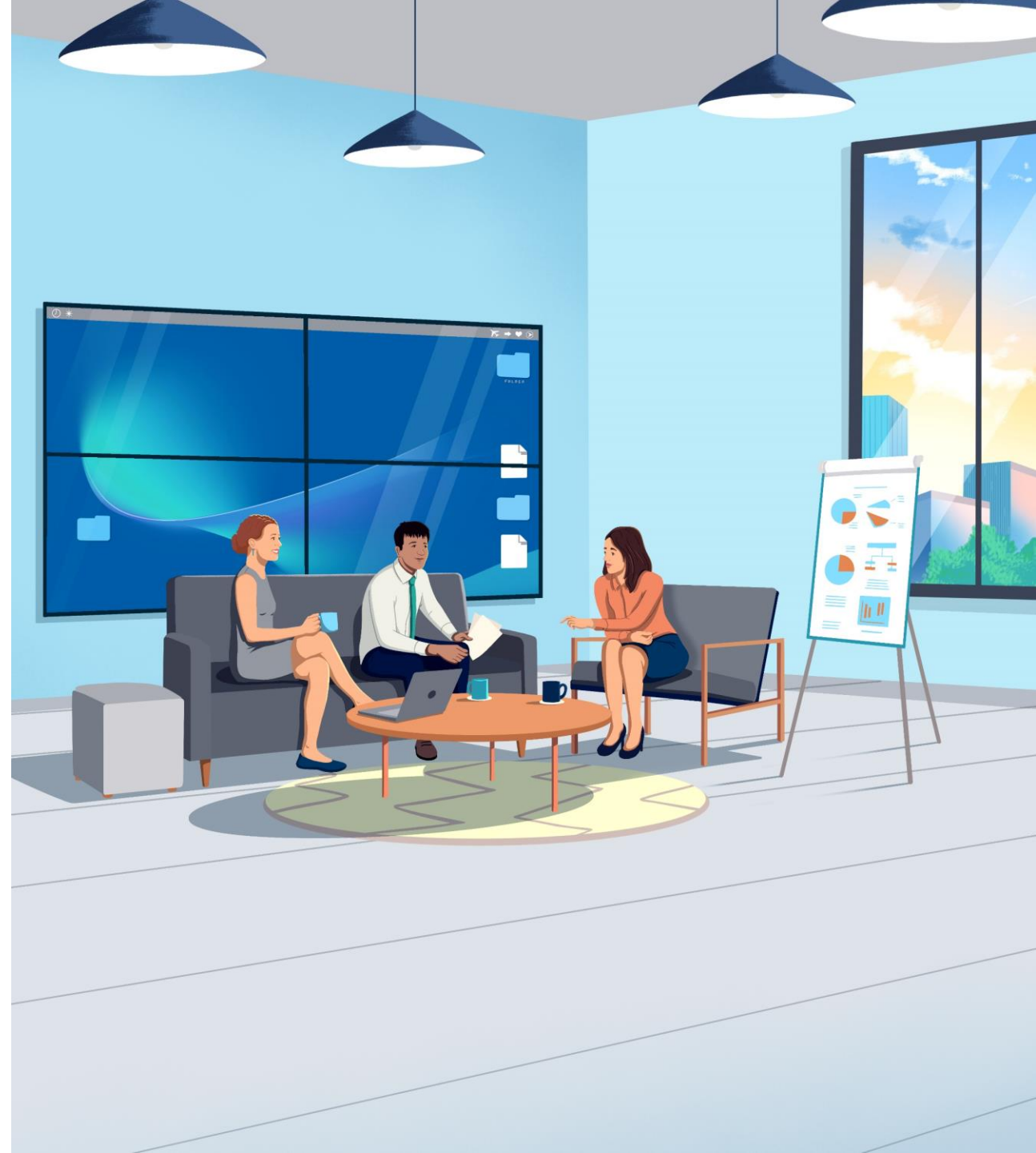


# Morgan Stanley Employee Stock Purchase Plan

For U.S. Employees

*For Internal Use Only*



This session is for informational purposes only. Your Company offers an ESPP, and this presentation is meant to provide an overview of the plan. You are encouraged to review the Prospectus and supporting internal documents for the details on the plan. The plan documents are available on the intranet or on request.

Neither Morgan Stanley nor E\*TRADE, nor any of their affiliates or subsidiaries provide tax or legal advice. **You should consult your tax and legal advisors to understand your personal situation and the impact of your participation in the ESPP.** E\*TRADE nor Morgan Stanley cannot provide such advice to you.



# Agenda



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ESPP Overview

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E\*TRADE Navigation

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Resources for You

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# Employee Stock Purchase Plan (ESPP)

## What is the Employee Stock Purchase Plan (ESPP)?



The ESPP allows Eligible Employees to participate in Morgan Stanley's ownership.

Through after-tax payroll deductions, **eligible employees** will be able to purchase shares of Morgan Stanley stock at a **10%** discount.

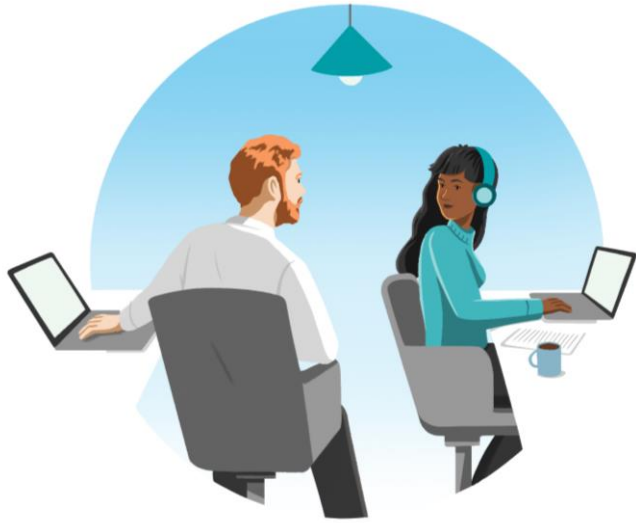
Morgan Stanley's ESPP is intended to qualify as an employee stock purchase plan under section 423 of the Internal Revenue Code. <sup>1</sup>

Participation in the ESPP is **optional**.

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<sup>1</sup>All references to tax rules are the rules applicable to employees who are US taxpayers; additional/different rules may apply to employees who are tax residents of different jurisdictions.

## ESPP Participation



Eligible employees are able to participate in the ESPP and contribute **1-50%** of their Eligible Compensation, not to exceed 1,000 shares per purchase and \$22,500 per calendar year<sup>1</sup>.

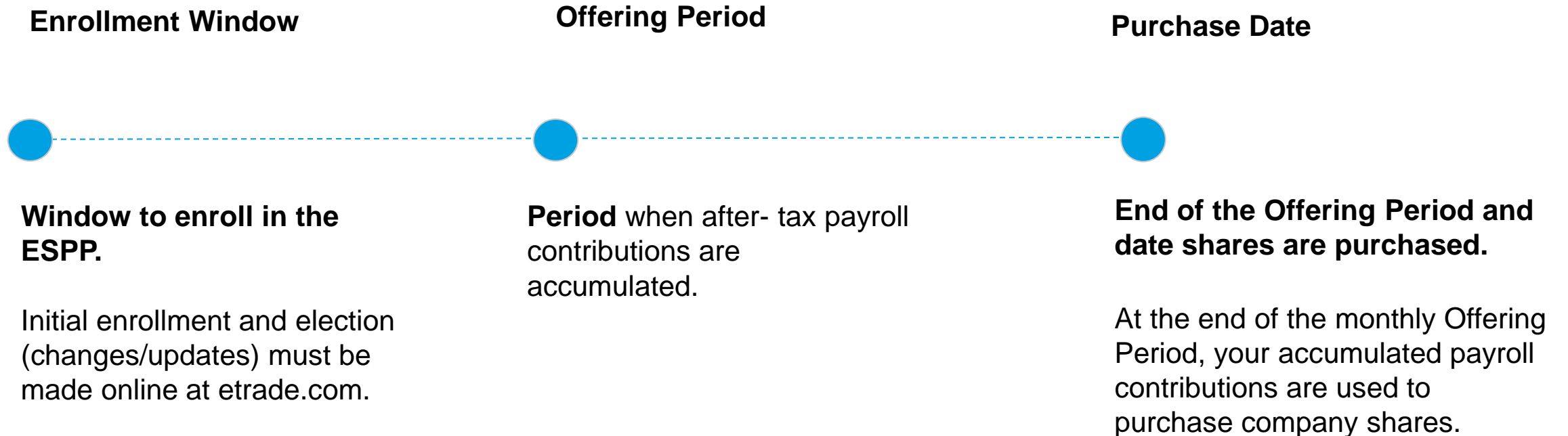
Eligible Compensation typically includes, but is not limited to salary, commission, bonus and current cash awards. Your ESPP contribution elections will be applied to your cash deferred compensation and cash bonus payments, if any, and invested in the ESPP. You will not be able to make separate elections for each payment type. Please check your plan documents for details.

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<sup>1</sup> Limit may be lower in certain circumstances based on IRS rules. The IRS limits your ESPP purchases to a maximum of \$25,000 worth of stock based on the FMV of the shares on the first day of the Offering Period.

## How the ESPP works

The ESPP consists of monthly Offering Periods with a corresponding monthly purchase.



