

## Morgan Stanley Wealth Management Schedule of Miscellaneous Account and Service Fees

MARCH 2026

Your Morgan Stanley relationship enables you to select from a variety of account types, to help meet both everyday needs and long-term objectives. The information on the following pages will help you understand the account and service fees that may be applied to your accounts.<sup>1</sup> Fees may vary by account type or other factors, and are subject to change. Some fees may be waived at certain asset levels or for various programs and accounts, such as, but not limited to, the Reserved fee waiver program,<sup>2</sup> and Morgan Stanley CashPlus Brokerage Accounts. Fees listed here exclude advisory fees, commissions, commission equivalents or markups. Please speak with a member of your Morgan Stanley team if you have any questions regarding our account or service fees.

### Account and Service Fees

ACCOUNT OR SERVICE	STANDARD FEE AMOUNT	ALL eDELIVERY FEE AMOUNT*	FREQUENCY
<b>Account Maintenance Fees</b>			
<b>Account Fees</b>			
Individual Active Assets Account (AAA) – Account Fee <sup>3</sup>	\$200	\$150	Annual
Business Active Assets Account (BAAA) – Account Fee <sup>3</sup>	\$200	\$150	Annual
Custodial Active Assets Account – Account Fee <sup>3</sup>	\$150	\$100	Annual
Individual Basic Securities Account (BSA) – Account Fee <sup>4</sup>	\$145 (\$95 MSVA accounts)	\$95 (\$50 MSVA accounts)	Annual
Business Basic Securities Account (BBSA) – Account Fee <sup>4</sup>	\$145 (\$95 MSVA accounts)	\$95 (\$50 MSVA accounts)	Annual
Individual Retirement Account (IRA) (Traditional, Roth, Rollover, Inherited, SEP, SIMPLE and SAR-SEP) – Account Fee <sup>5</sup>	\$125 (\$95 MSVA accounts)	\$75 (\$50 MSVA accounts)	Annual
Business Retirement VIP Basic – Account Fee <sup>6</sup>	\$105 per account	\$60 per account	Annual
Business Retirement VIP Basic – Plan Document Fee	\$150 per plan	\$150 per plan	Annual
Business Retirement VIP Plus – Account Fee <sup>6</sup>	\$95 per account	\$50 per account	Annual
Business Retirement VIP Plus – Plan Document Fee	\$150 per plan	\$150 per plan	Annual
Business Retirement RPM – Account Fee <sup>6</sup>	\$95 per account	\$50 per account	Annual
529 Education Savings Plan – Account Fee	Some plans impose an Account Fee; (typically \$10 – \$30) please see the 529 Plan Program Description for your plan's details	Some plans impose an Account Fee; (typically \$10 – \$30) please see the 529 Plan Program Description for your plan's details	Varies Per Plan
Coverdell Education Savings Account (CESA) – Account Fee <sup>5</sup>	\$95	\$50	Annual

\*All accounts enrolled in eDelivery of all eligible account documents (except tax documents) for every account within their Account Linked Group (ALG).

