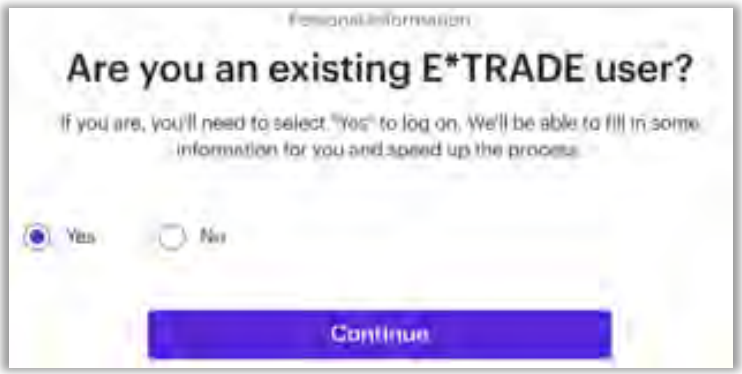


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3. Existing User Information

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

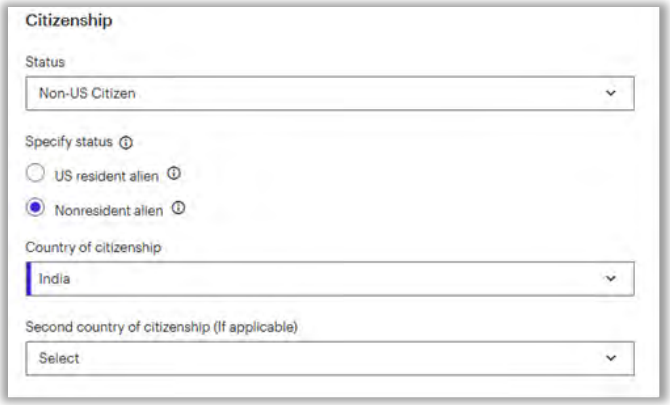
- If you click "**Yes**," you will be prompted to log in, and your personal information on the following page will be pre-filled based on your latest E*TRADE account profile.
- If you click "**No**," you will need to fill out your personal information, and then you will be prompted to create a username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

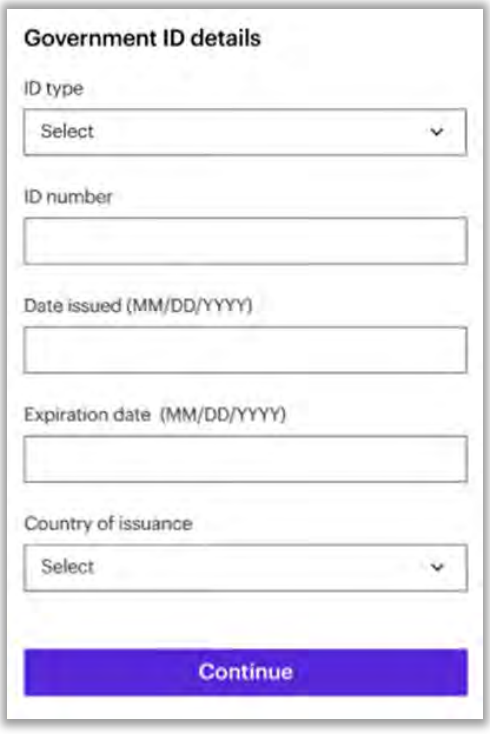




4. Citizenship

Select your Citizenship. If you are a Nonresident alien, you will be asked to provide additional Government ID details.