# Your Plan Summary

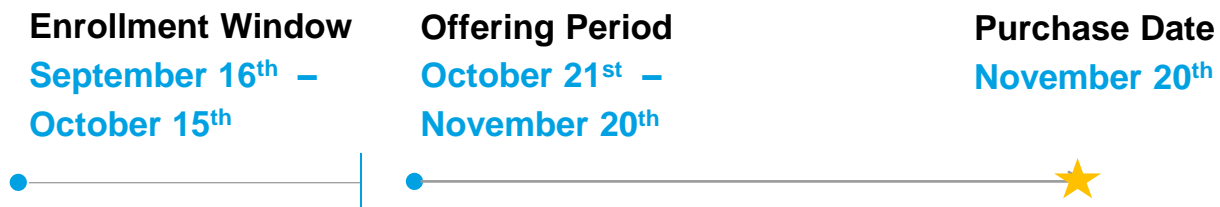
## Your employee stock purchase plan is structured as follows:

<b>Enrollment Window</b>	Current enrollment window: <b>September 16 – October 15, 2023</b>
<b>Contribution Limit</b>	1–50% of Eligible Compensation, not to exceed \$22,500 per calendar year
<b>Offering Period</b>	Monthly; Offering Period: <b>October 21- November 20, 2023</b>
<b>Purchase Date</b>	<b>November 20, 2023</b> (On the 20 <sup>th</sup> of each month)
<b>Purchase Price</b>	90% of the fair market value on the Purchase Date
<b>Purchase Limits</b>	The maximum you may purchase during any monthly Offering Period is 1,000 shares, subject to the annual contribution limit.
<b>Holding Requirement</b>	<p>While you are an employee of Morgan Stanley, shares purchased under the Plan (other than shares from the reinvestment of dividends under the Plan) may not be sold for 12 months from the first day of the Offering Period in connection with which such shares were purchased.</p> <p>Whether you an employee or not, shares purchased under the Plan cannot be transferred from the Plan for 24 months from the first day of the Offering Period in connection with which such shares were purchased.</p>

**Keep in mind, you must know and comply with Morgan Stanley’s window period and insider trading policies. The Window Period can be found via the *MS Window Period* link located at the bottom of the MS Today page.**



# Timeline Breakdown



## Enrollment Window, Offering Period and Purchase Date

After one month, your accumulated contributions are used to purchase shares.

### 2<sup>nd</sup> OFFERING PERIOD AND PURCHASE

Enrollment Window: **OCTOBER 16<sup>th</sup> - NOVEMBER 15<sup>th</sup>**

Offering Period: **NOVEMBER 21<sup>st</sup> - DECEMBER 20<sup>th</sup>**

Purchase Date: **DECEMBER 20<sup>th</sup>**

### 3<sup>rd</sup> OFFERING PERIOD AND PURCHASE

Enrollment Window: **NOVEMBER 16<sup>th</sup> - DECEMBER 15<sup>th</sup>**

Offering Period: **DECEMBER 21<sup>st</sup> - JANUARY 20<sup>th</sup>**

Purchase Date: **JANUARY 20<sup>th</sup>**

# Payroll Deductions in Practice



## Meet Sasha:

A hypothetical employee looking to participate in the ESPP.

Sasha decides to make a **5%** contribution to her ESPP.

Monthly Gross Paychecks	\$10,000
401(k) Contribution (10%)	(\$1,000)
Taxable Compensation	\$9,000
Tax Withholdings (30%)	(\$2,700)
Paycheck before ESPP Contribution	\$6,300
ESPP Contribution (\$10,000 x 5%)	(\$500)
<b>Net Pay</b> (\$6,300 – \$500)	<b>\$5,800</b>

## Sasha's ESPP Share Purchases



**Offering Date**  
FMV: \$81/share

**Purchase Date**  
FMV: \$85/share



**Total contributions for Offering Period = \$500**

**Purchase Price = \$76.50/share**  
(\$85 x 90%)

**Shares purchased = 6.535<sup>(1)</sup>**  
(\$500/\$76.50)

1. Fractional share purchases are subject to change.

# ESPP Limits



## PLAN CONTRIBUTION LIMITS

Your ESPP purchases are limited to a maximum of **\$22,500** worth of payroll contributions per calendar year<sup>1</sup>.

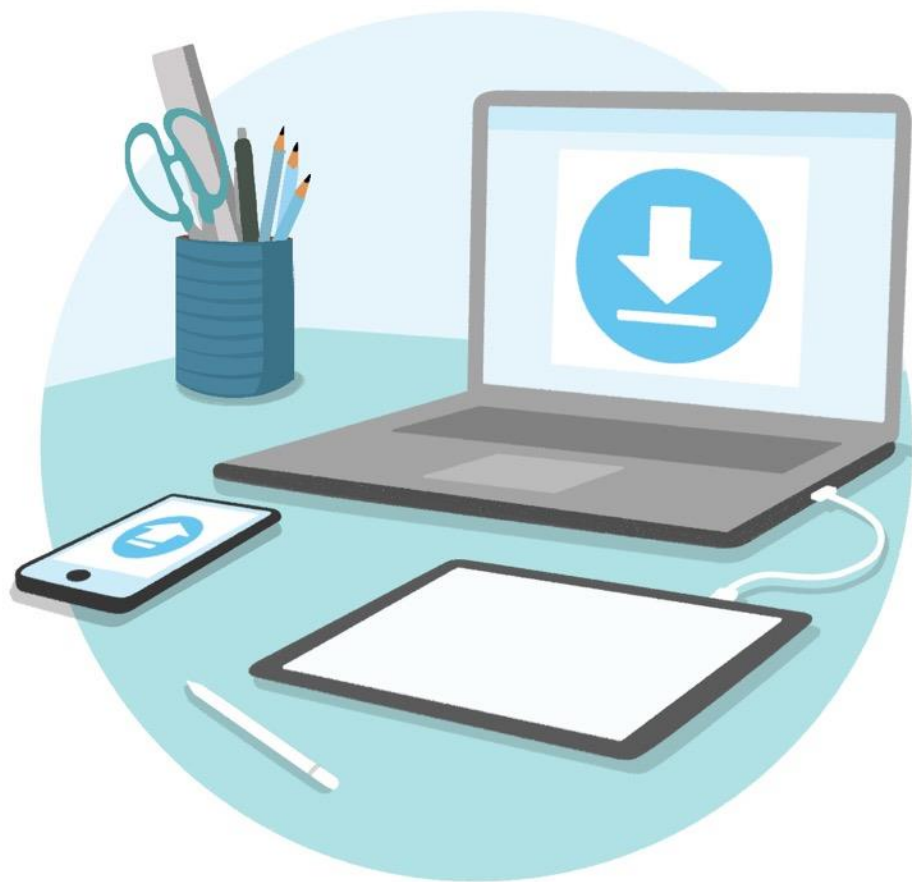
## PLAN SHARE PURCHASE LIMITS

Per the Plan, the maximum number of shares of common stock that you can purchase on any single Purchase Date is **1,000 shares**.

*For Internal Use Only*

<sup>1</sup> Limit may be lower in certain circumstances based on IRS rules. The IRS limits your ESPP purchases to a maximum of \$25,000 worth of stock based on the FMV of the shares on the first day of the Offering Period.

## ESPP Contribution Changes



Once the Offering Period has begun, you may not modify your contribution amount for the current Offering Period, but may do so for the next Offering Period.

<b>Increase</b>	Effective the next Offering Period, if your request is made at least 5 days prior to the start of the Offering Period.
<b>Decrease</b>	

# Enrollment Process



1

During enrollment go to **E\*TRADE** via **etrade.com/enroll** to **elect or adjust your contribution percentage** for payroll deductions.



2

You can elect to **contribute \$1-\$22,500 or 1–50%** (whole numbers only) of your Eligible Compensation, subject to the plan limits.



3

**Eligible Compensation** typically includes, but may not be limited to salary, commission, bonus and current cash awards. Please review the plan documents for details.

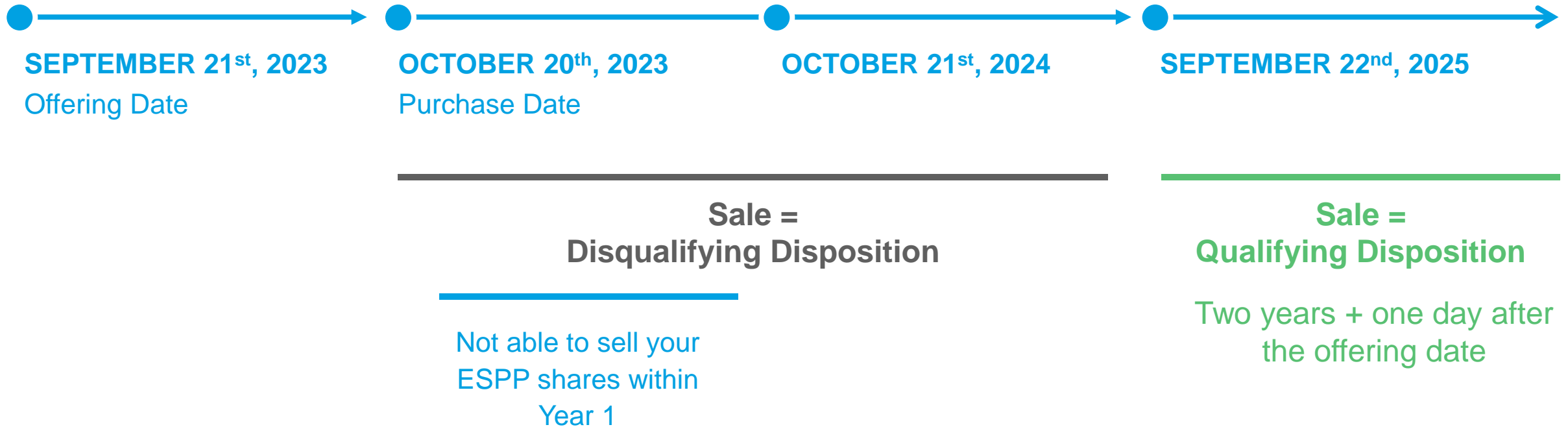


4

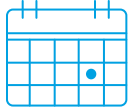
Unless changed by you, your **participation and contribution elections will roll over** to each Offering Period. New hires or currently unenrolled employees will be eligible to enroll prior to any new Offering Periods.