ACCOUNT OR SERVICE	FEE AMOUNT	FREQUENCY
Premier CashPlus Brokerage Account <sup>7</sup>	\$15	Monthly
Platinum CashPlus Brokerage Account <sup>7</sup>	\$55	Monthly
Duplicate Statements and Duplicate Confirmations	\$5	Per Statement/ Confirmation
Low-Balance Household Fee (Waived for MSVA households) <sup>8</sup>	\$50	Per Quarter
<b>Account Transfer (including Automated Customer Account Transfer Service (ACATS)) and Termination Fees</b>		
Individual Retirement Account (IRA) (Traditional, Roth, Rollover, Inherited, SEP, SIMPLE and SAR-SEP) – Termination Fee <sup>9,10,11</sup>	\$125	Per Account Termination
Business Retirement VIP Basic – Termination Fee <sup>10,11</sup>	\$50	Per Account Termination
Business Retirement VIP Plus – Termination Fee <sup>11</sup>	\$50	Per Account Termination
Business Retirement RPM – Termination Fee <sup>11</sup>	\$50	Per Account Termination
529 Education Savings Plan – Termination Fee	Some plans impose a Termination Fee; please see the 529 Plan Program Description for your plan's details	Varies Per Plan
Coverdell Education Savings Account (CESA) – Termination Fee <sup>9,11,12</sup>	\$125	Per Account Termination
Account Transfer Fee (including ACATS) <sup>13</sup>	\$125	Per Account Transfer
<b>Cash Management Services</b>		
Check (Overnight) – Client Requested/Branch Initiated Disbursement	\$10 (\$25 for ACAT checks)	Per Check
Checks – Checkbook Orders, AAA/Retirement Accounts	<ul style="list-style-type: none"> <li>• Wallet Check Orders/Reorders – Waived</li> <li>• Non-Wallet Orders/Reorders – \$20 and up, depending on style and quantity</li> </ul>	Per Checkbook Order
Debit Card	No annual fee. A 2% foreign transaction fee is charged on transactions made with the Debit Card outside of the United States (includes ATM withdrawals)	Per Transaction
Debit Card – Automated Teller Machine (ATM) Withdrawal <sup>7</sup>	Up to \$200 per calendar year in ATM fee rebates at ATMs around the world where Mastercard®, Maestro® or Star® are accepted	Per Transaction
Expedited Payment Fee for Morgan Stanley Online Bill Pay (Same Day, Next Business Day, Receipt of Payment)	\$15	Per Transaction
Express Orders for Checks and/or Debit Card (Via Overnight Delivery – U.S. addresses only) <sup>7</sup>	\$25 for Checks/\$25 for Debit Card	Per Delivery
Insufficient Funds, Returned Items: Includes Check/ACH, Automatic Debits, Online Bill Payments	\$25	Per Transaction
Insufficient Funds, Rejected Transfer	\$25	Per Transaction
Morgan Stanley Blue Cash Preferred® American Express Card – Annual Fee paid to American Express	\$0 intro annual fee for the first year, then \$95, yearly thereafter	Annual
Platinum Card® from American Express Exclusively for Morgan Stanley – Annual Fee paid to American Express <sup>14</sup>	\$895	Annual
The Platinum Card® from International Dollar Card – Annual Fee paid to American Express <sup>15</sup> Additional Cards available <sup>16</sup>	\$795	Annual
Stop Payment	\$25	Per Transaction
Wire Transfer (Non-USD) – Outgoing <sup>17</sup>	\$50	Per Wire Transfer
Wire Transfer (USD) – Outgoing <sup>17</sup>	\$25	Per Wire Transfer

ACCOUNT OR SERVICE	FEE AMOUNT	FREQUENCY
<b>Investment Specific</b>		
<b>Morgan Stanley Fees</b>		
Cash Account Prepayment	\$25 or highest margin interest rate on payment amount beginning the day of prepayment	Per Event
Dividend Reinvestment for Basic Securities Accounts. Waived for AAAs, IRAs and Investment Advisory Accounts	<ul style="list-style-type: none"> <li>Dividends &lt;\$10 = Waived</li> <li>Dividends \$10–\$100 = 5.3%</li> <li>Dividends \$100.01–\$500 = \$5.30 or 2.7%, whichever is greater</li> <li>Dividends greater than \$500 = \$13.50 or 2%, whichever is greater</li> </ul>	Per Dividend Reinvestment
Foreign Ordinary Shares. Fee is waived when the trade is valued over \$15,000 and when purchasing foreign American Depository Receipts (ADRs)	\$50 fee for principal purchases less than \$15,000	Per Transaction
Late Payment <sup>18</sup>	\$25 or highest rate on margin schedule, whichever is greater	Per Event
Legal Transfer – Estate Processing	\$25 Additional fees charged by transfer agents may apply	Per Event
Processing Fee <sup>19</sup>	\$6.50 (\$6.00 if enrolled in eDelivery of Confirms)	Per Transaction
Returned Stock Certificate (Reorg)	Waived	n/a
Stock Certificates – Private Name Change/Transfer Request	Waived	n/a
<b>Third-Party Fees</b>		
ADR Custody Fee/Depository Service Fee <sup>20</sup>	Varies	Per Event
ADR Dividend Payment Fee	Varies	Per Dividend Payment
ADR Termination Fee	Varies	Per Termination
Appraisal Fee	Varies	Per Appraisal
GlobalCurrency Negative Rate Maintenance Fee <sup>21</sup>	Varies	Monthly
Limited Partnerships – Reregistration Fee	Pass-through of registration agent fee	Per Event
Physical Certificate	\$60	Per Transaction
Physical Certificate Collection (Reorg) Fee	\$25	Per Transaction
Physical Security Restricted Legend Removal <sup>22</sup>	\$300	Per Event
Short-Term Mutual Fund Redemption Fee	Varies	Per Event
Subscription Refund Fee	Varies	Per Event
Supplemental Transaction Fee (may be applied to the sale of certain securities)	Variable, minimum \$0.01	Per Transaction
Voluntary Reorganization Fee	\$25	Per Event
529 Education Savings Plan – Program Management Fee	Some plans impose a Program Management Fee (typically 0.10–0.50% on assets); please see the 529 Plan Program Description for your plan's details	Per Plan
529 Education Savings Plan – Other Fees	Some plans impose other fees, such as underlying fund operating expenses, Administrative and/or State Fees, Distribution Fees; please see the 529 Plan Program Description for your plan's details	Per Event

<sup>1</sup> Some of the fees described are charged by Morgan Stanley Smith Barney LLC (Morgan Stanley), while others are charged by third parties. Fees, discounts and waivers are subject to change at any time, and we reserve the right to implement new fees in the future. Morgan Stanley reserves the right, in its sole discretion, to discount or waive any fees. If you have any questions regarding these fees, please contact a member of your Morgan Stanley team or call the number on your account statement.

<sup>2</sup> To qualify for Reserved fee waivers, a client's household must have and maintain a minimum of \$2,000,000 in eligible assets and liabilities or paid at least \$20,000 in managed fees/commissions. Eligible Assets and Liabilities generally include the following: Cash, Equities, Bonds, Certificates of Deposit (CDs), Alternative Investments (including Managed Futures), Unit Investment Trusts, Exchange-Traded Funds, Mutual Funds, 529 Plans, Insurance, Annuities, outstanding balances on securities-based loans (including Margin, Non-Purpose Margin, and Liquidity Access Line), and Residential Mortgage Loans/Home Equity Lines of Credit (Residential mortgage loans/home equity lines of credit offered by Morgan Stanley Private Bank, National Association, an affiliate of Morgan Stanley Smith Barney LLC. A relationship does not have to be maintained with Morgan Stanley Smith Barney LLC or its affiliates in order to be eligible for a residential mortgage loan made by MSPBNA.) Annual managed fees/commissions paid is generally defined as revenue generated in fee-based accounts and commissions generated in non-fee based accounts, and is calculated on a rolling 12-month basis. Not all revenue is included; Morgan Stanley reserves the right to exclude certain items of revenue in its sole discretion. There is no cost to be enrolled in the Reserved fee waiver program. Morgan Stanley reserves the right to change or terminate the Reserved fee waiver program at any time and without notice. Notwithstanding the fact that a client has achieved Reserved status, Morgan Stanley reserves the right to charge any fee that is normally waived for a Reserved client if a determination is made in Morgan Stanley's discretion that the client's usage of any such service is beyond the scope of what is normal and customary and is abusive or excessive. Reserved fee waiver program participants' accounts and activity are reviewed periodically to confirm that they continue to qualify for Reserved fee waivers. Morgan Stanley households are evaluated using eligible assets and liabilities and annual managed fees/commissions paid from Morgan Stanley or a combination of E\*TRADE from Morgan Stanley and Morgan Stanley accounts. Eligible E\*TRADE assets and liabilities, and annual managed fees/commissions paid are included only for clients who also maintain eligible Morgan Stanley accounts. Clients who qualify for the Morgan Stanley Reserved fee waiver program may also be eligible to enroll in Morgan Stanley's complimentary loyalty program, Reserved Living & Giving. For information on how to qualify for the Reserved Living & Giving program please visit [msreserved.com](https://msreserved.com).

<sup>3</sup> The annual account fee for Active Assets Accounts (AAA) will be charged on a go-forward basis and will be charged on the following dates: (a) on or about the 10th business day following a 90 calendar day grace period after opening your AAA, regardless of account balance; (b) for subsequent years, if your account is funded, annual account fees will be charged on or about the 10th business day of the month after your account anniversary date. Your annual account fee will be automatically debited from the AAA. Accounts that close prior to the end of the grace period will not be charged. A reduced fee will be assessed to those who fully enroll in eDelivery, for all documents (except tax documents), for every account within the ALG.

<sup>4</sup> The annual account fee for Morgan Stanley Basic Securities Accounts will be charged on a go-forward basis and is due and payable on or about the 10th business day of the month after your account anniversary date. Converted Smith Barney Basic Securities Accounts will be charged each December in arrears. If your converted Smith Barney Basic Securities Account closes or transfers to another Firm prior to the annual December billing, a prorated annual account fee will be charged. Once an annual account fee has been charged, we may, in our discretion, refund all or any part of such annual account fee if the account closes or becomes inactive. A reduced fee will be assessed to those who fully enroll in eDelivery, for all documents (except tax documents), for every account within the ALG.

<sup>5</sup> The Individual Retirement Accounts (IRA) and Coverdell Education Savings Accounts (CESA) annual account fee will be charged for any calendar year or portion of any calendar year during which you have an IRA/CESA with us. Annual account fees are due and payable on the following dates: (a) when you open your IRA/CESA; (b) for subsequent years, annual account fees will be due on or after the 10th business day of the quarter-ending month, on or after your account's anniversary month (if your account remains open on that date); and (c) the day you terminate or transfer your IRA/CESA. A 90 day grace period will delay the fee assessment on newly opened IRA/CESA accounts regardless of account balance. The fee will be applied to these accounts on or after the 10th business day of the month following the expiration of the grace period. Your annual account fee will be automatically debited from the IRA/CESA. A reduced fee will be assessed to those who fully enroll in eDelivery, for all documents (except tax documents), for every account within the ALG.

<sup>6</sup> The annual account fee for the Versatile Investment Program (VIP) Basic, VIP Plus and Retirement Plan Manager (RPM) accounts will be charged for any calendar year or portion of any calendar year during which you have a subaccount with us (and is charged once for each such account). The fee is due each September or, in the event of transfer or termination, upon account closure. For accounts that are opened between September and December and therefore miss the scheduled billing cycle, the fee is due in January of the following calendar year. A reduced fee will be assessed to those who enroll in eDelivery—for all documents pertaining to every account within the ALG. The annual fee for Business Retirement VIP and RPM accounts is assessed for the entire plan and is either paid by the plan sponsor or equalized across all fee eligible subaccounts of the plan. If the fee is charged to subaccounts, the reduced fee for all eDelivery may not be fully realized by the particular subaccount that is enrolled. VIP Basic, VIP Plus and RPM qualified plans that are governed by the Employee Retirement Income Security Act of 1974 (ERISA) or are not governed by ERISA but cover multiple participants are not eligible to receive annual account fee waivers due to Reserved status. However, VIP Basic, VIP Plus or RPM qualified plans which cover only the business owner or business owner and spouse are eligible for account fee waivers due to Reserved status.

<sup>7</sup> CashPlus Brokerage Accounts may be charged a monthly account fee, which will be charged on or about the 10th business day of the month after the fee is incurred. To avoid the monthly fee, for all ALGs with a CashPlus Brokerage Account, maintain another qualified non-CashPlus Morgan Stanley account and at least one Morgan Stanley Online enrollment; for a Premier CashPlus Brokerage Account, also maintain \$2,500 in total monthly deposits (or any social security amount) or \$10,000 Average Daily BDP Balance; for Platinum CashPlus Brokerage Account, also maintain \$5,000 in total monthly deposits (or any social security amount) and \$25,000 Average Daily BDP Balance. Effective July 1, 2025, the monthly fee will be waived for Premier/Platinum CashPlus Brokerage accounts that are in ALGs with another qualified non-CashPlus Morgan Stanley account, have at least one Morgan Stanley Online enrollment, and are in households with at least \$25,000,000 in eligible assets and liabilities. Additionally, Cash Management service fees are waived or reimbursed for Morgan Stanley Premier CashPlus Brokerage Accounts and Morgan Stanley Platinum CashPlus Brokerage Accounts. These service fees, include, but are not limited to, the following: Debit Card—ATM Withdrawal fees, Foreign Transaction fees on transactions made with the Debit Card outside of the United States (includes ATM withdrawals), Insufficient Funds (Over Limit, Returned items, Rejected transfer), Returned Check Deposit, Stop Payment, USD and Non-USD Wires via eAuthorizations and expedited delivery for Checks and/or Debit Cards for Platinum CashPlus Brokerage Accounts. For more information, please refer to the CashPlus Account Disclosure Statement at <https://www.morganstanley.com/wealth-disclosures/cashplusaccountdisclosurestatement.pdf>.

<sup>8</sup> A Low-Balance Household fee will be charged quarterly, in addition to any applicable annual account fee, to Morgan Stanley households with less than \$25,000 in eligible assets and liabilities. Morgan Stanley households are evaluated using eligible assets and liabilities from Morgan Stanley or a combination of E\*TRADE from Morgan Stanley and Morgan Stanley accounts. Eligible assets and liabilities are based upon the higher of the average month-end assets and liabilities over the previous three months or the month-end assets on the last day of the previous month. All accounts within a household will be included in determining the total eligible assets and liabilities. The fee will be charged to only one account in the household. If there is more than one eligible account in the household, the household will be assessed the fee in ascending market value in the following order: AAAs (including Business Accounts), BSAs, IRAs. Only AAA, BSA, and certain IRAs (Traditional, Rollover, Inherited or Roth) can be charged the Low-Balance Household fee. The Low-Balance Household fee is waived for MSVA households, but accounts under \$25,000 may be subject to closure. The following account types may be waived: Advisory, CashPlus Brokerage, certain IRAs (SEP, SIMPLE, SAR-SEP), VIP, RPM, Cashless Exercise (CSX), Delivery Versus Payment (DVP)/Receive Versus Payment (RVP), Direct Share Business (DSB), Self-Directed, Morgan Stanley Access Investing (MSAI) and employee accounts. Accounts that only hold Annuities/Insurance, zero balance accounts and closed accounts may be waived. Other product-specific exemptions and other exclusions may apply. Clients new to Morgan Stanley have one year from the date the new household has been established before the quarterly Low-Balance Household fee is assessed.

<sup>9</sup> The IRA and CESA Termination fee for MSVA and Self-Directed Accounts is \$95 per account termination.

<sup>10</sup> Except as a result of death, disability or after attainment of age 75.

<sup>11</sup> In the event that both the account termination fee and the account transfer fee apply, only the account transfer fee will be assessed.

<sup>12</sup> Fee is waived if the account termination is a result of a transfer or rollover to other CESAs or to a qualified tuition program (529 Education Savings Plan).

<sup>13</sup> The Account Transfer fee for MSVA and Self-Directed Accounts is \$95 per account transfer. Outgoing Transfer charges (including outgoing ACATS and non-ACATS) are not charged on partial transfers (only full transfers may be assessed the fee).

<sup>14</sup> No Foreign Transaction Fee for the Platinum Card® from American Express Exclusively for Morgan Stanley.

<sup>15</sup> The Platinum Card® from International Dollar Card is for Latin American and Caribbean Residents. Card is issued by American Express Travel Related Services Company, Inc. (American Express), not Morgan Stanley Smith Barney LLC ("Morgan Stanley"). Morgan Stanley employees do not make credit decisions on behalf of American Express. Restrictions and other limitations apply; see the terms and conditions for the Cards for details. The Platinum Card® from International Dollar Card, issued by American Express Travel Related Services Company, Inc. (American Express), is no longer available for acquisition.

<sup>16</sup> The American Express Gold Card® from International Dollar Card issued by American Express and the Centurion Card® from International Dollar Card issued by American Express are for Latin American and Caribbean Residents. The annual fee for the American Express Gold Card® from International Dollar Card issued by American Express is \$300 (annual fee paid to American Express). The annual fee for the Centurion Card® from International Dollar Card issued by American Express is \$5,000 (annual fee paid to American Express). In addition to the annual fee, a one-time initiation fee of \$5,000 applies to The Centurion Card® from International Dollar Card issued by American Express. No additional fees for the second cardholder. If there are three or more cardholders, each cardholder will pay an additional \$1,500 annual fee, paid to American Express. The American Express Gold Card® from International Dollar Card issued by American Express and the Centurion Card® from International Dollar Card issued by American Express is no longer available for acquisition.

<sup>17</sup> External institution(s) may charge additional fee(s) for a wire recall or wire trace.

<sup>18</sup> If a trade payment is late, you will be charged the higher of either \$25 or the highest margin interest rate on the amount owed, beginning the day after the settlement date. All deposits to client accounts, including trade payments, will be used first to satisfy existing debits. You may therefore be charged a late fee on a trade if the payment is insufficient to cover both the trade and any existing debits.

<sup>19</sup> The processing fee compensates Morgan Stanley for handling, processing, clearing and settling the securities trade, generating trade confirmations and any other indirect costs incurred by Morgan Stanley. The fee is included in the amount shown on the trade confirmation. The fee does not vary by the size or amount of the trade. The processing fee will be applied to certain executed orders including, but not limited to, equities, fixed-income products, mutual funds (excluding exchanges, Systematic Investment Plans/Withdrawals, and AutoVest/529Vest), unit-investment trust (UIT), exchange-traded funds and transactional futures transactions. This fee applies to all account types, except Advisory accounts, DVP/RVP, select small-business retirement and ERISA accounts (SEP IRAs, SIMPLE IRAs, SAR-SEP IRAs, VIP accounts and RPM accounts), AutoVest/529Vest, money market funds, and principal trades less than \$25. With the exception of block trade allocations, the fee is charged to one trade per security, per day, for trades done on the same side of the market (multiple buy trades, or multiple sell trades of the same security, on the same day). If multiple trades are the result of block trade allocations, the fee will be charged on each trade.

<sup>20</sup> Pursuant to the provision of the ADR deposit agreements, the ADR sponsoring banks may charge a custody fee to all record date holders. In turn, Morgan Stanley charges all clients with ADR positions. Due to margin lending, Morgan Stanley may have fewer record date positions at the depository than customers holding ADR positions. Any excess fees collected will be used to defray other Morgan Stanley custody and clearing costs.

<sup>21</sup> If a Foreign Currency is yielding a negative interest rate, Morgan Stanley in its discretion may charge your account a monthly negative interest rate fee for servicing your GlobalCurrency account. Please review the GlobalCurrency Disclosure Statement at <http://www.morganstanley.com/wealth-disclosures/disclosures.html> for more information.

<sup>22</sup> Clients who request the removal of a restricted legend from their physical security will be charged a processing fee. This fee represents the processing expense incurred by the transfer agent and custodian.

Morgan Stanley Wealth Management is a business of Morgan Stanley Smith Barney LLC.

All AAA and BSA accounts are brokerage accounts offered through Morgan Stanley Smith Barney LLC.

The CashPlus Account is a brokerage account offered through Morgan Stanley Smith Barney LLC. Conditions and restrictions apply. Please refer to the CashPlus Account Disclosure Statement for further details at <https://www.morganstanley.com/wealth-disclosures/cashplusaccountdisclosurestatement.pdf>.

The Morgan Stanley Debit Card is issued by Morgan Stanley Private Bank, National Association, pursuant to a license from Mastercard International Incorporated. Mastercard® and Maestro® are registered trademarks of Mastercard International Incorporated. The third-party trademarks and service marks contained herein are the property of their respective owners. Investments and services offered through Morgan Stanley Smith Barney LLC, Member SIPC.

The Morgan Stanley American Express Card portfolio consists of three cards: The Platinum Card from American Express Exclusively for Morgan Stanley, the Morgan Stanley Blue Cash Preferred American Express Card, and the Morgan Stanley Credit Card. The Platinum Card from American Express Exclusively for Morgan Stanley and the Morgan Stanley Blue Cash Preferred American Express Card are available for acquisition, and eligible clients are invited to apply. Existing Morgan Stanley Credit Card card members may continue to enjoy the benefits of their card, but this product is no longer available for acquisition. Platinum CashPlus clients are eligible for the Annual Engagement Bonus (the "Bonus") if they 1) are the Basic Card Member (primary account holder) of the Platinum Card® from American Express Exclusively for Morgan Stanley (the "Card"); or 2) spend at least \$100,000 during the calendar year across Morgan Stanley Debit Cards associated with Platinum CashPlus Accounts in their Account-Linked Group ("ALG"), (the "Debit Card Use Threshold").