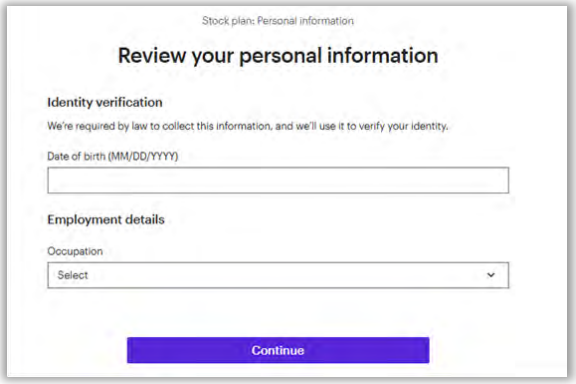


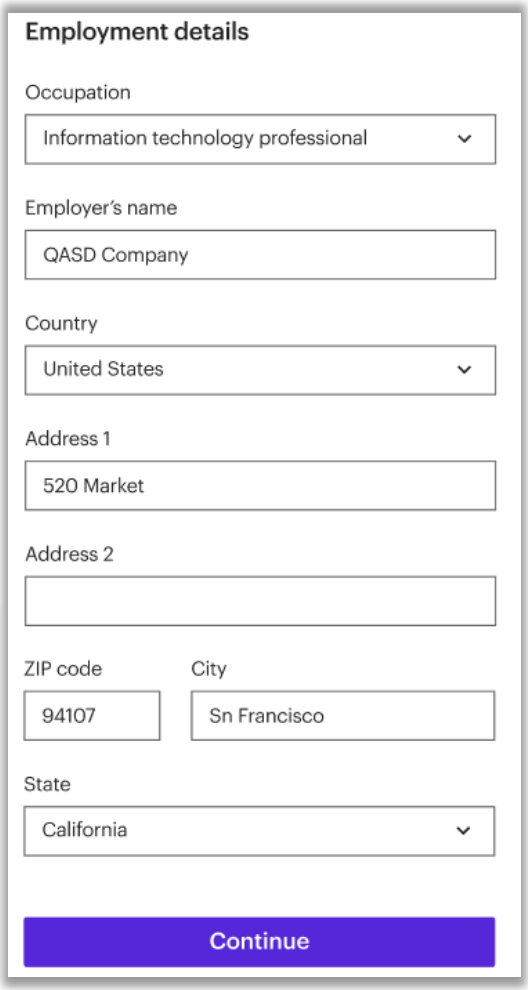
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5. Personal Information

After selecting your Citizenship 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



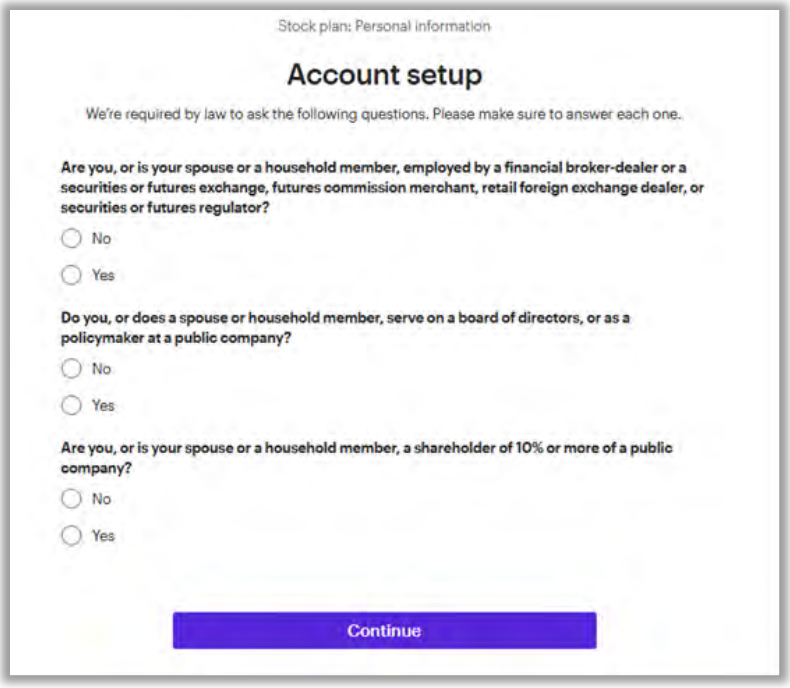


6. Account Setup

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



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7. 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".

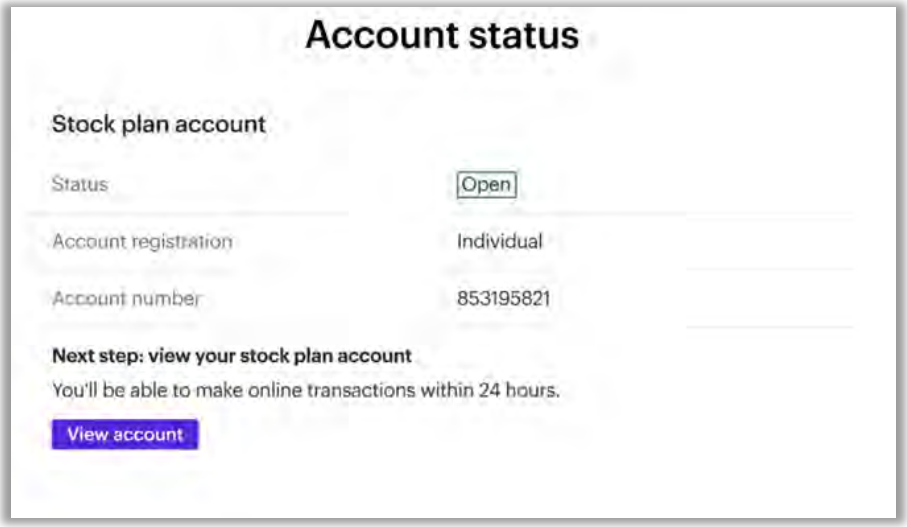


8. Account Status Screen

This page will show your status for your Stock plan account.

- To view the details of your Stock plan account, click on **View account** and your Complete View will open in a new tab.

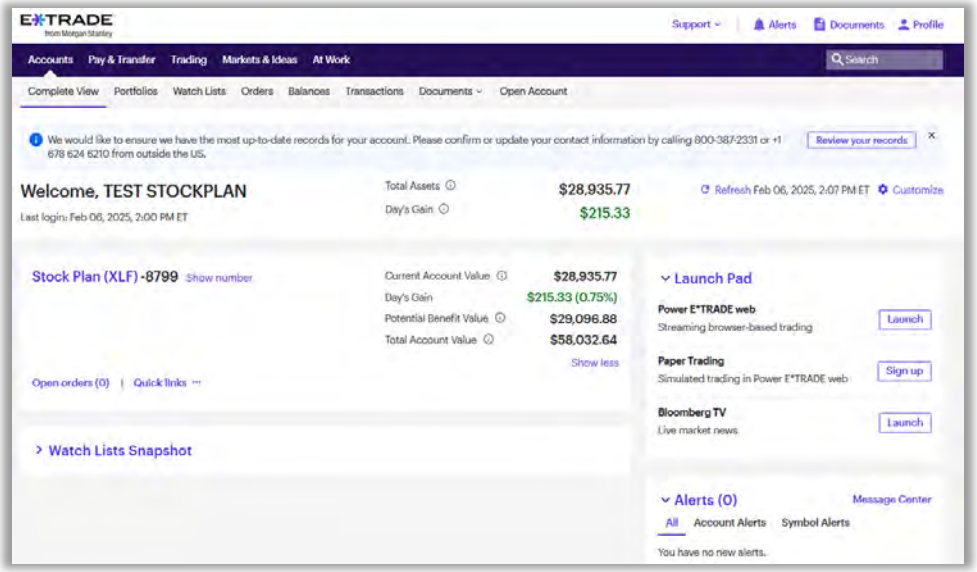
***NOTE**: If you are missing any information this page will display any action that may be required. It may take a moment for your account to display on etrade.com.*



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9. Complete View

After you have clicked **View account** the Complete View will open in a new tab and you can review the details of your account.



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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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