## ESPP Federal Income Tax Implications

**For potentially more favorable tax treatment, you cannot sell ESPP shares for more than one year from the purchase date and more than two years from the offering date, whichever is longer.**



# ESPP Federal Income Tax Implications Example



**Offering Date:** Stock price FMV = \$101/share

**Purchase Date:** Stock price FMV = \$105/share



**Purchase Price:** \$105 x 90% = \$94.50/share

**Sale Price:** Stock price FMV = \$109/share

DISPOSITION TYPE	HOLDING PERIOD	ORDINARY INCOME	CAPITAL GAIN (OR LOSS)
<b>Disqualifying Disposition</b>	Sold 2 years or less from Offering Date OR 1 year or less from Purchase Date	Purchase Date FMV – Purchase Price  \$10.50 in ordinary income (\$105 - \$94.50)	Sale Price – Purchase Date FMV  \$4 capital gain (\$109 - \$105)
<b>Qualifying Disposition</b>	Sold more than 2 years from Offering Date AND More than 1 year from Purchase Date	Lesser of 10% of Offering Date FMV OR Sale Price – Purchase Price  \$10.10 in ordinary income (\$101 x 10% = \$10.10) OR (\$109 - \$94.50 = \$14.50)	Sale Price – (Purchase Price + Ordinary Income)  \$4.40 long-term capital gain (\$109 – (\$94.50 + \$10.10))

*For internal use only*



You should always consult your own tax and legal advisor concerning how holding periods, capital gains and losses, and your personal circumstances may affect your taxes, and before taking any action that may have tax consequences.

Your actual taxes paid will vary depending upon your personal circumstances.

The tax information shown is provided for informational purposes only and pertains to federal rates. There is no guarantee regarding the accuracy or completeness of the information and it may be subject to change.

# What Happens if I Stop Working for the Company after Previous Share Purchases?



- You retain the shares you have already purchased, and your sales restriction is lifted (can be found and managed in your E\*TRADE account).
- Shares purchased under the Plan cannot be transferred from the Plan for 24 months from the first day of the Offering Period in connection with which such shares were purchased (in most cases, 23 months from the Purchase Date).
- If after that time (more than two years from the first day of the Offering Period in connection with which such shares were purchased), you wish to transfer your shares to another broker, then you must report to Morgan Stanley any dispositions of your shares – even if such dispositions occur after you leave the company.
- If employment ends during an offering period, any unused contributions will be used to purchase shares on the next purchase date, subject to the applicable plan limits.

# How the ESPP Can Be Beneficial to You

## ESPP equals ownership

You are officially part of something you work hard to grow every day. Your equity may increase in value if the company is more successful (but may also decrease in value based on company performance).

## Serving your goals

Equity can help you reach long term goals like buying a home, funding education, or going on an awesome vacation.

## Potential growth

Equity can grow over time to be more valuable than when you received it. Can be a substantial part of your total wealth over time.

## Shows appreciation – twice!

Equity not only can appreciate in value, but it shows how much the company appreciates you and your contribution to the company.

### Note

Purchased shares will appreciate or decline in value over time, consistent with the value of the company

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# Navigating E\*TRADE

- Enrolling in Your ESPP
- Activate Your New E\*TRADE Securities Stock Plan Account
- Manage Your Account
- View Your Account and Your Holdings
- Make Plan Elections
- Place an Order
- Find Tax Information

## Steps to Enroll



### To enroll:

- Determine enrollment amount
- Enroll using *etrade.com/enroll* or My Account section of your stock plan account
- Activate an E\*TRADE Securities stock plan account if you don't have one already

### After you enroll:

- Payroll deductions will start after the offering period begins
- Stock will be purchased on your behalf on the purchase date

### Other important considerations:

- Once the offering period begins, you should see your contributions reflected on your pay statement
- Your shares will be deposited into your E\*TRADE Securities stock plan account as soon as possible after the purchase date
- Without activating an E\*TRADE account, participants will have limited view and will not be able to transact

# Get Started by Logging on to Your Account or Navigate to [etrade.com/enroll](https://etrade.com/enroll)

If you **do not** have an E\*TRADE Securities stock plan account, you will be prompted to enter:

- Company ticker symbol (**MS**)
- Your last name
- Your Social Security number or employee ID

If you **do** have an E\*TRADE Securities stock plan account, log on using your existing credentials:

**E\*TRADE**  
from Morgan Stanley

THIS IS A SECURE APPLICATION | CALL US 1-800-838-0908 | CHAT NOW

Employee Stock Plans | English

**Don't have a sign in? Start here.**  
Please enter the below information so we can confirm your identity.

Company ticker symbol  
Last Name  
ID Type  
Type the characters you see in the image below.  
pej oa  
Continue

**Sign in**  
You can enroll or update your contributions by logging on to [etrade.com](https://etrade.com).  
Log on

# Enrolling in Your ESPP

The screenshot shows the 'Employee Stock Plans' page. It features a section titled 'Select a Challenge Question' with a sub-header 'Select a Challenge Question' and a note: 'We'll use your response to the Challenge Question you select to identify you when you return to this site.' Below this, there is a dropdown menu labeled 'Select your Challenge Question...', a text input field labeled 'Your Answer', and a 'Continue' button.

## Challenge Question

Choose a challenge question from a predetermined list of questions. The answer that you provide will be used to verify your identity if you want to change your enrollment amount later.

*For internal use only*

The screenshot shows the 'ESPP Enrollment' page. It includes a header with the E\*TRADE logo and contact information. Below the header, there is a section titled 'ESPP Enrollment' with a sub-header 'Select any of the following offering periods below to specify your elections'. A table titled 'Active Offering Periods (13)' is displayed. The table has columns for Plan Name, Enrollment Period, Offering Period, Status, Current Contribution, Contributions to Date, Next Purchase, and Action. The first row is highlighted, and the 'Enroll' button in the Action column is circled in red.

Plan Name	Enrollment Period	Offering Period	Status	Current Contribution	Contributions to Date	Next Purchase	Action
ECO Roll Plan 1 - 03032017	03/01/2018 - 03/31/2018	05/01/2018 - 04/30/2019	Not Enrolled	--	--	04/30/2019	Enroll

## Enroll/Change Enrollment

Click to initially enroll or change your enrollment amount. You can change the amount until the enrollment period expires.

# Indicate Your Selections

You can **set your contribution amount** or withdraw from the plan, as applicable.



## Agreement

Once you review your plan documents, submit your changes by clicking the Continue button.



How does ESPP enrollment work?

1 CHANGE ENROLLMENT 2 PREVIEW 3 CONFIRM

### ESPP Enrollment

Make a change to your stock purchase plan contribution amount / percentage

Set per pay period contribution amount to:  USD (Between \$1 and \$22,500)

Set per pay period contribution percentage to:  % (Between 1% and 50%)

**Electronic Signature**

To certify that you have read and understood the terms and conditions of your employer's stock purchase plan, enter "I agree" in the box below.

Cancel Continue

**Enrollment History**

Plan Name  
Demo Employee Stock Purchase Plan

Offering Period  
01/01/2024-12/31/2025

Last Day to Withdraw  
06/26/2024

**History**

Enrolled	Action Date
NA	NA
Last Action	Previous Rate
NA	NA
Last Purchase	Next Purchase
NA	06/30/2024

Contributions to Date  
--

**Changes Allowed**

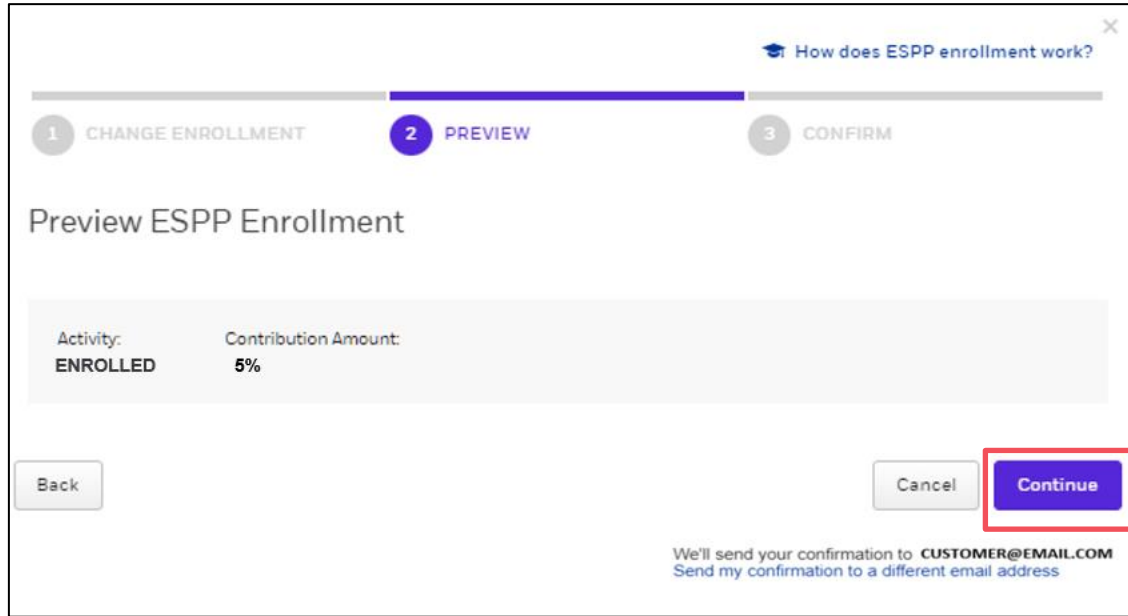
Type	Remaining
Increase	NA
Decrease	NA
Suspension	NA

**Purchase Date(s)**

06/30/2024	12/31/2024
06/30/2025	12/31/2025

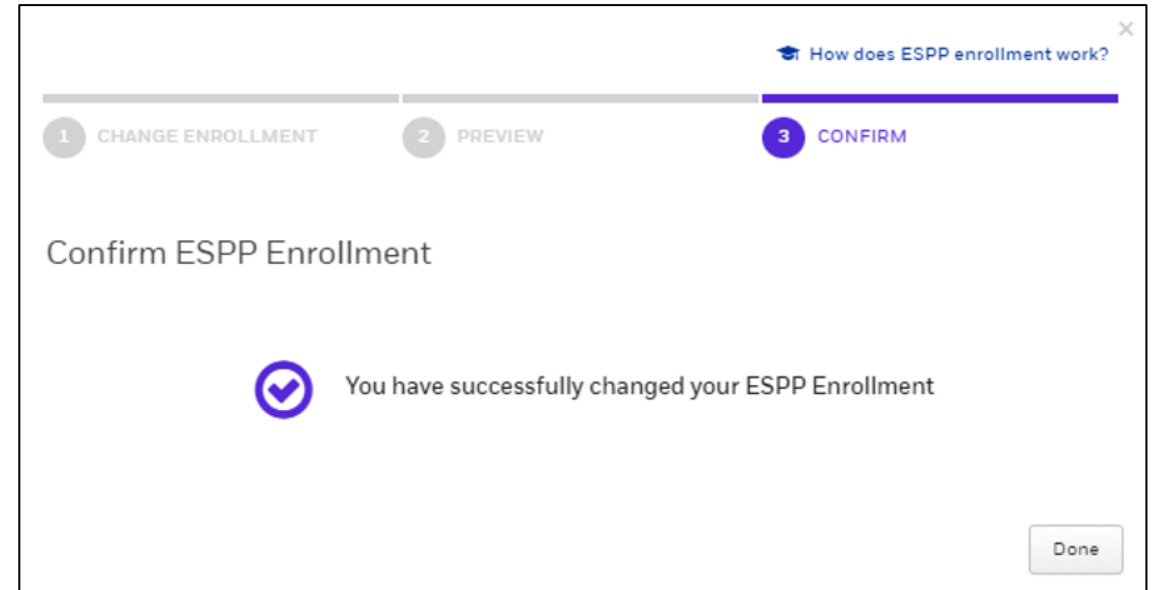


# Finalize Your Enrollment



## Preview

Review your ESPP contributions. If you agree with the contribution, click Continue.



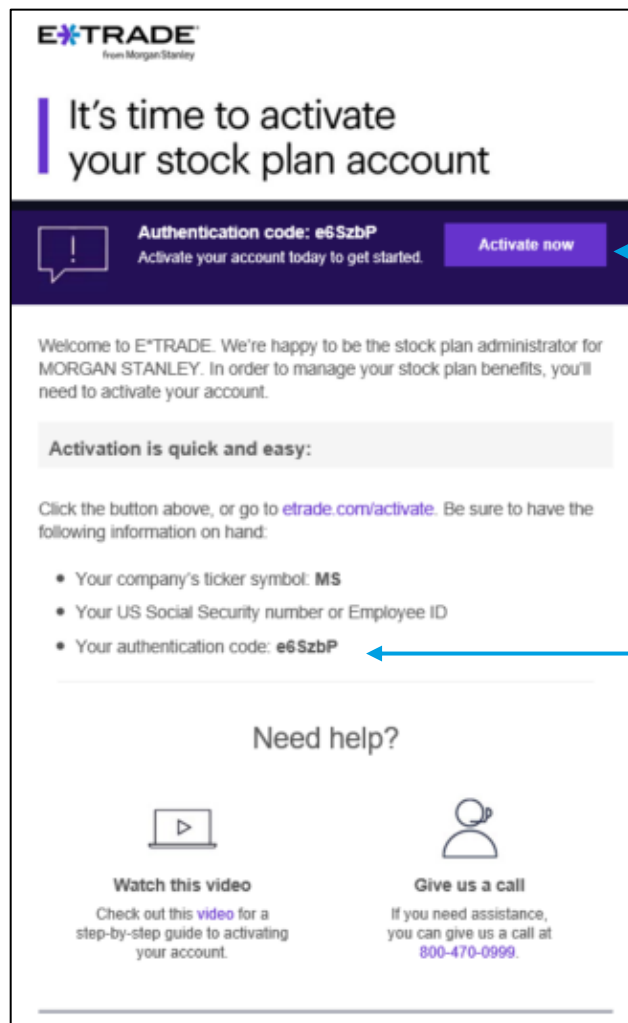
## Confirmation

You will receive confirmation that you have successfully changed your enrollment.

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# Activate Your New E\*TRADE Securities Stock Plan Account

## Look Out for Your Activation Email



You will receive an email from E\*TRADE Securities to activate your account around the time of your first purchase. This email will contain information you need for activation.

Your link to the activation site

Your authentication code

# You Will Need to Provide Information to Activate Your Account

**1 VERIFY & START YOUR APPLICATION**   **2 PERSONAL INFORMATION**   **3 ACCOUNT PREFERENCES**   **4 CONFIRM & SUBMIT**

## Welcome to E\*TRADE!

Let's set up your Employee Stock Plan Account.

Setting up your stock plan account should only take a few minutes. But before we start, we'll first need to confirm your identity by asking three easy questions.

Please start by entering your company's name or ticker symbol as listed on the Stock Exchange:

 ?

Please enter your U.S. Social Security Number (SSN). If you do not have a SSN, use your Employee ID instead:

 ?

Or

 ?

Please enter the authentication code you received by email or mail:

 ?

[Request a new code](#)

Enter your employer's stock ticker symbol **(MS)**

Enter your Social Security number or employee ID

Enter the authentication code from the email

Click "Continue" to go to next page

## Select Your Account Preferences



<b>Personal Information</b>	As you activate your account, feel free to edit your home address or email address as necessary.
<b>Account Registration</b>	You can set up the account to be individual or joint.
<b>Cash Management Features</b>	You can add cash management features such as bill pay, ATM card, and check writing. Keep in mind that the addition of some of these features may require you to deposit cash into the account. Refer to the specific terms and conditions of each feature.
<b>Sweep Account</b>	You will need to choose a “sweep account” which tells E*TRADE Securities how to manage your uninvested cash. There are several accounts to choose from. Please review the terms and conditions of each choice carefully.
<b>User ID &amp; Password</b>	You will be asked to create a user ID and password to access your account on etrade.com and on the mobile app. A user ID will not be assigned to you. If you forget your user ID or password, you will need to contact E*TRADE Securities or use etrade.com to recover. If you have other E*TRADE Securities brokerage accounts, you can link them using the same user ID and password.
<b>Market Data Agreement</b>	The Market Data Agreement is required if you wish to subscribe to real-time market data.

# Finalize & Activate Your Account

**1 VERIFY & START YOUR APPLICATION**   **2 PERSONAL INFORMATION**   **3 ACCOUNT PREFERENCES**   **4 CONFIRM & SUBMIT**

### You're Almost Done!

Please review your application information below. You can also edit your information here as needed. Once you confirm your information, click the 'Submit Application' button.

#### Account Details

<b>Residence Status:</b> U.S. Citizen	<b>Country of Legal Residence:</b> United States	<b>Account Registration Type:</b> Individual
--	---	---

#### Primary Account Holder Personal Information Edit

<b>Name:</b> TRY CHFFG	<b>Social Security Number:</b> XXX-XX-1-23	<b>Occupation:</b> Banking
<b>Permanent Address:</b> 12345 1st Atlanta Georgia 30341 United States	<b>Date of Birth:</b> 01/02/1978	<b>Employer Name:</b> hmc
	<b>Marital Status:</b> Single	<b>Employer Address:</b> 5678 1st

Before you submit information to activate your account, check that everything is accurate.

Once you have reviewed everything, submit your application so that we can process the activation.

*For internal use only*

**EXTRADE**  
from Morgan Stanley

THIS IS A SECURE APPLICATION   CALL US 1-800-838-0908   NEED HELP?

Choose your language: English

## Congratulations! Your account is now set up!

Your Account Name and Number are: 12345678 - ABCD

#### What to do next?

Simply log on with the username and password you selected and start exploring your new account. You'll be able to make online transactions within 24 hours.

A Welcome Kit with helpful information will be mailed to you shortly. If you need assistance or have questions, please call us at 1-800-838-0908.