Basic Card Members who apply for, and are approved for, the Card on or after September 18, 2025, will be eligible to receive a Bonus of \$895. Basic Card Members with a Card Account renewal taking place through January 1, 2026, will be eligible to receive a Bonus of \$695. Effective January 2, 2026, all Basic Card Members will be eligible for a Bonus of \$895 after their next Card Account renewal, typically in the month following renewal. Clients who qualify for the Bonus by meeting the Debit Card Use Threshold in 2025 are eligible to receive a Bonus of \$695 in January 2026 and Clients who qualify for the Bonus in 2026 are eligible to receive a Bonus of \$895 in January 2027.

Each ALG is eligible for one bonus per calendar year. Each client is only eligible for one bonus per calendar year. For more information regarding the tax implications of the Annual Engagement Bonus, including information about reporting and tax withholding, please refer to the CashPlus Account Disclosure Statement at <https://www.morganstanley.com/wealth-disclosures/cashplusaccountdisclosurestatement.pdf>.

The Platinum Card® from American Express exclusively for Morgan Stanley is only available for clients who have an Eligible Account with Morgan Stanley Smith Barney LLC (which includes E\*TRADE from Morgan Stanley) or Morgan Stanley Private Bank, National Association.

The Morgan Stanley Blue Cash Preferred® American Express Card is only available for clients who have an Eligible Account with Morgan Stanley Smith Barney LLC (which includes E\*TRADE from Morgan Stanley) or Morgan Stanley Private Bank, National Association.

An Eligible Account is a brokerage or bank account (i) held in your name, (ii) held by a trust where you are both the grantor and trustee of such trust, or (iii) held as a beneficial owner of a personal holding company, a non-operating limited liability company, a non-operating limited partnership, or a similar legal entity. American Express will only issue the Card to (1) a Morgan Stanley client who is an individual; and (2) an individual associated with a Morgan Stanley client (if the Morgan Stanley client itself is not an individual). Eligibility is subject to change. American Express may cancel your Card Account and participation in this program, if you do not maintain an Eligible Account.

The Morgan Stanley Cards from American Express are issued by American Express National Bank, not Morgan Stanley Smith Barney LLC nor any of its affiliates, including Morgan Stanley Private Bank, National Association. Services and rewards for the Cards are provided by Morgan Stanley, American Express or other third parties. Restrictions and other limitations apply. See the terms and conditions for the Cards for details. Clients are urged to review fully before applying. Morgan Stanley, its affiliates, and Morgan Stanley Financial Advisors and employees are not in the business of providing tax or legal advice. Clients should speak with their tax advisor regarding the potential tax implications of the Rewards Program upon their specific circumstances.

American Express may share information about your Card Account with Morgan Stanley in support of Morgan Stanley programs and services. For information as to how Morgan Stanley will use your Card Account data please visit [https://www.morganstanley.com/wealth/investmentsolutions/pdfs/adv/mssb\\_privacynotice.pdf](https://www.morganstanley.com/wealth/investmentsolutions/pdfs/adv/mssb_privacynotice.pdf). The Platinum Card® from American Express Exclusively for Morgan Stanley and the Morgan Stanley Blue Cash Preferred® American Express Card are issued by American Express National Bank. ©2025 American Express National Bank.

Morgan Stanley Smith Barney receives a benefit from American Express in connection with your obtaining or using your Platinum Card® from American Express Exclusively for Morgan Stanley, or the Morgan Stanley Blue Cash Preferred® American Express Card, or the Morgan Stanley Credit Card from American Express, or the American Express International Dollar Cards for Latin American and Caribbean Residents, (together "American Express Cards").

Morgan Stanley Smith Barney LLC is a registered Broker/Dealer, Member SIPC, and not a bank. Where appropriate, Morgan Stanley Smith Barney LLC has entered into arrangements with banks and other third parties to assist in offering certain banking related products and services.

**Investment, insurance and annuity products offered through Morgan Stanley Smith Barney LLC are: NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED | NOT A BANK DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY**