

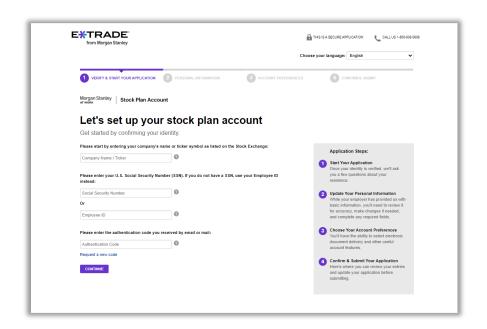
Activating Your E*TRADE Stock Plan Account

Overview

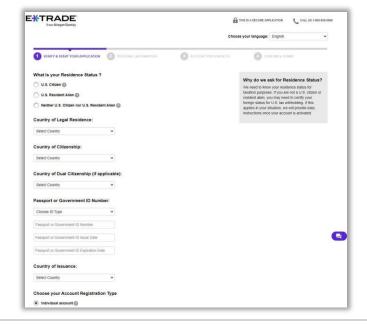
This guide is for US participants. Please follow the steps below to activate your stock plan account.

- Access the website at etrade.com/activate or follow the link in the activation email you received from E*TRADE.
- Company name / ticker symbol (Example: MS)
- Enter your Social Security number or employee ID
- Enter the code from your activation email or click on Request a new code, then select to have it sent by email

Once you have the authentication code from your email, insert it in the box and begin answering the questions to set up your account.

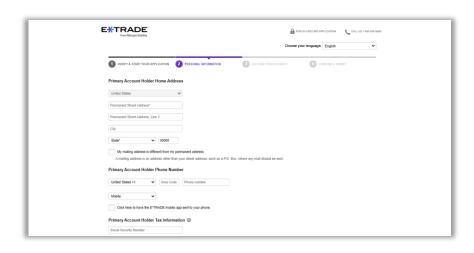


- Begin the process with the Verify & Start Your Application page by providing the following information:
- · Citizenship and Residency status
- Account type (individual or joint)
- · Log on information



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- 3a. The Personal Information page asks for details about residency, employment, and additional account holders by providing the following information:
- · Home address and phone number
- Social Security number and marital status
- Employment information
- Joint account information (if applicable)
- · Additional profile details



3b. Answer this question to the best of your ability.

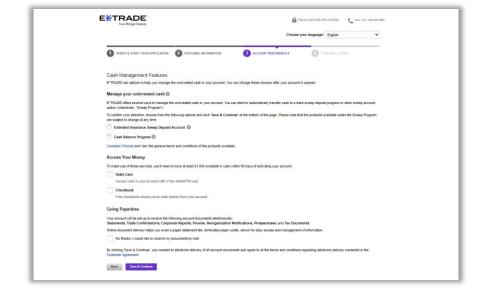
NOTE: The first question will only apply to you if you are employed with a US FINRA regulated broker-dealer.

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

Select all (if any) that apply

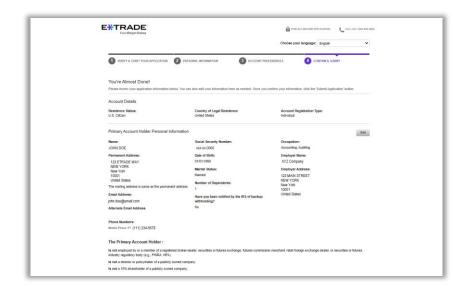
I am (or an immediate family member who resides in the same household is) employed by or a member of a registered broker-dealer, securities or futures exchange, futures commission merchant, retail foreign exchange dealer, or securities or futures industry regulatory body (e.g., FINRA, NFA).

- 4. The Account Preferences page asks how you would like to manage cash and receive activity statements by providing the following information:
- · Cash management details
- Debit card and checkbook documents
- Paperless option for important documents



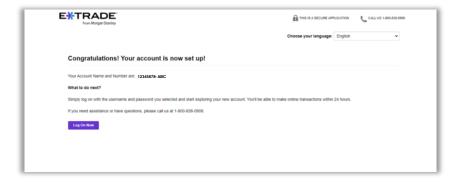
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- You're almost done! The Confirm and Submit page shows details of the information you entered. Review the following information and confirm to complete the activation process:
- Account details
- Primary account holder personal information
- · Investment profile
- Account preferences and paperless options
- · Stock plan account agreement



 Setup complete! Your account is now set up and ready to use. Click the Log On & Complete button to get started.

NOTE: If your screen differs from this, we may need additional documentation from you. Follow the prompts on the screen to take action.



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Have Questions?

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

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