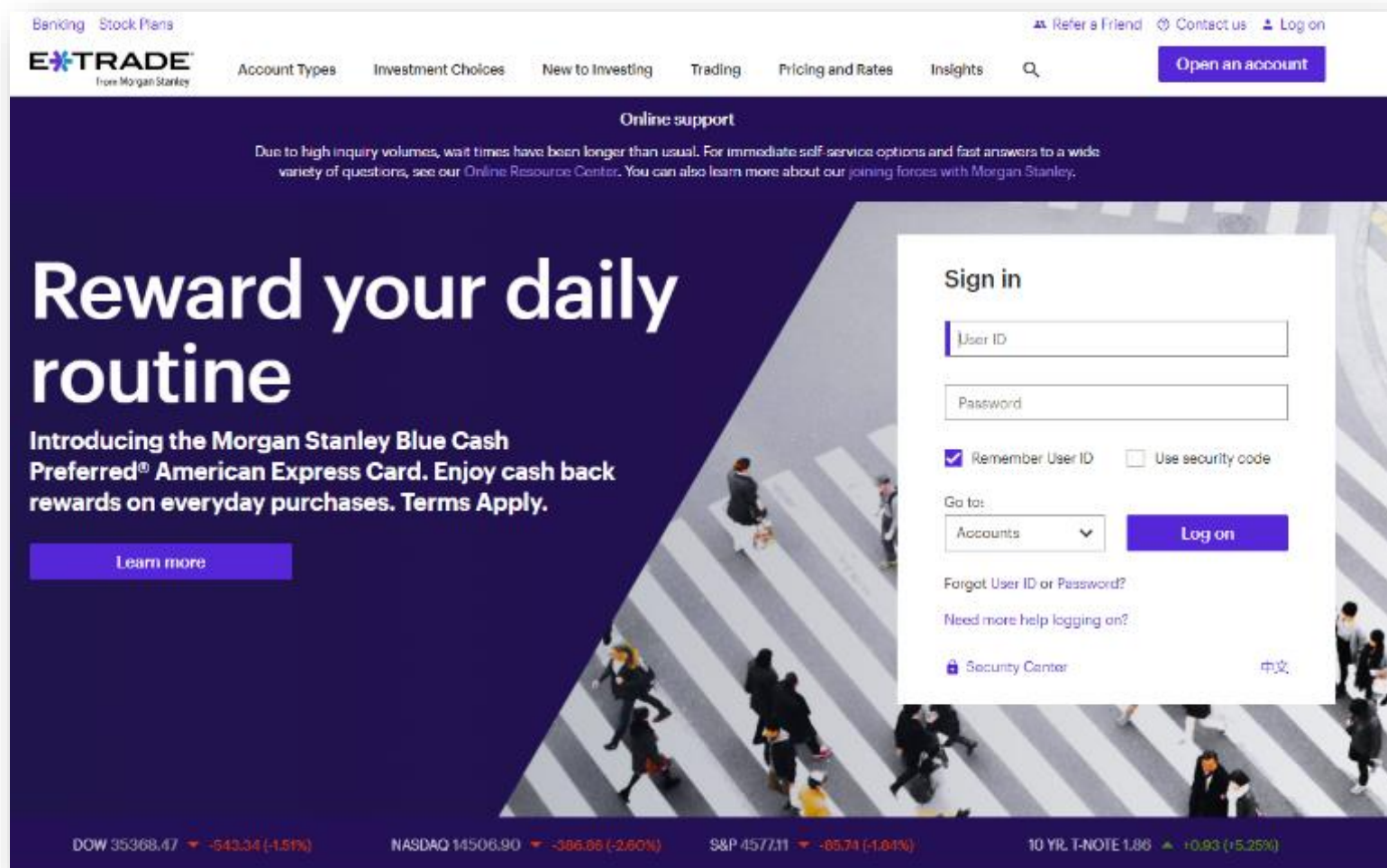
[Log on now](#)

[Suggestions](#) (+)

## Confirmation

You will be given an account number. Your next step is to log on to your account using the Log On Now button.

# Log On at etrade.com



Banking Stock Plans

Refer a Friend Contact us Log on

**E\*TRADE**  
From Morgan Stanley

Account Types Investment Choices New to Investing Trading Pricing and Rates Insights

Open an account

Online support

Due to high inquiry volumes, wait times have been longer than usual. For immediate self-service options and fast answers to a wide variety of questions, see our [Online Resource Center](#). You can also learn more about our joining forces with Morgan Stanley.

## Reward your daily routine

Introducing the Morgan Stanley Blue Cash Preferred<sup>®</sup> American Express Card. Enjoy cash back rewards on everyday purchases. Terms Apply.

Learn more

### Sign in

User ID

Password

Remember User ID  Use security code

Go to:

Accounts

Log on

[Forgot User ID or Password?](#)

[Need more help logging on?](#)

[Security Center](#) 中文

DOW 35368.47 ▼ -543.34 (-1.51%) NASDAQ 14506.90 ▼ -386.85 (-2.60%) S&P 4577.11 ▼ -85.74 (-1.91%) 10 YR. T-NOTE 1.86 ▲ +0.93 (+5.25%)

Sign into your new E\*TRADE account by going to *etrade.com*. Enter your user ID and password.

If you forget your user ID or password, click here or call E\*TRADE to reset.

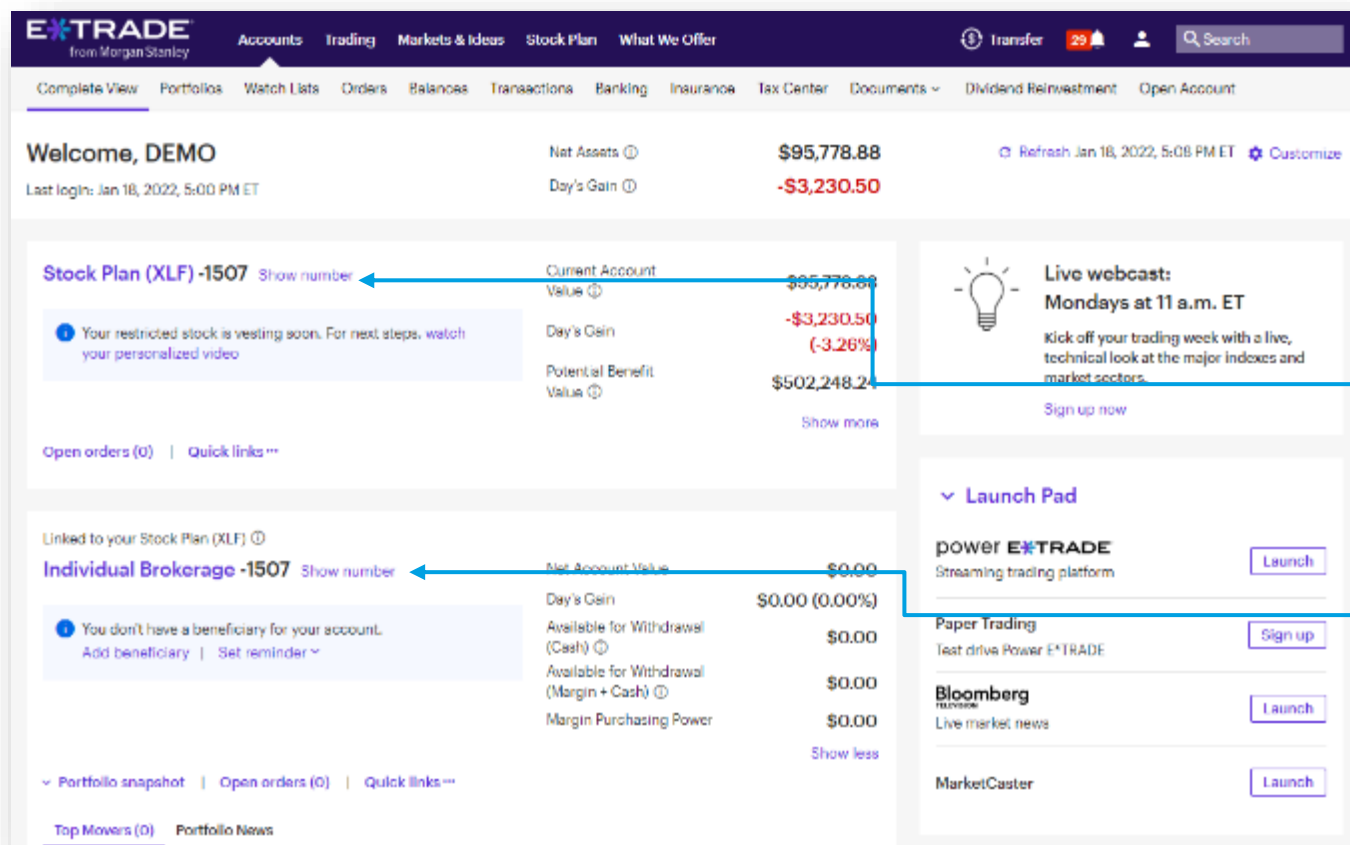
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# Manage Your Account



# After You Log On, You Will See the Complete View Page

The complete view page shows all E\*TRADE Securities accounts associated with your user ID.



## Stock Plan

This section of the account is where your company stock will go.

## Retail Brokerage

Your E\*TRADE Securities Stock Plan Account will be linked to a retail brokerage account with the same account number.

# Manage Your Personal Information

The screenshot displays the E\*TRADE account dashboard for a user named DEMO. The top navigation bar includes 'Accounts', 'Trading', 'Markets & Ideas', 'Stock Plan', and 'What We Offer'. A search bar and a user profile icon are in the top right. The main content area is divided into several sections: a welcome message, account summary (Net Assets: \$95,778.88, Day's Gain: -\$3,230.50), a 'Stock Plan (XLF) -1507' section with a notice about restricted stock, and an 'Individual Brokerage -1507' section with a notice about missing beneficiary information. A 'Personal Information' dropdown menu is open, showing 'Account Preferences' and 'Security Settings'. A blue arrow points from the text on the right to the 'Account Preferences' option. The 'Launch Pad' section at the bottom right offers links to 'power E\*TRADE', 'Paper Trading', 'Bloomberg', and 'MarketCaster'.

