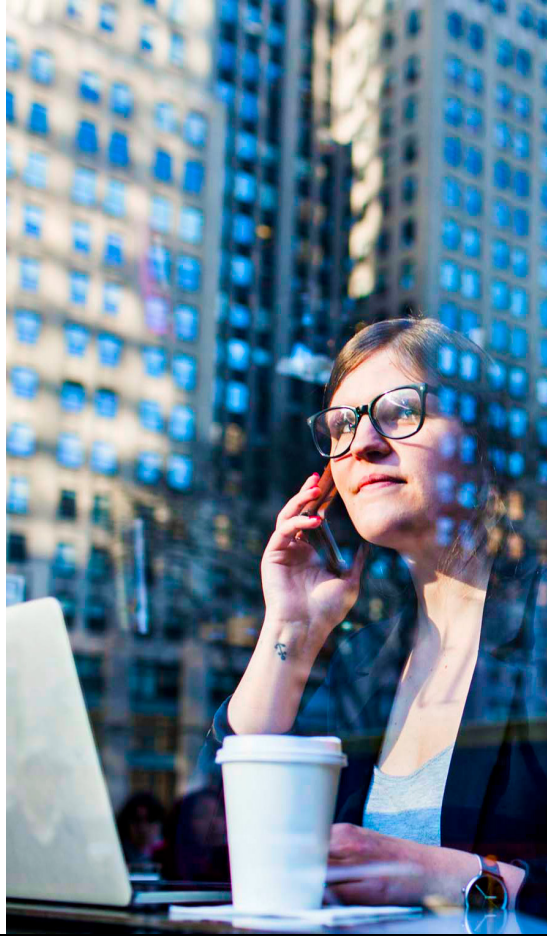
E*TRADE from Morgan Stanley



CLIENT GUIDE

E*TRADE Total Wealth View Client Guide

It's hard to see the complete picture with only half the details. As an E*TRADE client, you can now view your accounts from other financial institutions on E*TRADE, giving you a more complete financial picture.



How will this benefit me?

Instead of logging into multiple sites to see your account balances, you can use your E*TRADE login to view and analyze your finances all in one place.



Working with a Morgan Stanley Financial Advisor?

You and your Morgan Stanley team can identify potential opportunities and risks across your entire portfolio. This may help you have more informed discussions around your financial goals.

EXTERNAL ACCOUNTS TO ADD
401(k) and IRA
Mortgage
House Value / Real Estate
Brokerage Accounts
Credit Cards
Checking and Savings Accounts
Cryptocurrency accounts

Total Wealth View (asset aggregation) is a tool offered by Morgan Stanley and its unaffiliated service provider, Yodlee Inc., utilizing technology that retrieves information about external accounts, assets, and liabilities at or available through third party sites as authorized by you. Morgan Stanley believes such sources to be reliable but have not independently verified, and you should always consult the official statements provided by the applicable third party for the most accurate and up-to-date information. For more information on external accounts, see Total Wealth View disclosures. Morgan Stanley Wealth Management representatives, including Financial Advisors, may not provide advice on any E*TRADE or external account.

With full visibility of your assets and liabilities all in one place, you can obtain a comprehensive view of your total wealth[1] to help track your goals or start planning for your future using cutting-edge technology. Once your external accounts are added; you can benefit from:

CONVENIENT ACCESS

This feature is conveniently integrated with E*TRADE, and available on your desktop, mobile, and tablet.

MORE INFORMED DECISION-MAKING

You can now make more informed decisions with respect to your E*TRADE accounts by identifying opportunities and risks across your full financial picture.

SAFE AND SECURE DATA ACCESS

Our highest priority is keeping your information protected and we dedicate significant resources to help protect your assets and personal information. We do not sell your data to other financial institutions.

We are investing in adopting the latest aggregation industry standards, such as Open Authorization (OAuth). OAuth provides an improved aggregation experience in terms of performance & stability and allows clients to more securely share their external financial institution's account data.

INFORMATION SECURITY

During the account linking process, you may be asked to provide certain information about the accounts you wish to enroll, including the financial institution's name as well as your usernames, passwords, API keys, and answers to security authentication questions.

Our fraud-protection and cybersecurity program includes multiple layers of protection supported by security processes that are reviewed regularly.

We employ several security measures, for example:

- System protocols designed to restrict access to client information
- Continuous monitoring in an effort to detect and mitigate fraudulent activity
- Identity confirmation procedures, including security authentication questions or callbacks
- Continuous investment in new safeguards and security technology advancements
- Regular audits and security tests designed to certify that your data remains protected
- System integrity checks of firewalls and other network perimeter access controls

[1] Total wealth is the sum of total assets minus liabilities disclosed by you.

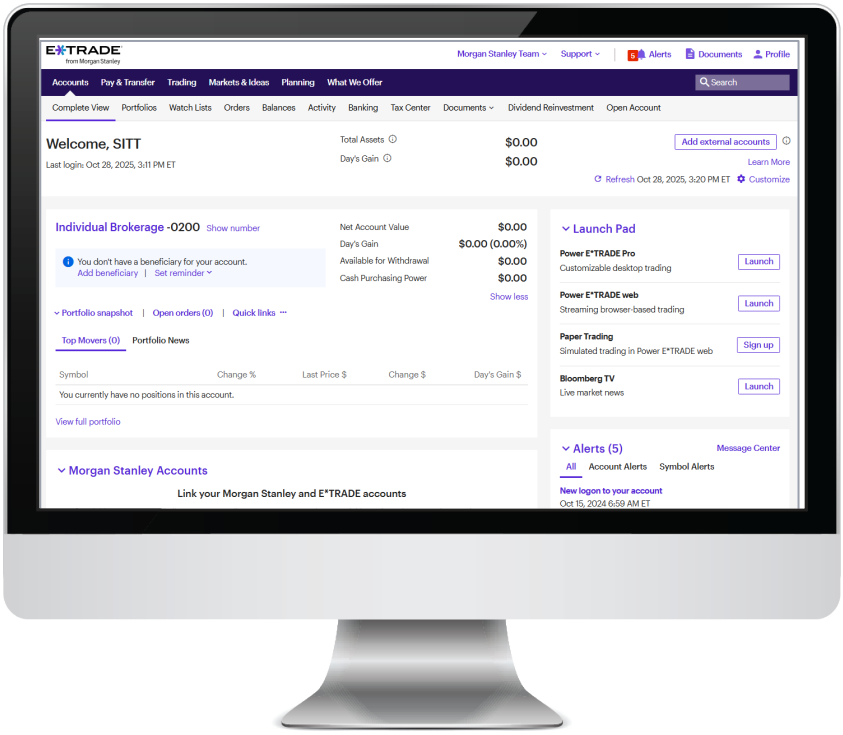
The E*TRADE Mobile App is currently available for iPhone® and iPad® from the App Store℠ and Android™ on Google Play.™ Standard messaging and data rates from your provider may apply.

Android and Google Play are trademarks of Google Inc.

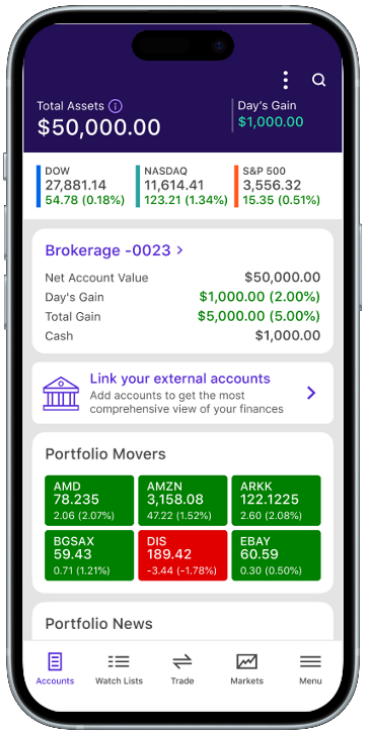
How to Link Accounts From Other Financial Institutions

Log onto your account.

Select “Add external accounts” in the upper right corner of Complete View, or “Link your external accounts” in the E*TRADE mobile app.



FOR ILLUSTRATIVE PURPOSES ONLY

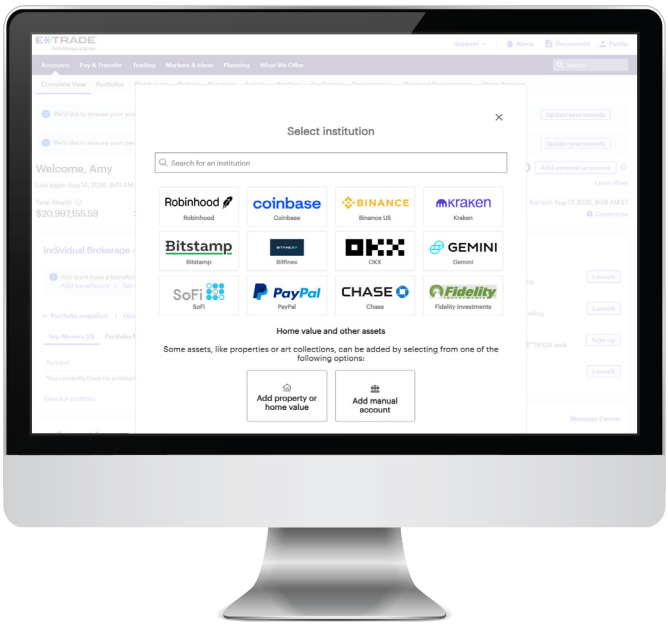


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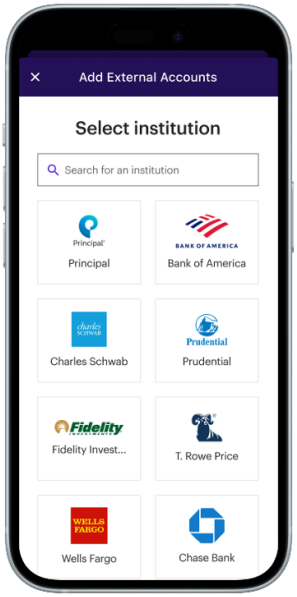
The E*TRADE Mobile App is currently available for iPhone® and iPad® from the App Store℠ and Android™ on Google Play.™ Standard messaging and data rates from your provider may apply.

Android and Google Play are trademarks of Google Inc.

Select a financial institution from the list of popular institutions or by using the search bar.



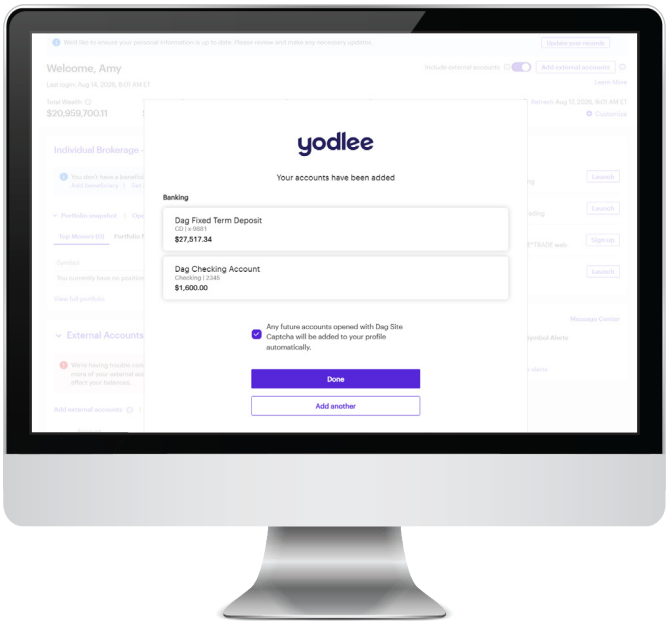
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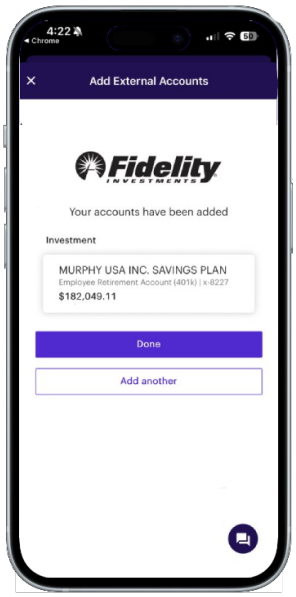
FOR ILLUSTRATIVE PURPOSES ONLY

Provide your login credentials for the external financial institution. Your financial institution may prompt you for additional security information (e.g. one-time passcode, security questions, etc). This must be provided in order to proceed.

Once enrollment is complete, you will receive confirmation that you have successfully linked these accounts to E*TRADE.



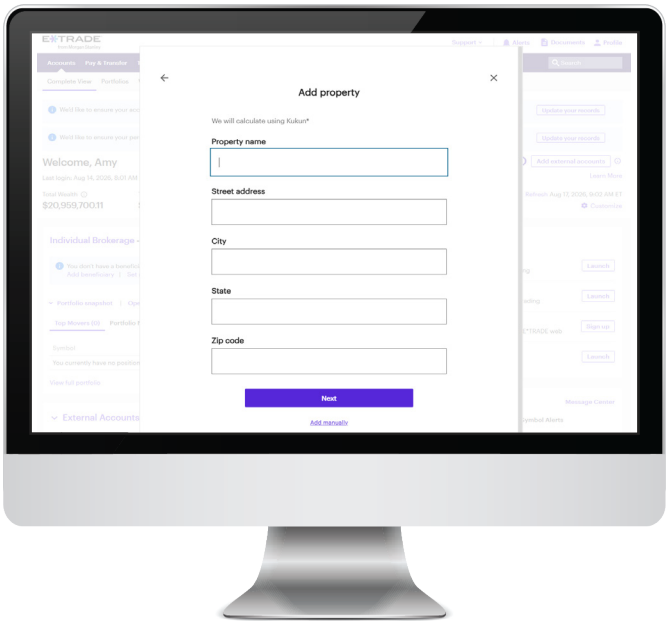
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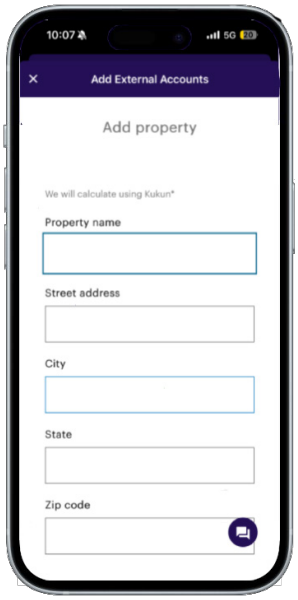
FOR ILLUSTRATIVE PURPOSES ONLY

Adding Your Home Value

Property or home value can also be added by selecting “Add external accounts."
Select “Add property or home value.”
Enter a property name and the address.

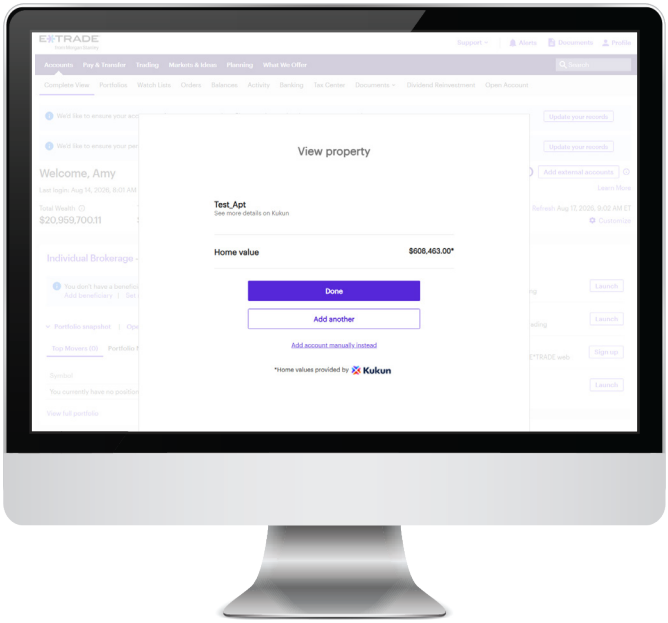


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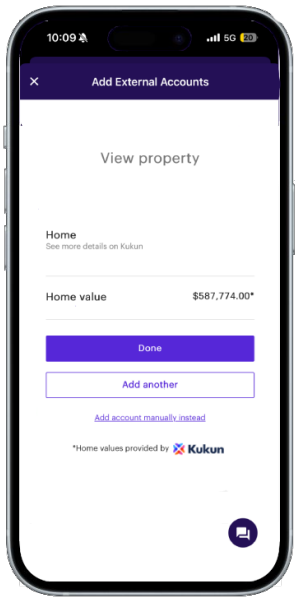


FOR ILLUSTRATIVE PURPOSES ONLY

Once the property has been added, you will receive a confirmation.



FOR ILLUSTRATIVE PURPOSES ONLY

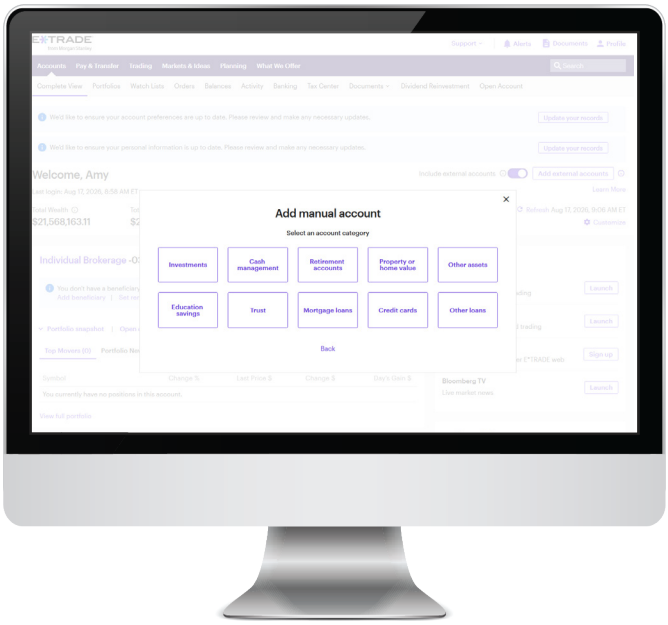


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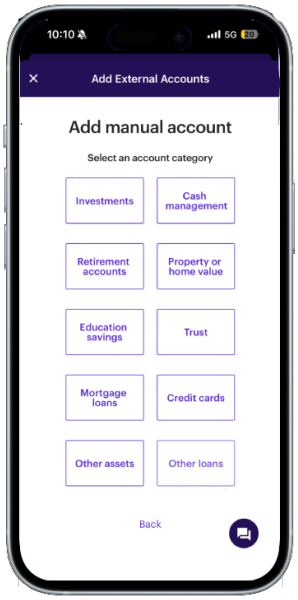
Manual Accounts

If there are any assets or liabilities that cannot be added systematically, you have the option of adding manual accounts.

Select “Add external accounts.” > Select “Add manual account.” > Select an account category.



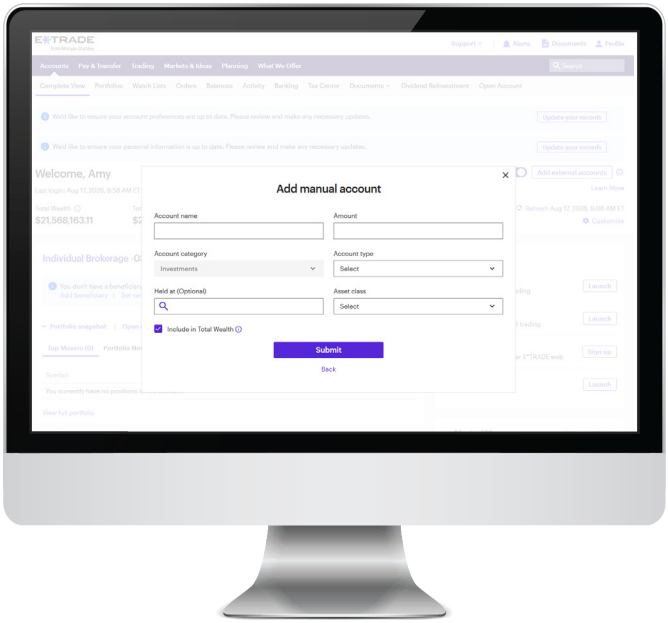
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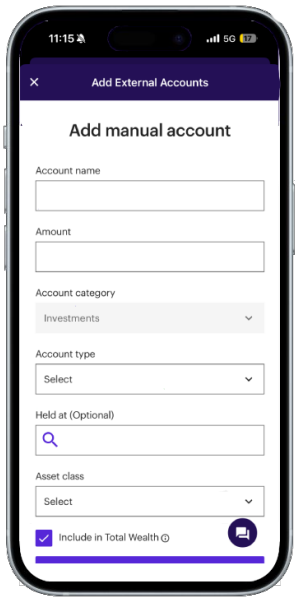
FOR ILLUSTRATIVE PURPOSES ONLY

Enter details for the manual account and save.

Once the manual account has been added, you will receive a confirmation.



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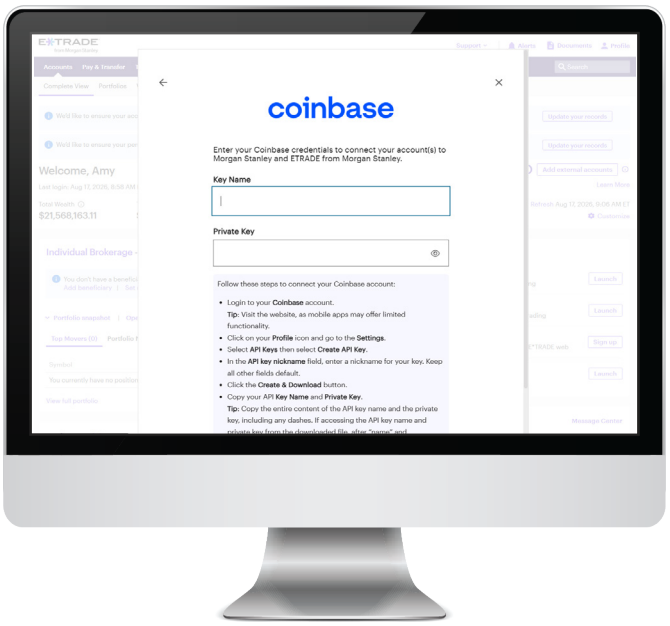


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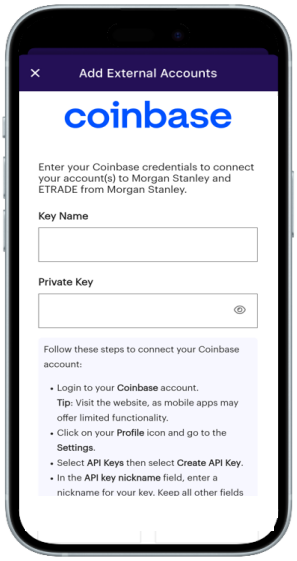
Cryptocurrency Account

If you choose to add a cryptocurrency account from the available sites, you may be required to provide an API key. An API key is a unique credential used to authenticate and securely link your exchange account or wallet with authorized third-party services. Some crypto platforms require an API key for aggregation instead of a standard username and password. The exact process varies by provider, but it generally follows these steps:

1. Visit the crypto platform's website (mobile apps may offer limited functionality).
2. Go to Settings or an area such as Profile, Account Management, Security, or API Management.
3. Find the option to create/generate an API key.
4. Follow the on-screen prompts to create the key (and any related secret/passphrase, if applicable).



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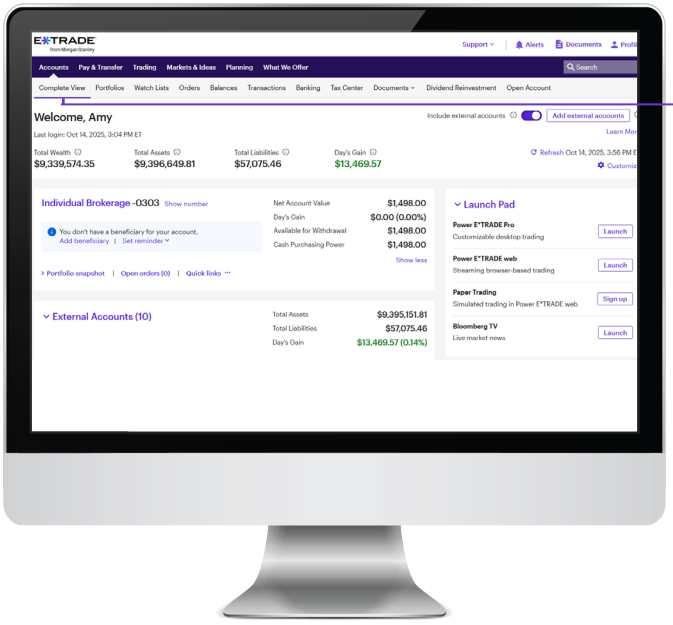


FOR ILLUSTRATIVE PURPOSES ONLY

Note: Platform workflows and security requirements can change over time.

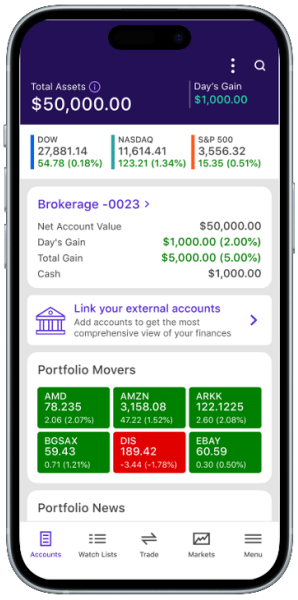
How to View Your External Accounts on E*TRADE

- All internal and external accounts that you have added will be displayed on Complete View.
- Your Total Wealth value will reflect the total of your assets minus your liabilities. For the most comprehensive view, add all your external accounts, plus items like your home or investment property.
- You can also view your external account balances, positions, and activities on E*TRADE.



Complete View: Navigate to "Complete View."





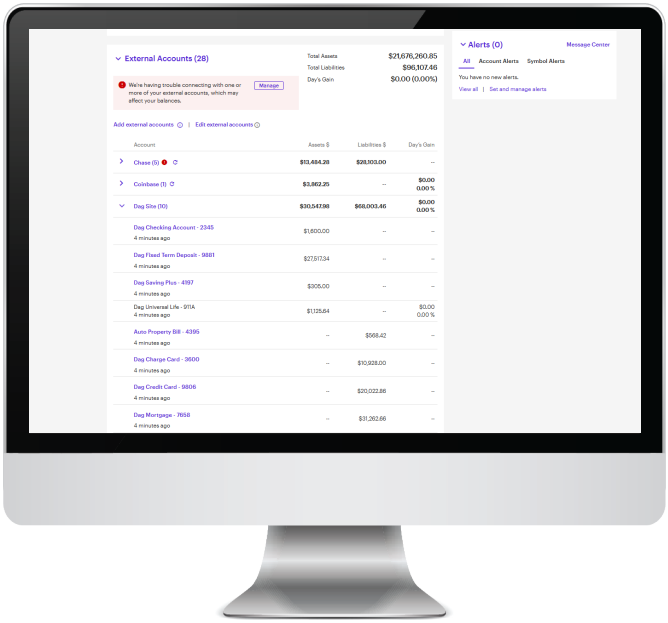
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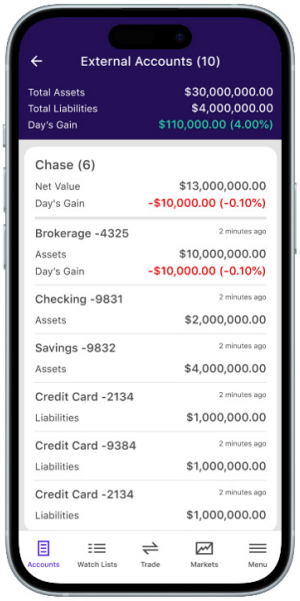
External accounts appear in the External Accounts widget.

All accounts will be grouped by their respective financial institutions, and show assets, liabilities, and day's gain, if applicable.

Properties and manual accounts will be listed at the bottom.



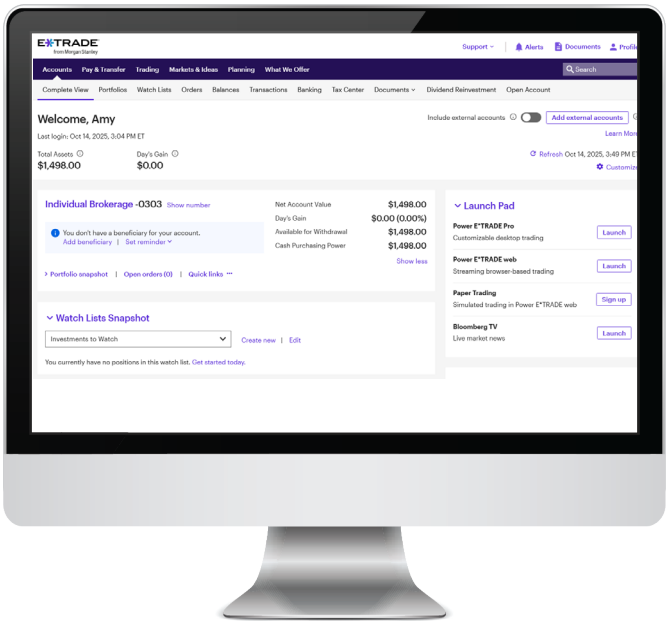
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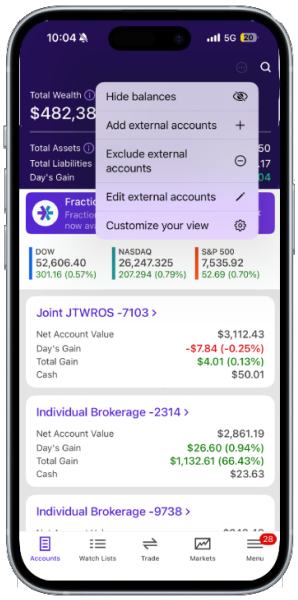
FOR ILLUSTRATIVE PURPOSES ONLY

Selecting the "Include external accounts" switch will quickly remove all external accounts, letting you focus only on internal accounts.

For mobile, go to the menu for more options in the top right corner, and select "Exclude / include external accounts."



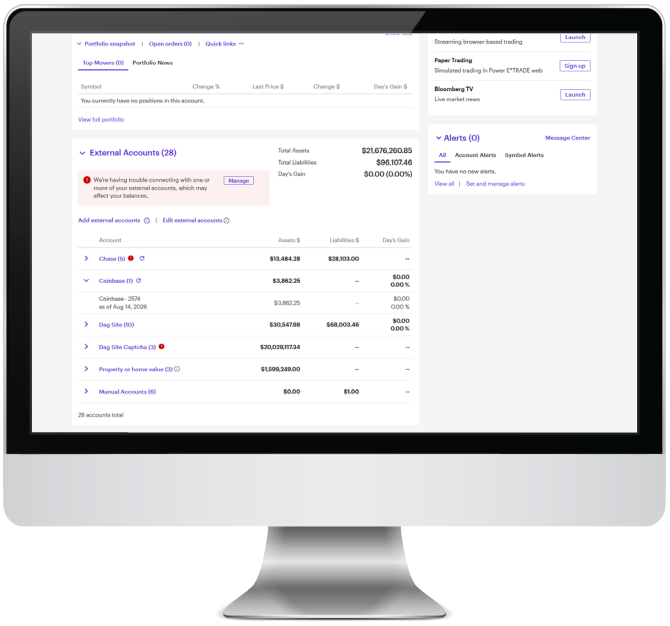
FOR ILLUSTRATIVE PURPOSES ONLY



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Selecting the refresh icon next to the institution name will refresh the external accounts and obtain the latest data as needed.

Note: Future mobile enhancements will allow external accounts to be refreshed directly from the app.



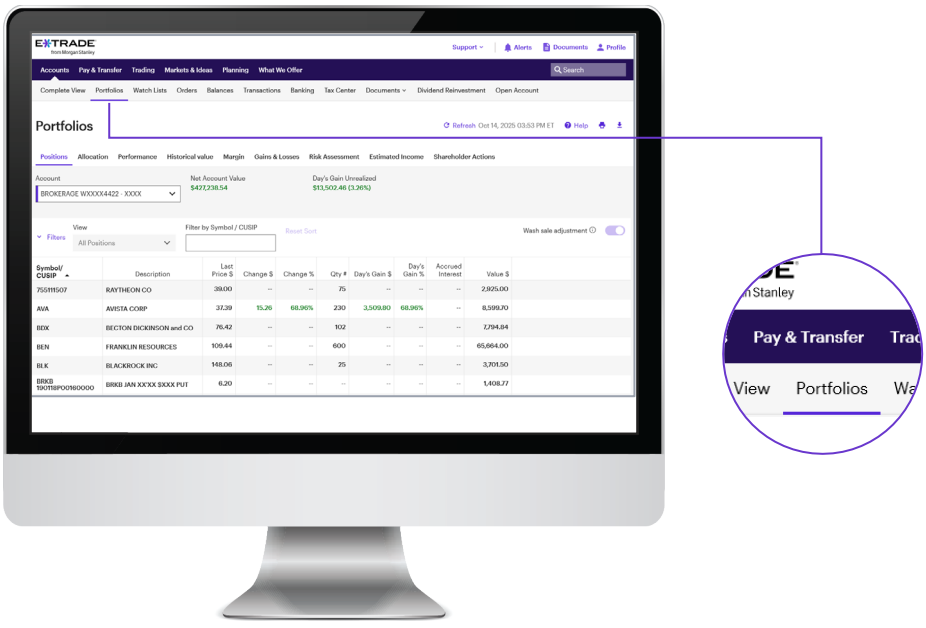
FOR ILLUSTRATIVE PURPOSES ONLY

Positions

The Positions page provides a detailed overview of your current investment holdings.

Navigate to “Portfolios,” and then to “Positions.”

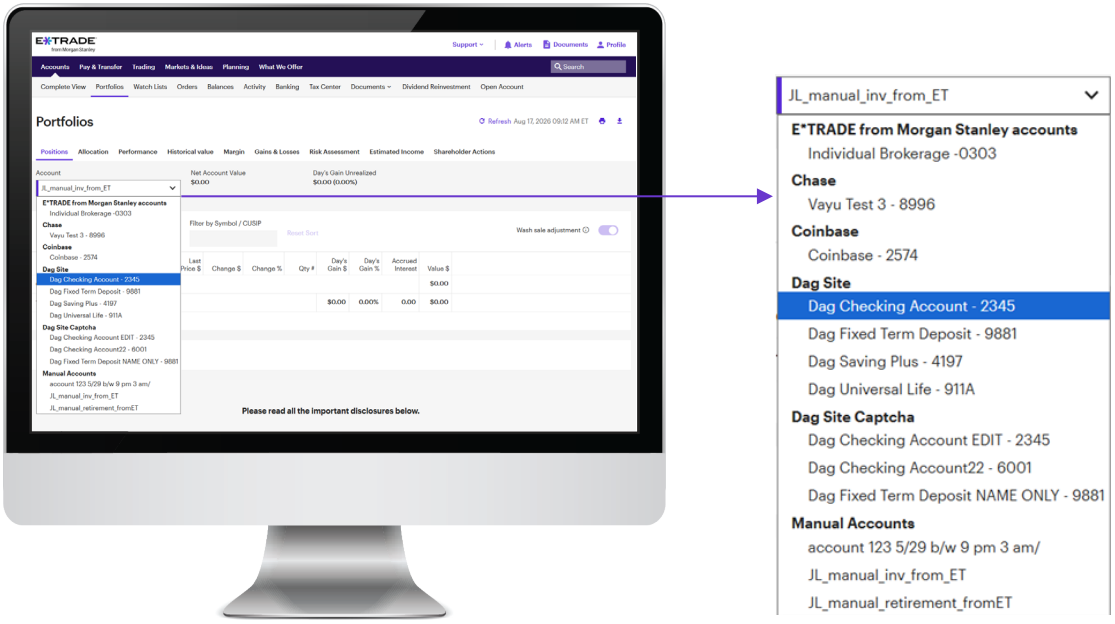
Note: Future mobile enhancements will include integration of external accounts data on the Positions page.



FOR ILLUSTRATIVE PURPOSES ONLY

Select an external account.

Positions of the external account are available.



FOR ILLUSTRATIVE PURPOSES ONLY

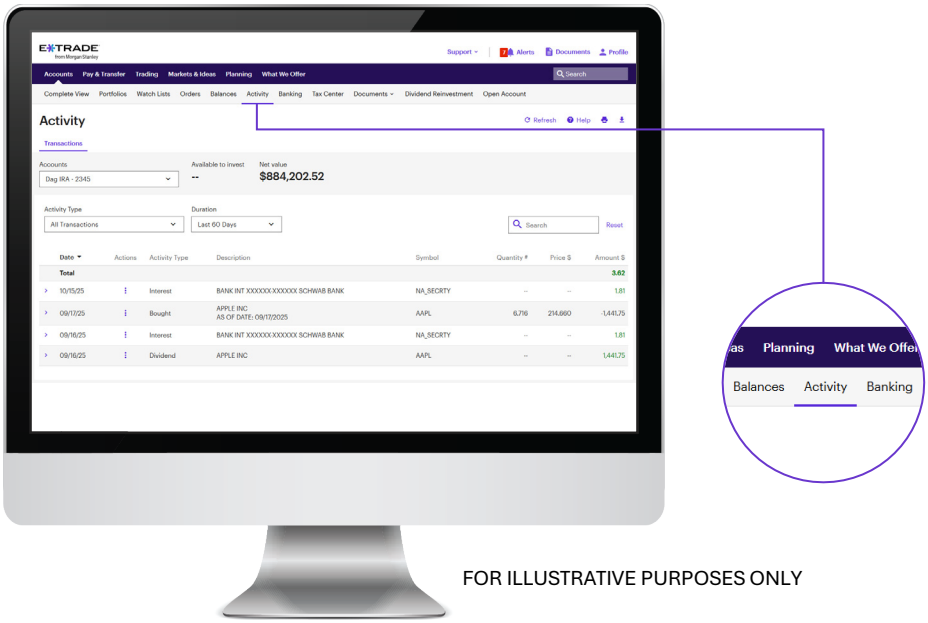
Activity

The Activity page offers a comprehensive view of your account's transactions history for efficient record keeping and financial planning.

Navigate to “Activity.”

Select an external account. Activities of the external account are available.

Note: Future mobile enhancements will include integration of external accounts data on the Activity page.

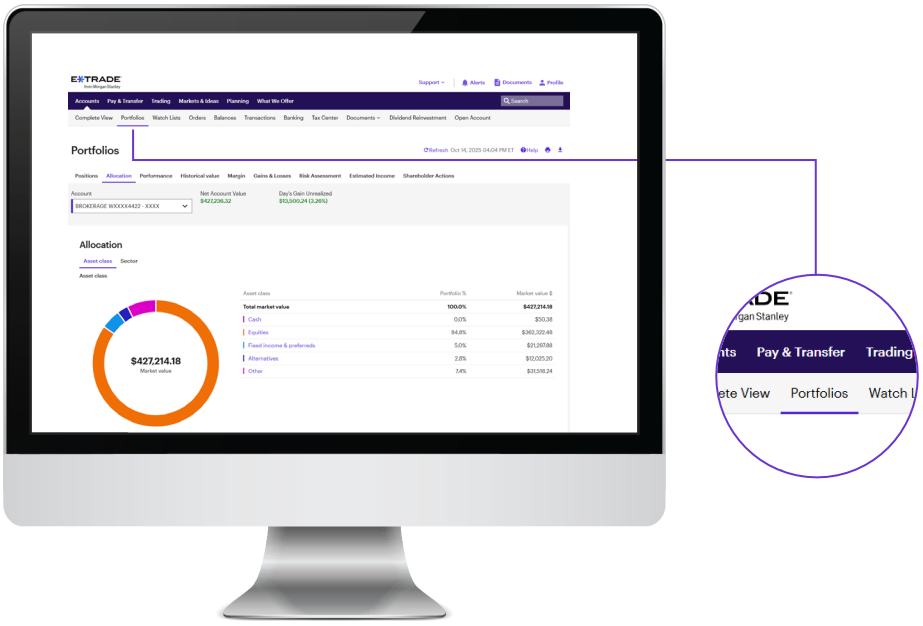


FOR ILLUSTRATIVE PURPOSES ONLY

Asset Allocation

The Allocation page shows how your investments are spread across different categories.
Navigate to “Portfolios,” and then to “Allocation.” Select an external account.
A snapshot of your external account is provided to help illustrate the breakdown of your investment portfolio by asset class.

Note: Future mobile enhancements will include integration of external accounts data on the Asset Allocation page.



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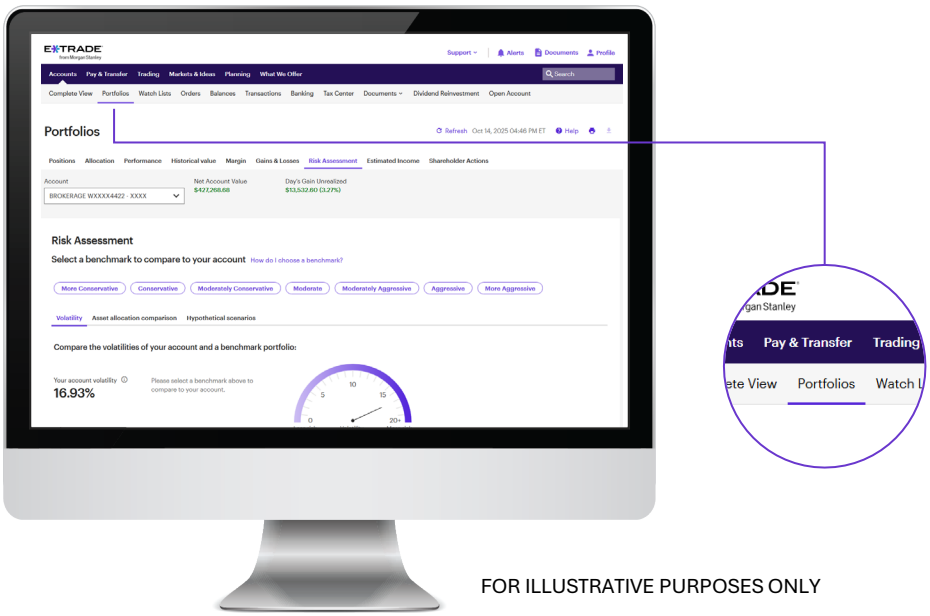
Risk Assessment

The Risk Assessment page provides a set of tools to help you understand the volatility and market risk to your account.

Navigate to “Portfolios,” and then to “Risk Assessment.” Select an external account.

The risk assessment of the external account is available.

Note: Future mobile enhancements will include integration of external accounts data on the Risk Assessment page.



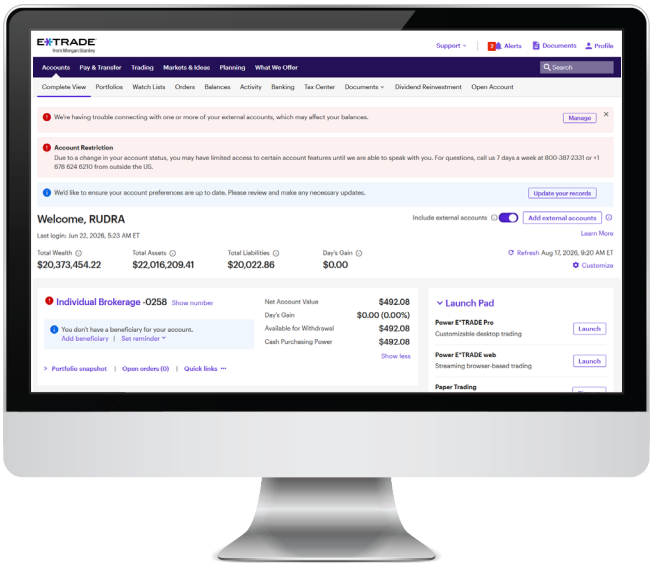
FOR ILLUSTRATIVE PURPOSES ONLY

Error Management for External Accounts on E*TRADE

You may experience connectivity or data issues with your aggregated external accounts on E*TRADE. These issues are primarily due to security checkpoints controlled by the host site, such as multi-factor authentication at login (e.g. one-time passcode) or modified login credentials (e.g. password changed at the host site). These "user actionable" errors can be resolved on E*TRADE from Complete View via the Global Connection Management Hub, or the External Accounts service page. The following tips may assist you in troubleshooting such scenarios.

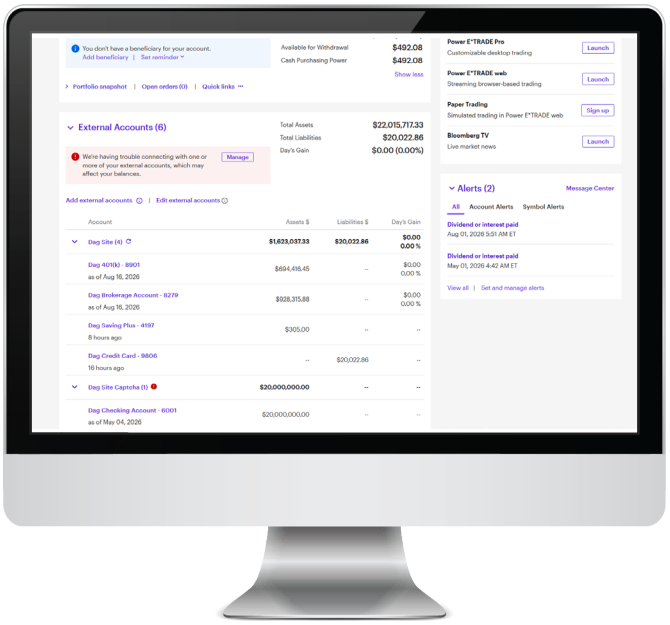
Global Connection Management Hub

You can manage your external accounts connections with the Global Connection Management Hub. If your external accounts have one or more errors, a banner will appear at the top of Complete View, notifying you of the connection issue.

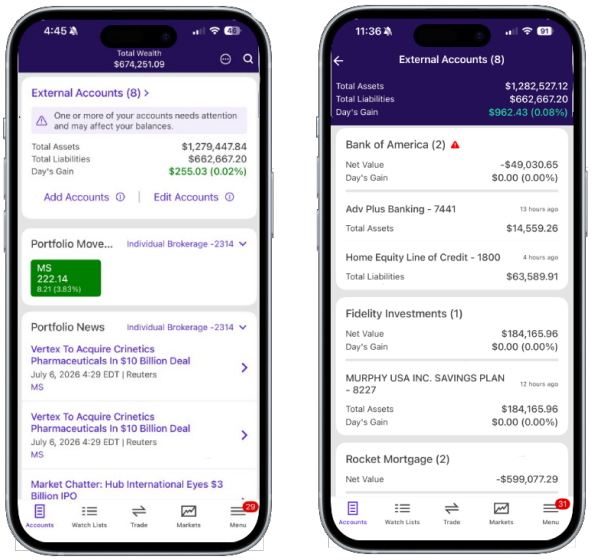


FOR ILLUSTRATIVE PURPOSES ONLY

A banner will also appear in the External Accounts widget on Complete View. Additionally, an icon will appear next to the institution, indicating a connection issue.

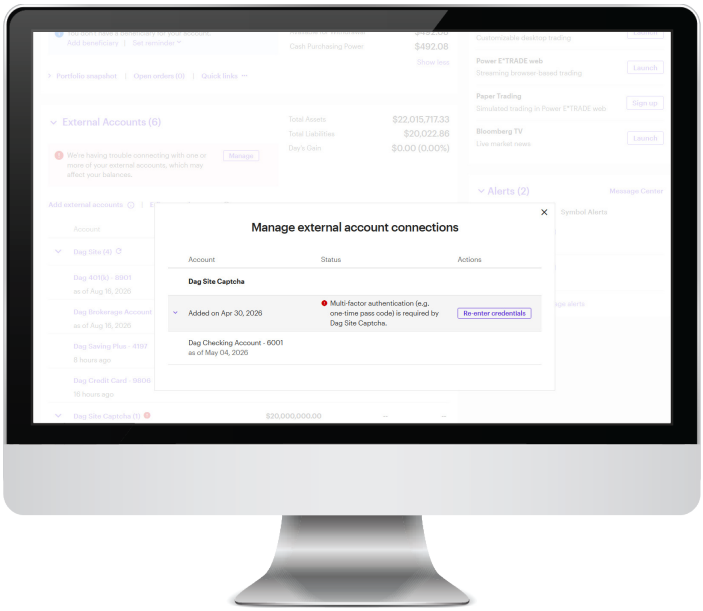


FOR ILLUSTRATIVE PURPOSES ONLY



FOR ILLUSTRATIVE PURPOSES ONLY

To access the Global Connection Management Hub, you can select the “Manage” button in the banner or the error icon. Here, you can see the errors that exists for your external accounts.
To clear an error, select the action button for the error, and follow the prompts.



FOR ILLUSTRATIVE PURPOSES ONLY



FOR ILLUSTRATIVE PURPOSES ONLY

*Note: Mobile currently routes to the E*TRADE site for error resolution. Future enhancements will allow error management directly in the app.*

Common Errors

MULTI-FACTOR AUTHENTICATION

Your host site might have a safety feature that requires periodic multi-factor authentication. Click on the error icon and follow the prompts to resolve the error.

UPDATED CREDENTIALS

Your host site username or password credentials may have changed. Click on the error icon and follow the prompts to resolve the error.

EXPIRED PASSWORD

Your host site has a safety feature that requires a periodic password change. Please first visit the site or contact its customer support to resolve this issue at the end site. Then click on the error icon and follow the prompts to resolve the error.

ACCOUNT LOCKED

You may have experienced unsuccessful attempts to login to your host site and may be locked out of your account temporarily. Please first visit the site or contact its customer support to resolve this issue at the end site. Then click on the error icon and follow the prompts to resolve the error.

ACCOUNT CLOSED

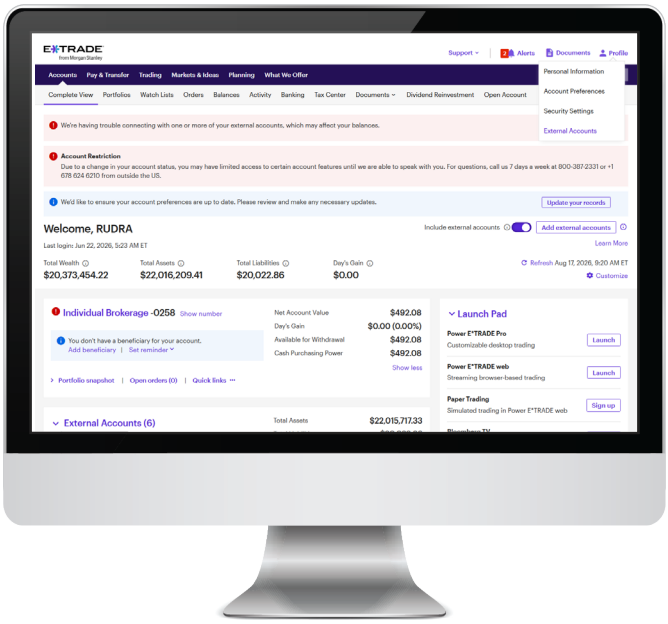
You may have closed an account at the host site that was connected previously in Total Wealth View on E*TRADE. Please first validate that the account is truly closed with the host site. If so, you can mark the account as closed by clicking on the error icon and following the prompts to resolve the error.

Customize Your External Accounts on E*TRADE

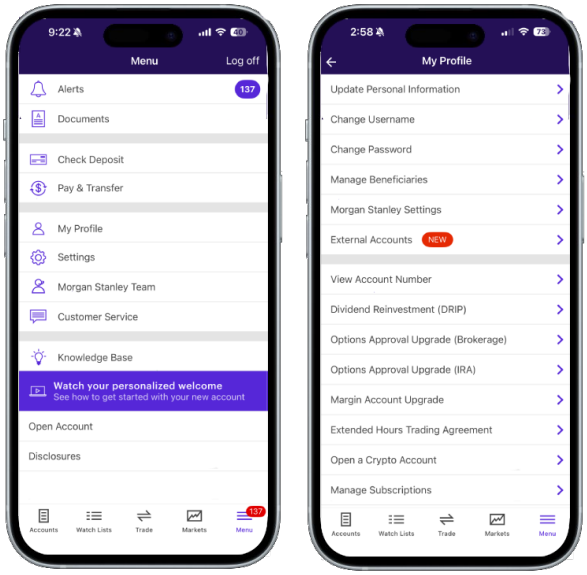
The External Accounts service page allows you to edit your external accounts by modifying an account nickname, account type, or deleting an account. You can also easily fix errors on this page by selecting the link in the Status column.

To access the service page, select the "Profile" icon in the top right corner and select "External Accounts."

For Mobile, select "Menu," "My Profile," and then "External Accounts."

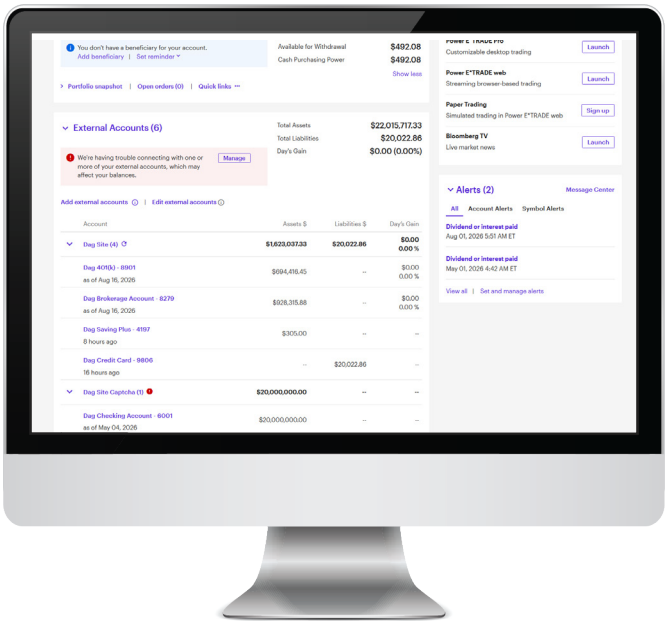


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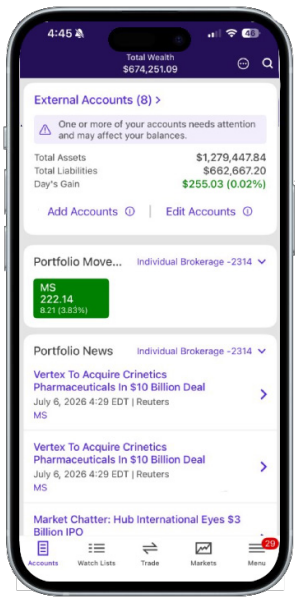


FOR ILLUSTRATIVE PURPOSES ONLY

You can also select "Edit external accounts" in the External Accounts widget on Complete View.
For Mobile, select "Edit Accounts."



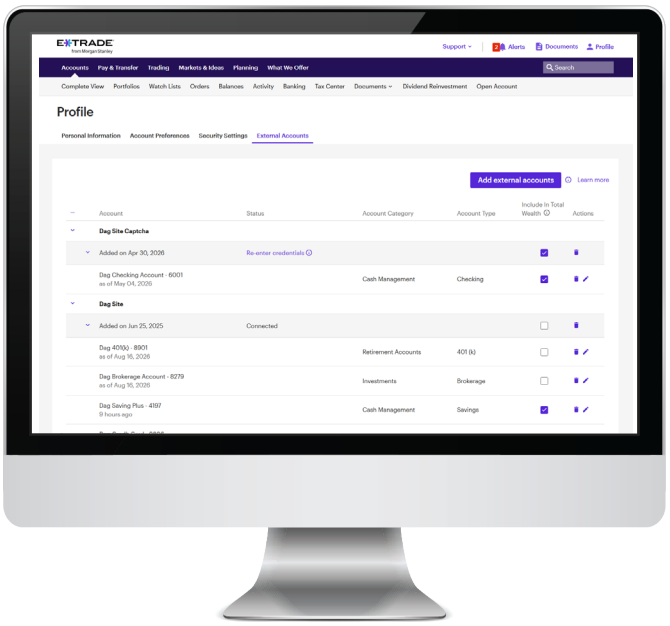
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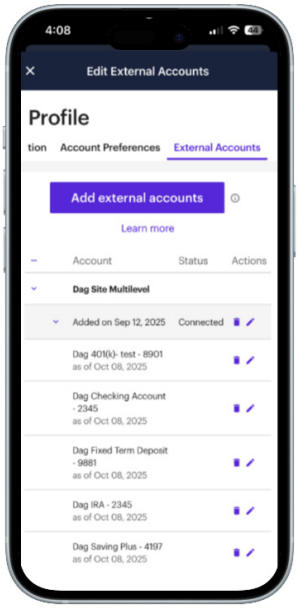
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External Accounts Service Page

After navigating to the External Accounts service page, you will see a list of their accounts, along with the status, account category, account type, and several actions you can take.

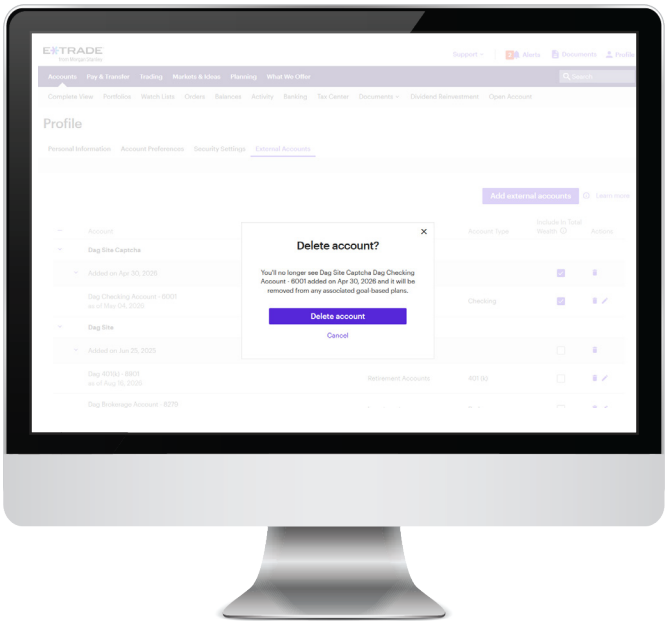


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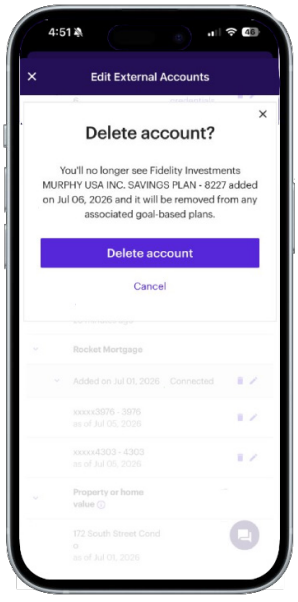


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To delete a single account, select the trash can icon for the specific account. Alternatively, if available, you can bulk delete accounts by selecting the trash can icon located in the gray bar. This will delete all accounts added under a username for an institution. After selecting the trash can icon, you will see a message to ensure you would like to delete the accounts. Account deletion cannot be undone.

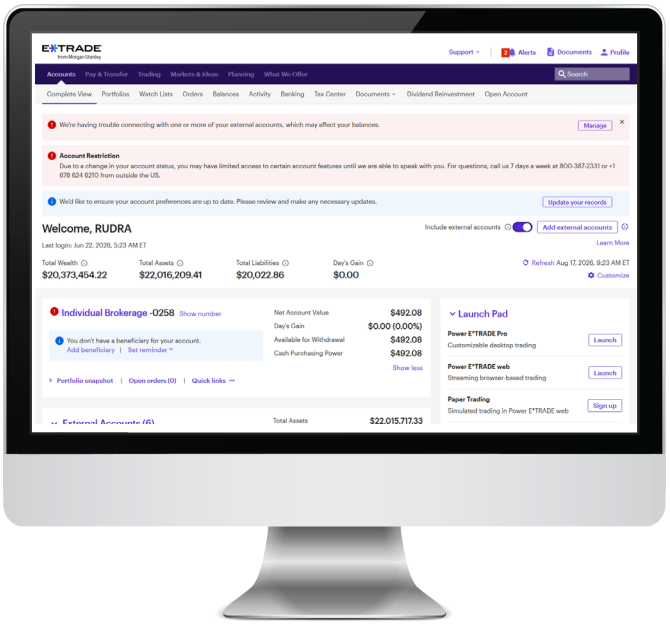


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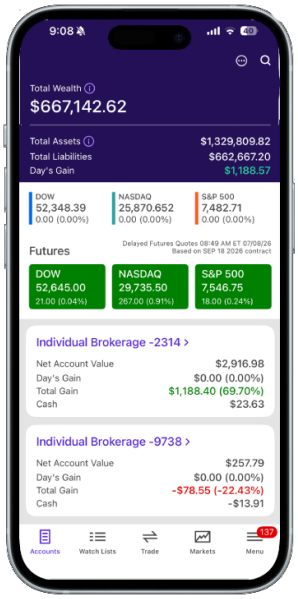


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You can also indicate if you would like to include a specific account in the Total Wealth calculation. The calculation is located on Complete View.

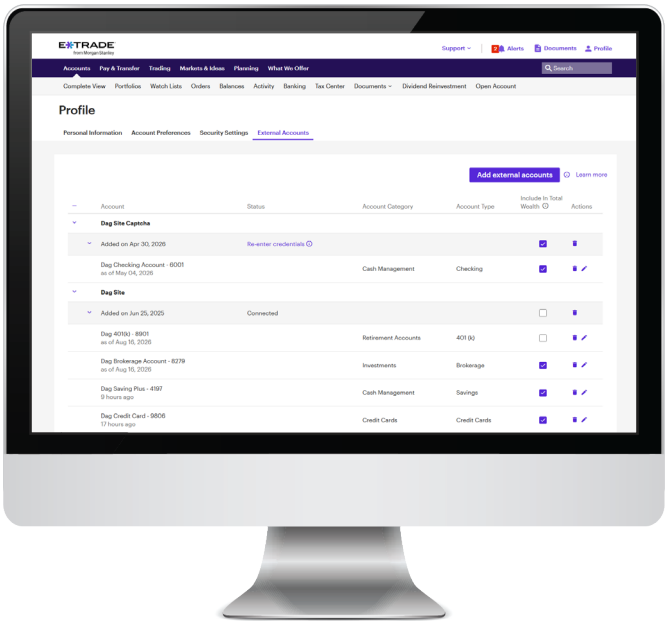


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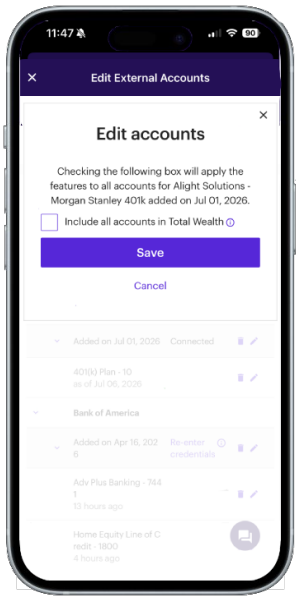


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If you have de-selected “Include in Total Wealth” for your account, the account balance will not be included in the Total Wealth calculation. However, the account will still appear in the External Accounts widget on Complete View.

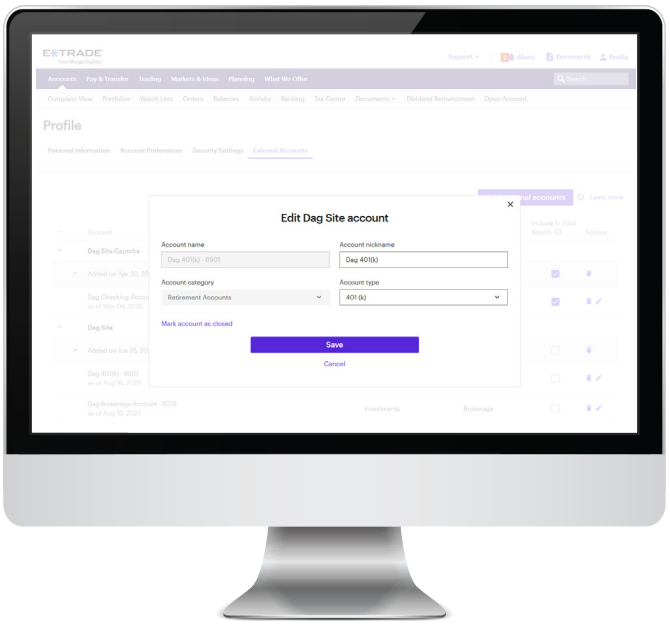


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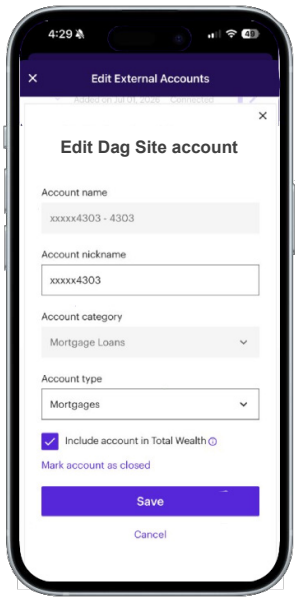


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You can also update the nickname or account type by selecting the pencil icon for an account.

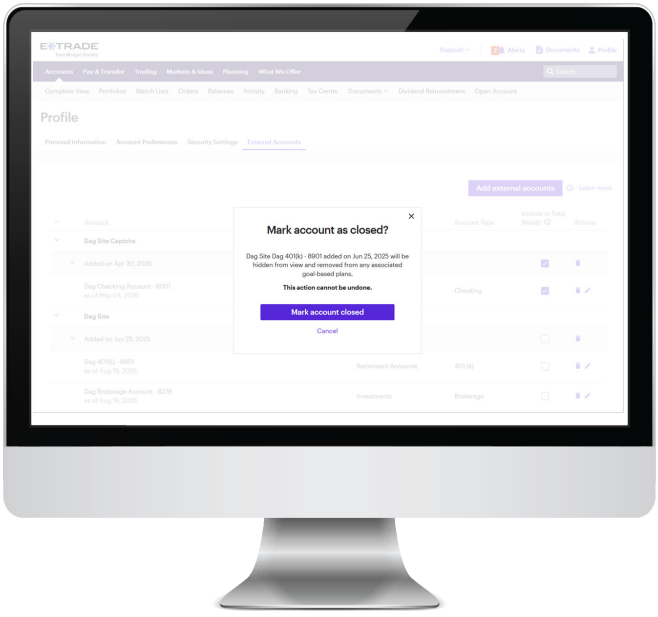


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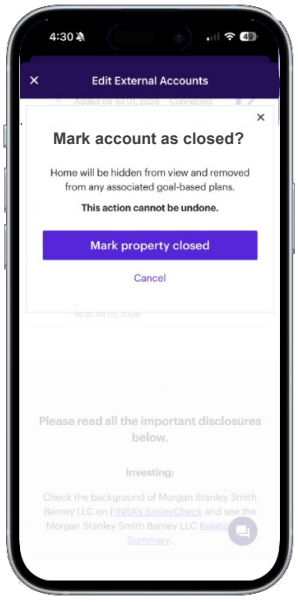


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You can also mark an account as closed by selecting "Mark account as closed." After doing so, you will see a message to ensure you would like to proceed. This action cannot be undone. Once you mark an account as closed, the service page will indicate as such, and the account will no longer appear on Complete View. You can still delete the account by selecting the trash can icon.



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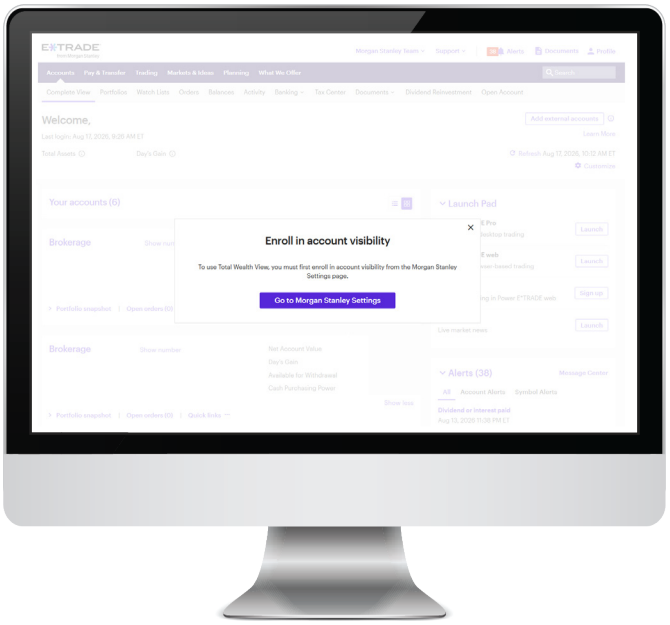
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You can also manage your account connection from the External Accounts service page. The "status" column will show the status of the connection. If there is a connection issue, you can select the error icon for more information about the error. You can also select the error description and follow the prompts to resolve the connection issue.
Additionally, you can add more external accounts directly from the service page by selecting "Add external accounts."

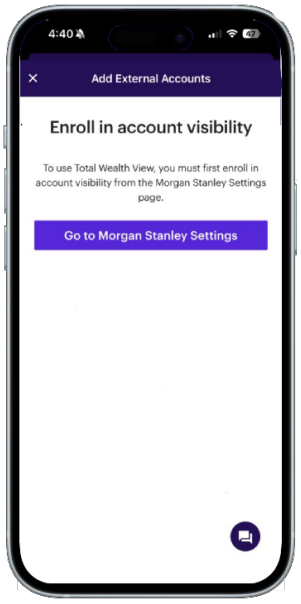
Dual Client Experience

If you are a dual client (you have both Morgan Stanley and E*TRADE accounts), you can aggregate your external accounts on E*TRADE, and the external accounts will be available to view on Morgan Stanley Online (and vice versa). To do so, you must first enroll in account visibility in order to utilize the Total Wealth View functionality.

If you have not done so already, you will be prompted to first enroll in account visibility upon selecting "Add external accounts" on Complete View or the External Accounts service page.



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After successfully enrolling in account visibility, external accounts added on E*TRADE will then be visible on Morgan Stanley (and vice versa). Additionally, any edits to the external accounts done on either platform (e.g. nickname update, account deletion) will be reflected on the other.

As a side note, account visibility enrollment is not required to utilize Total Wealth View functionality on MSO.

Disclosures

Buying, selling, and transacting in Bitcoin, Ethereum or other digital assets ("Digital Assets"), and related funds and products, is highly speculative and may result in a loss of the entire investment.

Risks and considerations include but are not limited to: Digital Assets have only been in existence for a short period of time and historical trading prices for Digital Assets have been highly volatile. The price of Digital Assets could decline rapidly, and investors could lose their entire investment. Certain Digital Asset funds and products, allow investors to invest on a more frequent basis than investors may withdraw from the fund or product, and interests in such funds or products are generally not freely transferrable. This means that, particularly given the volatility of Digital Assets, an investor will have to bear any losses with respect to its investment for an extended period of time and will not be able to react to changes in the price of the Digital Asset once invested (for example, by seeking to withdraw) as quickly as when making the decision to invest. Such digital asset funds and products, are intended only for persons who are able to bear the economic risk of investment and who do not need liquidity with respect to their investments.

Given the volatility in the price of Digital Assets, the net asset value of a fund or product that invests in such assets at the time an investor's subscription for interests in the fund or product is accepted may be significantly below or above the net asset value of the product or fund at the time the investor submitted subscription materials. Certain Digital Assets are not intended to function as currencies but are intended to have other use cases. These other Digital Assets may be subject to some or all of the risks and considerations set forth herein, as well as additional risks applicable to such Digital Assets. Buyers, sellers and users of such Digital Assets should thoroughly familiarize themselves with such risks and considerations before transacting in such Digital Assets.

The value of Digital Assets may be negatively impacted by future legal and regulatory developments, including but not limited to increased regulation of such Digital Assets. Any such developments may make such Digital Assets less valuable, impose additional burdens and expenses on a fund or product investing in such assets or impact the ability of such a fund or product to continue to operate, which may materially decrease the value of an investment therein.

Due to the new and evolving nature of digital currencies and the absence of comprehensive guidance, many significant aspects of the tax treatment of Digital Assets are uncertain. Prospective investors should consult their own tax advisors concerning the tax consequences to them of the purchase, ownership and disposition of Digital Assets, directly or indirectly through a fund or product, under U.S. federal income tax law, as well as the tax law of any relevant state, local or other jurisdiction.

Over the past several years, certain Digital Asset exchanges have experienced failures or interruptions in service due to fraud, security breaches, operational problems or business failure. Such events in the future could impact any fund's or product's ability to transact in Digital Assets if the fund or product relies on an impacted exchange and may also materially decrease the price of Digital Assets, thereby impacting the value of your investment, regardless of whether the fund or product relies on such an impacted exchange. Although any Digital Asset product and its service providers have in place significant safeguards against loss, theft, destruction and inaccessibility, there is nonetheless a risk that some or all of a product's Digital Asset could be permanently lost, stolen, destroyed or inaccessible by virtue of, among other things, the loss or theft of the "private keys" necessary to access a product's Digital Asset.

Investors in funds or products investing or transacting in Digital Assets may not benefit to the same extent (or at all) from "airdrops" with respect to, or "forks" in, a Digital Asset's blockchain, compared to investors who hold Digital Assets directly instead of through a fund or product. Additionally, a "fork" in the Digital Asset blockchain could materially decrease the price of such Digital Asset.

Digital Assets are not legal tender, and are not backed by any government, corporation or other identified body, other than with respect to certain digital currencies that certain governments are or may be developing now or in the future. No law requires companies or individuals to accept digital currency as a form of payment (except, potentially, with respect to digital currencies developed by certain governments where such acceptance may be mandated). Instead, other than as described in the preceding sentences, Digital Asset products' use is limited to businesses and individuals that are willing to accept them. If no one were to accept digital currencies, virtual currency products would very likely become worthless.

Platforms that buy and sell Digital Assets can be hacked, and some have failed. In addition, like the platforms themselves, digital wallets can be hacked, and are subject to theft and fraud. As a result, like other investors have, you can lose some or all of your holdings of Digital Assets. Unlike US banks and credit unions that provide certain guarantees of safety to depositors, there are no such safeguards provided to Digital Assets held in digital wallets by their providers or by regulators. Due to the anonymity Digital Assets offer, they have known use in illegal activity, including drug dealing, money laundering, human trafficking, sanction evasion and other forms of illegal commerce.

Abuses could impact legitimate consumers and speculators; for instance, law enforcement agencies could shut down or restrict the use of platforms and exchanges, limiting or shutting off entirely the ability to use or trade Digital Asset products. Digital Assets may not have an established track record of credibility and trust. Further, any performance data relating to Digital Asset products may not be verifiable as pricing models are not uniform. Investors should be aware of the potentially increased risks of transacting in Digital Assets relating to the risks and considerations, including fraud, theft, and lack of legitimacy, and other aspects and qualities of Digital Assets, before transacting in such assets.

Disclosures

Total Wealth View (asset aggregation) is a tool offered by Morgan Stanley and its unaffiliated service provider, Yodlee Inc. Asset aggregation utilizes technology that retrieves information about external accounts, assets, and liabilities at or available through third party sites as authorized by you. Information provided via the tool is provided solely as a service to you and are in no way intended to be, and should not be construed as, an offer or a solicitation of an offer or a recommendation to buy, sell, or hold any security, financial product, or instrument or to open a particular account or to engage in any specific investment strategy. Additional information about the service described is in the applicable terms of use.

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