

For Internal Use Only

Branch No.

Account No.

FA/PWA No.

PAN Account No.

P A N

Account Transfer Form Clearing Number: 0015

Please use a separate form for each account you are transferring. Please attach a copy of your most recent account statement.

To Be Completed by the Branch

A. Required Transaction Details

Morgan Stanley Account Type (Please check only one from Non-Retirement or Retirement)

Non-Retirement

☐ Single

☐ Joint

☐ Trust

☐ Custodial

☐ Other

Retirement

☐ IRA or SEP IRA☐ Roth IRA☐ SIMPLE IRA☐ Coverdell Education Savings Account

☐ Inherited Traditional IRA☐ Inherited Roth IRA☐ Qualified Retirement Plan☐ Other

Transaction Type (Please check only one)

☐ Account Transfer

☐ Direct Rollover (*See instructions on Page 4)

Transfer Attestation (Required) (Please check only one)

- ☐ **Financial Advisor Recommendation**—This transfer was **recommended** by the Morgan Stanley Financial Advisor/Private Wealth Advisor or Team as in the client’s best interest, or consistent with another applicable standard of care, based on consideration of required factors, including any increased or additional costs (e.g., the cost of selling and replacing non-transferable assets or maintaining them at the client’s current firm), and for the most applicable reason selected below as discussed with the client (Please check only one):

☐ Access to Morgan Stanley investment platform, services and tools

☐ Access to Morgan Stanley investment research and insights

☐ Opportunity to receive guidance from a Morgan Stanley Financial Advisor/Private Wealth Advisor or Team and, where applicable, further consolidate assets with Morgan Stanley
- ☐ **Financial Advisor Education**—The Morgan Stanley Financial Advisor/Private Wealth Advisor or Team provided to the client **general educational information** about the services offered by Morgan Stanley, and applicable fees and costs (e.g., the cost of selling and replacing non-transferable assets or maintaining them at the client’s current firm), and the **client elected** to transfer assets on their own **without a recommendation** from a Morgan Stanley Financial Advisor/Private Wealth Advisor or Team.
- ☐ **Client Independent Election**—The **client independently elected** to transfer assets on their own **without a recommendation or education** from a Morgan Stanley Financial Advisor/Private Wealth Advisor or Team.

To Be Completed by You (Client)

B. Information About Your Morgan Stanley Account (Required)

ACCOUNT TITLE

BRANCH/ACCOUNT NUMBER/FA NUMBER

SOCIAL SECURITY OR TAXPAYER ID NUMBER

C. Information About the Account You Are Transferring (Required)

CARRYING ORGANIZATION

CLEARING NUMBER

STREET ADDRESS (PLEASE INCLUDE CITY, STATE AND ZIP CODE) P.O. BOX NOT PERMITTED

ACCOUNT TITLE

ACCOUNT NUMBER

D. Brokerage, Mutual Fund, Annuities or Bank Securities Transfer (Required — Please choose Either box 1, 2, 3 or 4)

1. ☐ I wish to transfer my entire account In-Kind.
2. ☐ Partial Transfer—I wish to transfer assets In-Kind for only the assets indicated below. (Please attach an additional sheet if necessary.)

Description of Assets	Symbol or CUSIP	Number of Shares or ‘All’



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3. ☐ I wish to transfer my annuities. Please note that annuities are not transferable via ACATS. Your Morgan Stanley Financial Advisor or Private Wealth Advisor must contact Morgan Stanley Insurance Operations at 800-490-5412 to initiate the annuity transfer process.

Contract Number/Carrier Name _____

4. ☐ For CD Transfers ONLY (Please check one) (This option to be processed at branch level only.)

☐ Liquidate at Maturity (Maturity Date: _____) (MM/DD/YYYY) (Please submit 2–3 weeks prior to maturity date)☐ Liquidate Immediately. I am aware of and acknowledge the penalty I will incur from any early withdrawal.**DELIVERING BROKER: Refer to Page 4 for delivery instructions. Subject to the by-laws and rules of the N.S.C.C.****E. Please Read Carefully and Sign This Section****To the organization named in Section C above:**

Unless otherwise indicated in the instructions above, please transfer all assets in my account to Morgan Stanley. I understand that to the extent any assets in my account are not readily transferable, with or without penalties, such assets may not be transferred within the time frames required by NYSE Rule 412 or similar rule of the FINRA or other designated examining authority.