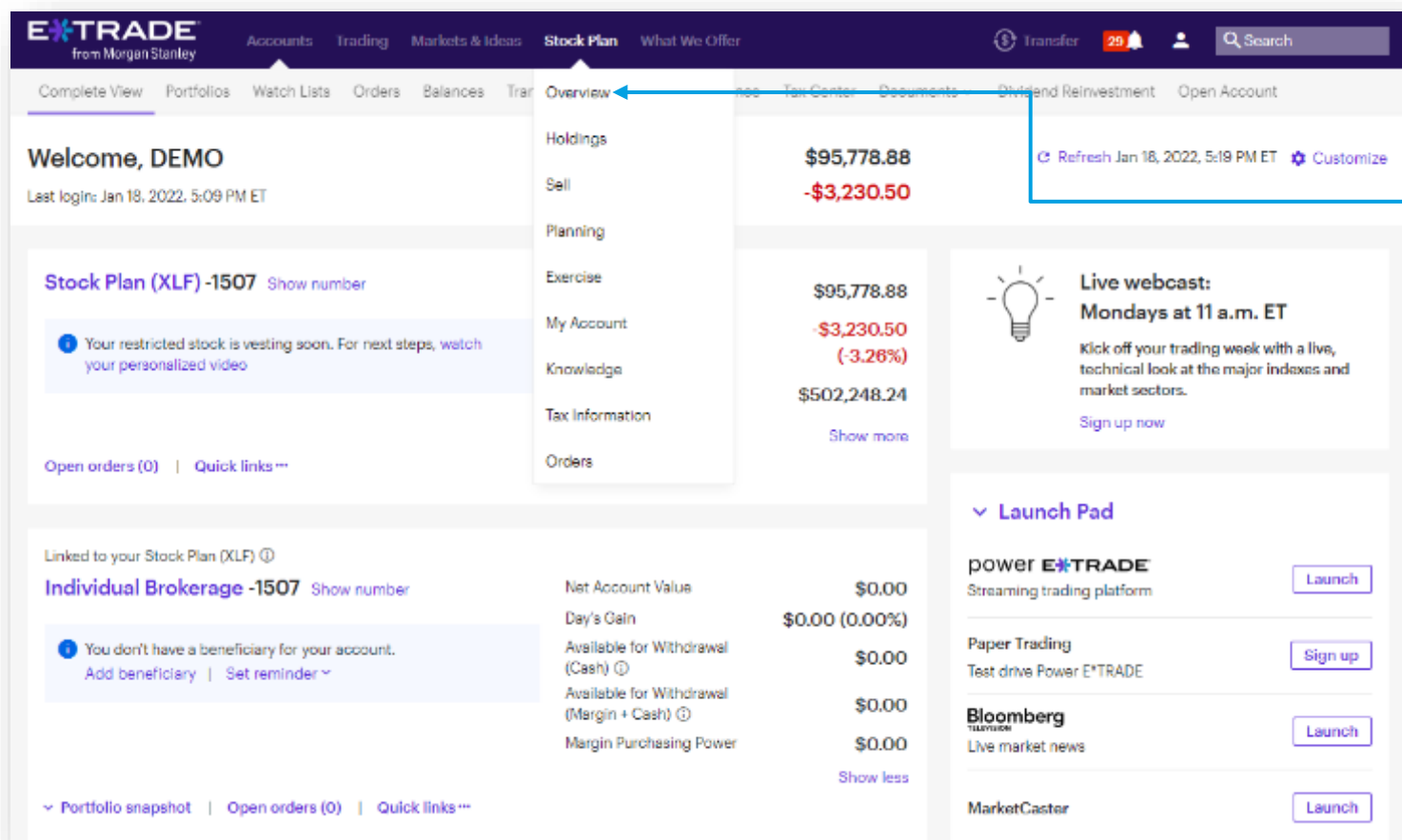
In order to keep your personal information on your account up-to-date, you can change your information on etrade.com.

Click on the icon on the top right-hand corner of the page to access “Personal Information”, “Account Preferences” and “Security Settings”.

---

# View Your Account and Your Holdings

# Access Your Stock Plan Account



## The Stock Plan Tab

Provides access to your Stock Plan account and current information about your Stock Plan benefits and shares.

# On the My Stock Plan Pages, You Can Access All Facets of Your Stock Plan Account

DOW 34,645.99 ▼ -17.73 (-0.05%) NASDAQ 13,773.62 ▲ 0 (0.00%) S&P 500 4,461.9 ▲ 0 (0.00%) US Markets Closed Customer Service Log Off

**E\*TRADE** from Morgan Stanley Accounts Trading Markets & Ideas **Stock Plan** What We Offer Transfer Search

Overview Holdings Sell Planning My Account Knowledge Tax Information Orders

### My Stock Plan

Last Refresh: September 13, 2023 8:09 AM ET

Stock Plan (XLF) -8793 Quick Links English USD Action Items (3) Help

Total Account Value	Current Account Value	Potential Benefit Value
\$11,337.24 (0.00%)	\$11,337.24	\$0.00

**Message from your company**  
Custom messaging for your company can be updated in real time and communicate to participants through this section. It can be visible on all pages or unique to each page.

Welcome back, Test Stockplan.

You own:  
**327 shares**

Their current value is:  
**\$11,337.24**

#### Have questions?

[View award FAQs & guides](#)

[Access tax resources & tools](#)

[Dividend Reinvestment Plan FAQ](#)

#### Action Items (3)

Enrollment Period  
End Date Dec 31, 2023

**Enroll in your ESPP** [Enroll](#)

**Update your wire instructions** [Edit](#)

**View/Add Beneficiaries** [View/Add](#)

## Review Your Action Items

See important items that require your attention.

# Holdings Tab

Allows you to review the quantity and value of awards that have been deposited to your account

The screenshot displays the 'My Stock Plan' interface. At the top, it shows market indices: DOW 34,645.99 (-0.05%), NASDAQ 13,773.62 (0.00%), and S&P 500 4,461.9 (0.00%). The page title is 'My Stock Plan' with a last refresh time of September 13, 2023, 8:09 AM ET. Account values are listed: Total Account Value \$11,337.24 (0.00%), Current Account Value \$11,337.24, and Potential Benefit Value \$0.00. A 'Message from your company' section is present. Below this, there are two tabs: 'View By Type' (selected) and 'View By Status'. A 'Print' button and a 'Download' dropdown are also visible. The main content area shows an 'Employee Stock Purchase Plan (ESPP)' with a 'Current Value' of \$11,337.24. Underneath, there are links for 'Enroll in ESPP', 'Set Up Quicksale', 'Reinvest Dividends', and 'Benefit History'. To the right, a 'Company Snapshot' for 'SELECT SECTOR SPDR TRUST THE FINANCIAL SELECT SECTOR SPDR FUND (XLF)' is shown, including a line chart and a table with columns for Last Price (\$34.69), Today's Change (\$0.00, 0.00%), and Volume (67,194).

## View By Type or Status

Displays the same information organized differently.

## Stock Plan Benefits

Your stock plan benefits can be found here.

## Details

You can drill down on individual benefits to see specific details.

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# Make Plan Elections

# Plan Elections

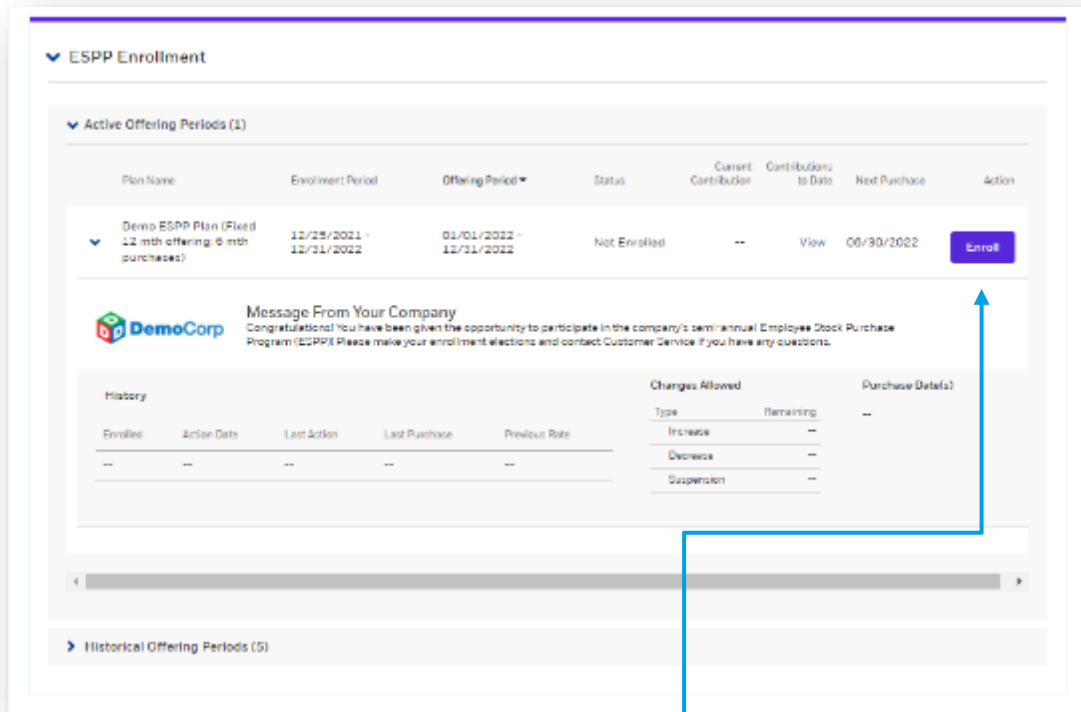
The screenshot shows the Morgan Stanley E\*TRADE Stock Plan interface. At the top, there are market indices: DOW 34,861.24 (▲ 153.3 (0.44%)), NASDAQ 14,169.3 (▼ -22.54 (-0.16%)), S&P 500 4,543.06 (▲ 22.9 (0.51%)), and US Markets Closed. The navigation bar includes 'Accounts', 'Trading', 'Markets & Ideas', 'Stock Plan', and 'What We Offer'. The 'Stock Plan' menu is open, showing options like Overview, Holdings, Sell, Planning, Exercise, My Account (highlighted with a blue arrow), Knowledge, Tax Information, and Orders. The main content area displays account balances: Holdings (\$141,176.24), Sell (\$2,572.78), and a table for 'Individual Brokerage -0114' with values of \$0.00 for Net Account Value, Day's Gain, Available for Withdrawal, and Cash Purchasing Power. A notification for 'Forms 1099 now available' is visible, along with a 'Live webcast' announcement for Tuesdays at 11 a.m. ET.

## Plan Elections

Navigate to **Stock Plan > My Account** to enroll or change your ESPP Enrollment Elections.



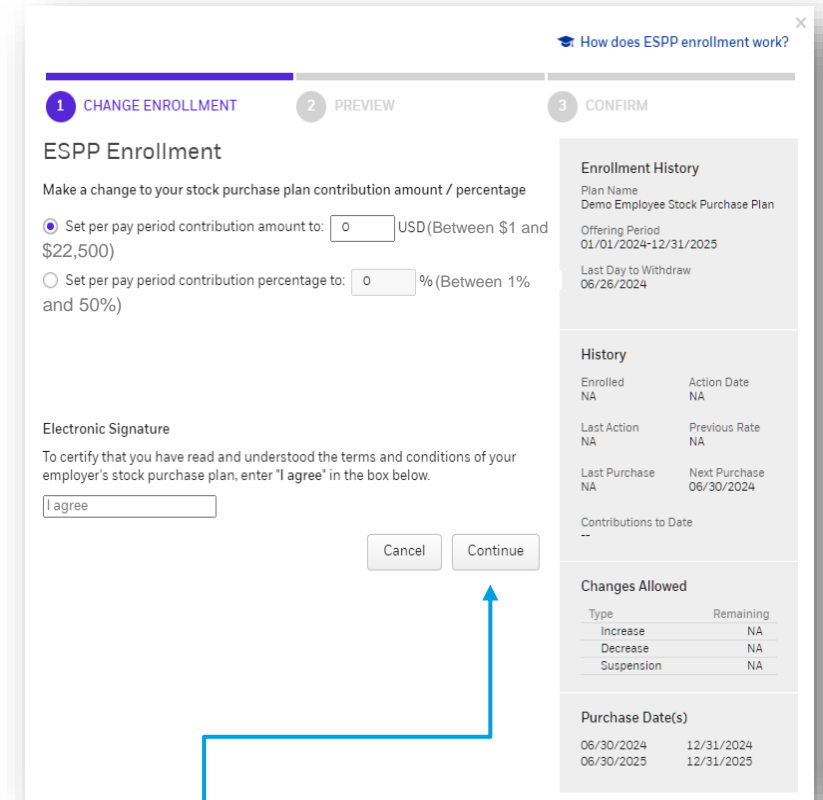
# ESPP Enrollment Overview



## Updating Your Enrollment

Under Plan Elections you will find the ESPP Enrollment section. Click the action button to make changes as allowed by your company plan.

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## Making Changes

You can set your contribution amount, make other changes as allowed by your company plan and review your plan documents.

Submit your changes by clicking the Continue button.

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# Place an Order

# Placing Orders



**You can place an order online in a few easy steps.**

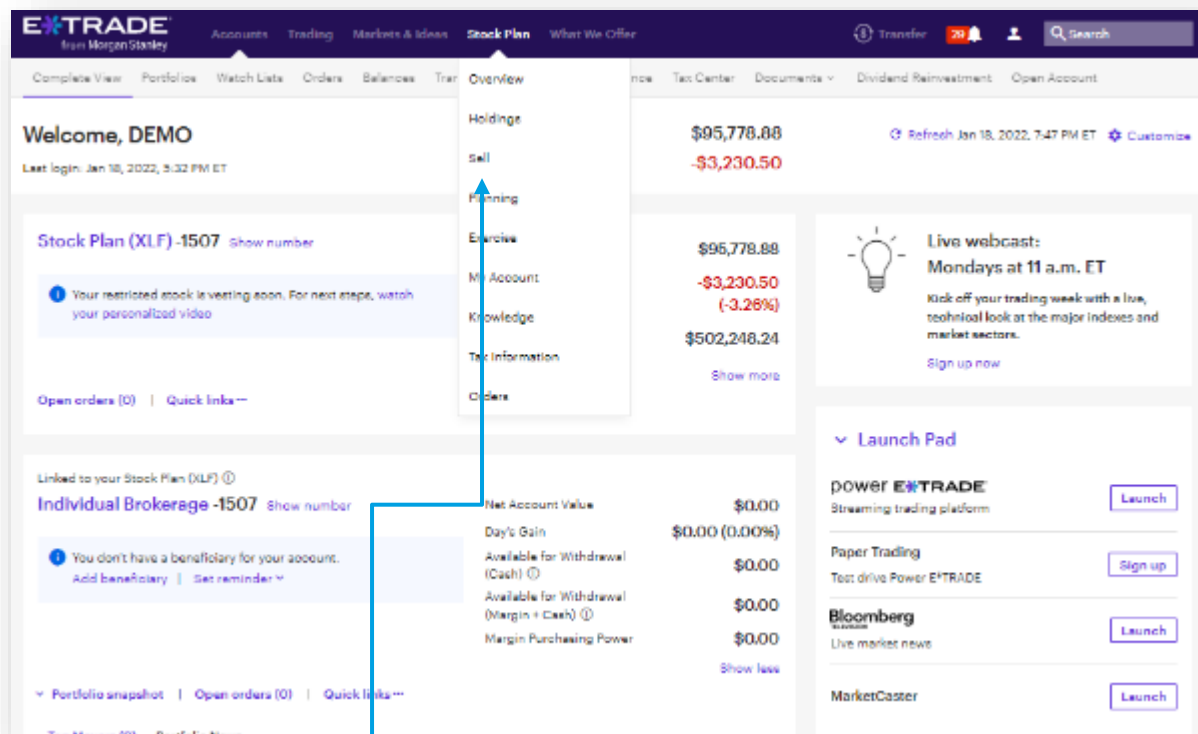


## **INSIDER TRADING POLICY**

Read your company's trading policy and check with internal resources prior to placing an order.

**Keep in mind, you must know and comply with Morgan Stanley's window period and insider trading policies. The Window Period can be found via the *MS Window Period* link located at the bottom of the MS Today page.**

# Sell Shares

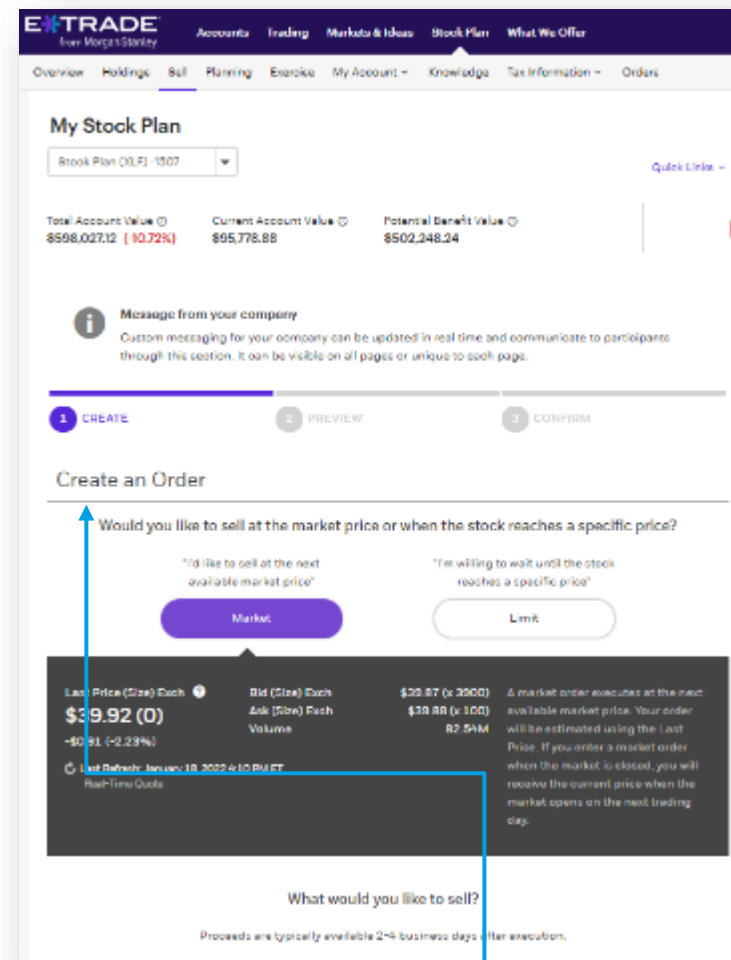


## Sell

Sell shares from your Stock Plan account by selecting Sell under Stock Plan.

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## Create an Order

Select what type of order you would like to place.

# Preview and Place Your Order

what would you like to sell

Proceeds are typically available 2-4 business days after execution.

Date Acquired	Benefit Type	Est. Cost Basis (per share)	Sellable Qty.	Select All	Enter Number of Shares to Sell	Est. Gross Proceeds	Capital Gains Status	Expected Gain/Loss
06/30/2016	ESPP	\$25.00	550,5654	<input type="checkbox"/>	150	\$5,911.50	Long Term	+\$2,161.50
03/01/2017	Rest. Stock	\$25.24	126	<input type="checkbox"/>	75	\$2,955.75	Long Term	+\$1,062.75
<b>Totals</b>			676.57		225	\$8,867.25		+\$3,224.25

Order Totals			
Total Shares to Sell	Estimated Gross Proceeds	Total Estimated Cost	Estimated Net Proceeds
225	\$8,867.25	\$38.54	\$8,828.71

Reset Order Preview Order

## Choose Shares to Sell

Tell us which shares and what quantity you want to sell. To proceed, click Preview Order.

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1 CREATE 2 PREVIEW 3 CONFIRM

### You Have 1 Order to Preview

Verify the order(s) and click the "Place Order" button below.  
Proceeds are typically available 2-4 business days after execution. Learn more about settlement and withdrawal.

Your Order Preview: Delete Order

Sell Employee Stock Purchase Plan Shares

Order Type	Total Shares to Sell	Price Type	Last Price	Disbursement Method
Sell ESPP	368	Market	\$39.92	E*TRADE Account

Last Price (Size) Exch	Bid (Size) Exch	Ask (Size) Exch	Volume
\$39.92 (0) P	\$39.87 (3900) P	\$39.91 (300) P	82,545,184

Estimated Gross Proceeds	Total Estimated Cost	Estimated Net Proceeds
\$14,690.56	\$24.43	\$14,666.13

Date Acquired	Benefit Type	Est. Cost Basis (per share)	Sellable Qty.	Shares to Sell	Est. Gross Proceeds	Capital Gains Status	Expected Gain/Loss
12/31/2017	ESPP	\$24.07	368	368	\$14,690.56	Long Term	\$5,612.00

Order Totals			
Total Shares to Sell	Estimated Gross Proceeds	Total Estimated Cost	Estimated Net Proceeds
368	\$14,690.56	\$24.43	\$14,666.13

Delete Order Change Order Place Order

We'll send your confirmation to your Alerts inbox  
Send my confirmation to my email address

## Review Your Order

Verify that your order is correct. At this point, you can modify or delete your order.

## Place Your Order

Click Place Order to submit your trade request once you are comfortable with the details.

# After Your Trade...

The screenshot displays the Morgan Stanley E\*TRADE website interface. At the top, market indices are shown: DOW 34,861.24 (up 153.3, 0.44%), NASDAQ 14,169.3 (down 22.54, -0.16%), and S&P 500 4,543.06 (up 22.9, 0.51%). The user is logged in as TEST STOCKPLAN, with a last login on Mar 25, 2022, at 3:12 PM ET. The main account summary shows a Net Assets of \$141,176.24 and a Day's Gain of \$2,572.78 (1.86%). Below this, the 'Stock Plan (XLF) -0114' section lists: Current Account Value (\$141,176.24), Day's Gain (\$2,572.78, 1.86%), Potential Benefit Value (\$15,808.00), and Total Account Value (\$156,984.24). A 'Linked to your Stock Plan (XLF)' section shows an 'Individual Brokerage -0114' with a Net Account Value of \$0.00, Day's Gain of \$0.00 (0.00%), and 'Available for Withdrawal' of \$0.00. A blue arrow points from the 'Settled Cash' text to the 'Available for Withdrawal' value. The interface also includes a 'Forms 1099 now available' notification and a 'Live webinar: Tuesdays at 11 a.m. ET' announcement.

## Settled Cash

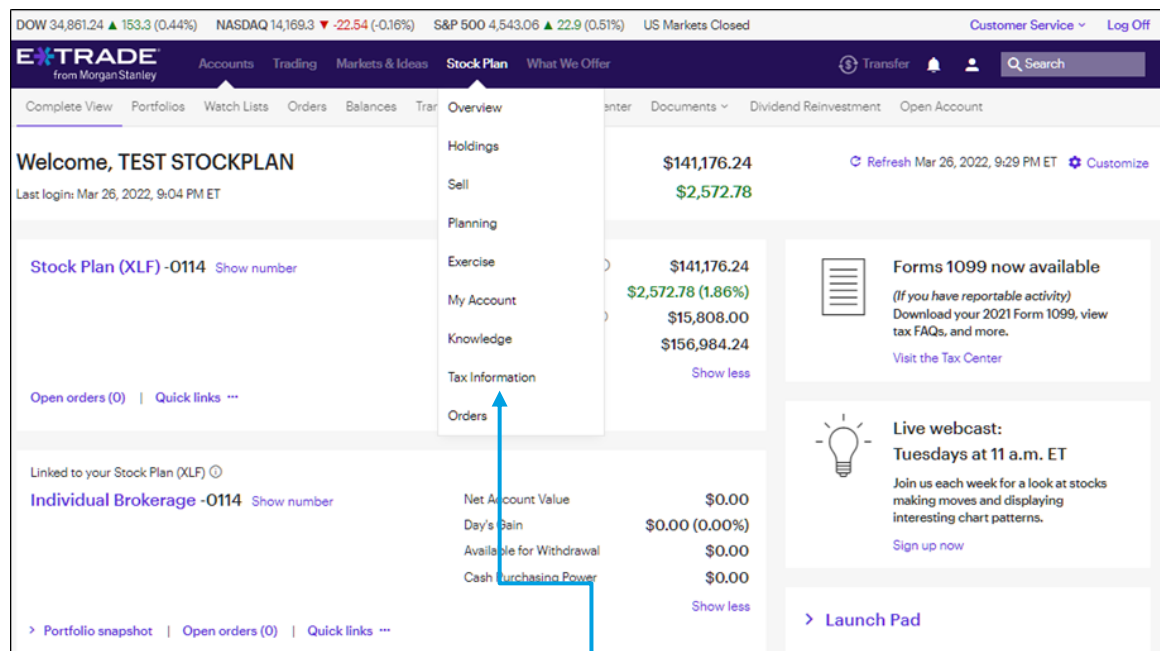
After the trade settles, the cash will be deposited into your linked brokerage account. Once the cash is available, you can keep the cash in your brokerage account, use it to invest in other securities or transfer to another account using the Transfer Money section.

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# Find Tax Information

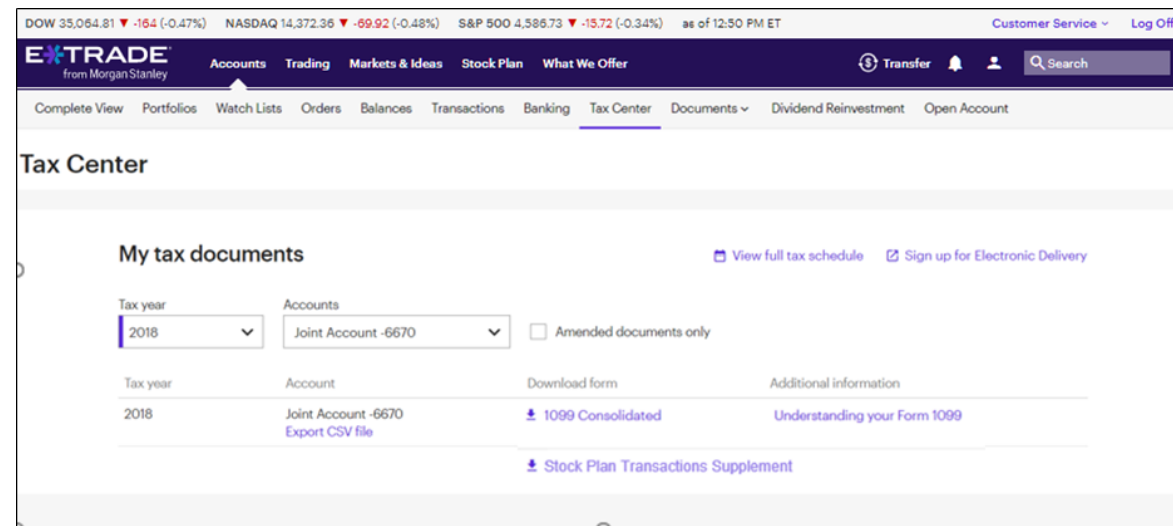
# Tax Information



## Tax Documents

Answers to many of your questions can be found at Stock Plan > Tax Information.

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## Tax Center

Here, you will find tax-related information for both your E\*TRADE Securities stock plan account and, if applicable, your linked E\*TRADE Securities brokerage account(s).



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# Resources For You

# Questions?

How do I enroll in the ESPP?

[www.etrade.com/enroll](http://www.etrade.com/enroll)

Questions about the employee stock purchase plan?

Call: 1-800-470-0999

Monday-Friday 8am-8pm EST

Type [espp/](#) in your browser or on MS Today, navigate to [Life Resources> Finance, Legal & Insurance> Employee Stock Purchase Plan](#) to get started!

**PAY AND FINANCES** FOR INTERNAL USE ONLY

## Employee Stock Purchase Plan

The Morgan Stanley Employee Stock Purchase Plan (ESPP) enables eligible employees to purchase Morgan Stanley stock at a 10% discount.

Participating in an ESPP can be an important part of your overall financial picture, but is a personal financial decision. Learn more about Morgan Stanley's ESPP and see if it's right for you and your financial future.

### Helpful Resources

- FAQs**  
Find answers to the most commonly asked questions.
- Enrollment Guide**  
Learn how to enroll in the Employee Stock Purchase Plan.
- Summary Booklet**  
Review the details of the plan.
- Prospectus**  
Read through the Prospectus.
- Plan Document**  
Review the full Plan Document.

### QUESTIONS?

Call the ESPP support team:  
**800-470-0999**  
8 am to 8 pm ET, weekdays

### REGISTER

#### Educational Webinars

Click the time below to register

- Monday, February 28  
1 pm and 4 pm ET
- Thursday, March 10  
11 am and 2 pm ET
- Tuesday, March 29  
1 pm and 4 pm ET

### IMPORTANT DATES

- Initial Enrollment Period:** March 1 - April 15
- Offering Period:** April 21 - May 20
- Payroll Deductions:** April 29, May 10\* (commission), May 15
- 1st Purchase:** May 20

\* For eligible populations

### RESPOND

Bookmark

### SHARE

You are encouraged to speak to your tax advisor for how taxes may impact your individual financial situation.

MY WELLBEING

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200 Firm Benefits, Resources and Perks for You and Your Family

Comprehensive Guide:  
Online and Mailed Home

Video and  
Employee Testimonials

Webinars for  
Employees and Partners

**Employees + Partners**  
No password required

[mybenefits.ms.com](https://mybenefits.ms.com)

**Employees**  
From Firm network

TYPE IN BROWSER  
[beintheknow/](https://beintheknow/)



**Benefits questions?** Accolade Health Assistants | **866-386-0076**

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