

Natural Disaster Emergency Funds Relief Program

Summary of Plan

Overview

- Morgan Stanley has established a short-term relief program to assist full-time and part-time regular employees who are recovering from catastrophic loss as a result of a Natural Disaster and who are in need of immediate basic necessities (food, clothing, etc.) that are not otherwise paid for by insurance or other reimbursements.
- Any Morgan Stanley employee who meets the eligibility criteria outlined below and who suffered a catastrophic loss as a direct result of a Natural Disaster can apply for a cash relief grant.
- These funds are to be used exclusively to provide for:
 - Reasonable and necessary personal, family, and living expenses incurred as a result of a Natural Disaster, or
 - Reasonable and necessary expenses incurred for replacement of the contents (e.g. food and clothing) of your personal residence.
- Morgan Stanley cannot support requests for income replacement payments, such as lost wages or lost business income that may have occurred within an employee's family.

Employee Eligibility

- Regular full-time and part-time employees of the Firm who have suffered catastrophic loss from a Natural Disaster.

Catastrophic loss is defined as:

- Extensive damage to a home rendering it uninhabitable for the foreseeable future, or
- Extensive loss of basic necessities such as food and clothing whereby an economic hardship has been created.

Grants

- Grants will be determined entirely based upon the individual needs of the employees as established through the application process at a maximum of \$5,000 per family.
- Based on applicable IRS guidelines, the expectation is that these grant funds will be made on a non-taxable basis to the employee.
- To the extent that the employee is eligible for reimbursement through insurance or otherwise through FEMA and government programs etc., such amounts must be repaid back to the Firm at the time of reimbursement.

Application Process

- The employee or their manager can obtain an application from Human Resources.
- Once a completed application is returned to Human Resources, it will be forwarded to a Relief Fund Review Committee who will review the merits of the request and determine if a grant is warranted.
- The employee and their manager will be notified within 24 hours of the Relief Fund Review Committee's decision and payment, if approved, will be processed shortly thereafter.