Unless otherwise indicated in the instructions above, I authorize you to liquidate any nontransferable proprietary money market fund assets that are part of my account and transfer the resulting credit balance to Morgan Stanley. I authorize you to deduct any outstanding fees due you from the credit balance in my account. If my account does not contain a credit balance, or if the credit balance is insufficient to satisfy any outstanding fees due you, I authorize you to liquidate the assets in my account to the extent necessary to satisfy that obligation.

I understand that if I choose a method of disposition of assets in a retirement account other than liquidate and transfer, I may become liable for the payment of taxes and penalties with respect to such assets.

For annuity custodial assignment changes, the owner and the beneficiary of the annuity contract will be changed to reflect Morgan Stanley C/F “client.” By changing Morgan Stanley to the custodian of my annuity contract, I understand and agree to the following: 1) The change of ownership will be processed as a trustee-to-trustee transfer, 2) All further requests for service to this contract will require an authorization from Morgan Stanley, 3) All proceeds from this contract will be deposited directly into my IRA account, and 4) The beneficiary on this contract will be listed as Morgan Stanley as the custodian on my behalf.

I understand that you will contact me with respect to the disposition of any assets in my account that are non-transferable. If certificates or other instruments in my account are in your physical possession, I instruct you to transfer them in good deliverable form, including affixing any necessary tax waivers, to enable Morgan Stanley to transfer them in its name for the purpose of sale, when and as directed by me.

I understand that upon receiving a copy of this transfer instruction, you will cancel all open orders for my account on your books. I also affirm that I have destroyed or returned to you credit/debit cards and/or unused checks issued to me, if any, in connection with my securities account.

Client Consent to Cash Sweep Program

I consent to participating in Morgan Stanley’s cash sweep program.

I acknowledge and agree that, if I am eligible, Morgan Stanley is authorized without further direction from me to automatically deposit or “sweep” all free credit balances in my account to one or more FDIC insured depository institutions (“Sweep Banks”) up to the Deposit Maximum and then into a money market mutual fund as more particularly set forth in the Bank Deposit Program Disclosure Statement, which is available at https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf and will be sent to me upon my first deposit in the Bank Deposit Program (“BDP”), and by which I agree to be bound.

I acknowledge and understand that Morgan Stanley may amend the list of Sweep Banks at any time with notice to me.

I understand and agree that if I am not eligible for the BDP, my free credit balances will be swept into the applicable money market mutual fund as determined by Morgan Stanley.

I acknowledge and agree that if I am eligible, the BDP will be my designated sweep investment. I further acknowledge and agree that the rate of return on the BDP may be higher or lower than the rate of return available on other available cash alternatives. Morgan Stanley is not responsible if the BDP has a lower rate of return than other available cash alternatives or causes any tax or other consequences.

I understand and agree that Morgan Stanley may, with 30 days prior written notice to me (i) make changes to its sweep terms; (ii) make changes to the terms and conditions of any available sweep investment; (iii) change, add or remove products available as sweep investment options; and (iv) transfer my sweep investment from one sweep product to another.

Additional Acknowledgments and Agreements

For individual/joint accounts, all account holders must sign and date this form. For Trusts and Qualified Retirement Plans, all Trustees must sign and date this form. For Estates, the Executor must sign and date this form. For entity accounts, all authorized individuals must sign and date this form and for Custodial accounts, the Custodian must sign and date this Form.

I acknowledge and agree that the information filled out by the branch in Section A is accurate and complete (including, but not limited to, the Transfer Attestation).

CLIENT PRINT NAME

CLIENT SIGNATURE (SIGN IN THE BOX)

DATE (MUST BE COMPLETED) — MM/DD/YYYY

ACCOUNT TRANSFER FORM CLEARING NUMBER: 0015
(05/2024) ATSATES

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DATE (MUST BE COMPLETED) — MM/DD/YYYY

Letter of Acceptance— To the prior custodian/trustee of the retirement account designated for transfer: Please be advised that Morgan Stanley Smith Barney LLC does hereby accept appointment as successor custodian.

AUTHORIZED SIGNATURE (OPERATIONS/BRANCH TITLE)

DATE (MM/DD/YYYY)

MORGAN STANLEY FINANCIAL ADVISOR/PRIVATE WEALTH ADVISOR (PLEASE PRINT NAME)

Medallion Signature Guarantee

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***Direct Rollover:** You are transferring assets as part of an eligible distribution from a qualified retirement plan, 403(b) or Government 457 Plan to a different qualified retirement plan or an IRA custodied with Morgan Stanley Smith Barney LLC ("Morgan Stanley"). The amount transferred will be reported to the IRS by the transferring plan as a distribution (Form 1099-R) and reported by Morgan Stanley as a rollover contribution (IRAs only on Form 5498).

IRA to IRA Trustee Transfer— You are directly transferring assets from one IRA custodian to Morgan Stanley Smith Barney LLC ("Morgan Stanley") as your IRA custodian. Trustee-to-trustee transfers are non-reportable.

When Morgan Stanley Smith Barney LLC, its affiliates and Morgan Stanley Financial Advisors and Private Wealth Advisors (collectively, 'Morgan Stanley') provide 'investment advice' regarding a retirement or welfare benefit plan account, an individual retirement account or a Coverdell education savings account ('Retirement Account'), Morgan Stanley is a 'fiduciary' as those terms are defined under the Employee Retirement Income Security Act of 1974, as amended ('ERISA'), and/or the Internal Revenue Code of 1986 (the 'Code'), as applicable. When Morgan Stanley provides investment education, takes orders on an unsolicited basis or otherwise does not provide 'investment advice,' Morgan Stanley will not be considered a 'fiduciary' under ERISA and/or the Code. For more information regarding Morgan Stanley's role with respect to a Retirement Account, please visit <http://www.morganstanley.com/disclosures/dol>. Tax laws are complex and subject to change. Morgan Stanley does not provide tax or legal advice. Individuals are encouraged to consult their tax and legal advisors (a) before establishing a Retirement Account, and (b) regarding any potential tax, ERISA and related consequences of any investments or other transactions made with respect to a Retirement Account.

F. Delivery Instructions (All deliveries must include Client Name and Morgan Stanley Account Number)

For **ACATS and Non-ACATS** transfer-related inquiries, please call Morgan Stanley's Account Transfer Services at 866-231-9849.

For **Annuity** transfer-related inquiries, please call Morgan Stanley's Insurance Operations at 800-490-5412.

ASSETS	DELIVERY INSTRUCTIONS
ALL CHECKS AND DIVIDENDS MUST BE MADE PAYABLE TO	Morgan Stanley FBO: A/C Number: Branch Address: Required for Non-ACAT Transfer Requests
DTC ELIGIBLE SECURITIES	DTC Clearing Number 0015 FBO A/C Number:
PHYSICAL STOCK DELIVERIES	Morgan Stanley 1 New York Plaza, 39th Floor New York, NY 10004
COST BASIS INFORMATION	Morgan Stanley Wealth Management 680 West 10000 South, South Jordan, UT 84095 Attn: GWM Operations Gain & Loss/CBRS Statement Service Fax Number: 801-519-3460 (Fax is preferred)
FED FUND WIRE INSTRUCTIONS	ABA Number: 021000089 Bank: Citibank, New York For Benefit of Morgan Stanley Smith Barney LLC Beneficiary Account: 40611172 For Further Credit To: (A/C Number and Customer Name)
OPTIONS	OCC Number: 015 Tax ID Number: 26-4310632
OPEN END MUTUAL FUNDS	Re-register all full and fractional shares as follows: Please transfer these shares to a pre-established fund account. The account number to reference for transfer is the Morgan Stanley brokerage account number from the front of the form listed under section B. If a fund account is not established, please contact Account Transfers Services at 866-231-9849 option #4. <i>Also change Broker/Dealer information to Morgan Stanley Smith Barney LLC. Broker 0015.</i>
FED BOOK ENTRY DELIVERIES FOR GOVERNMENT AND MORTGAGE-BACKED SECURITIES	ABA Number: 021000018 BK of NYC/MSACAT A/C Number: