

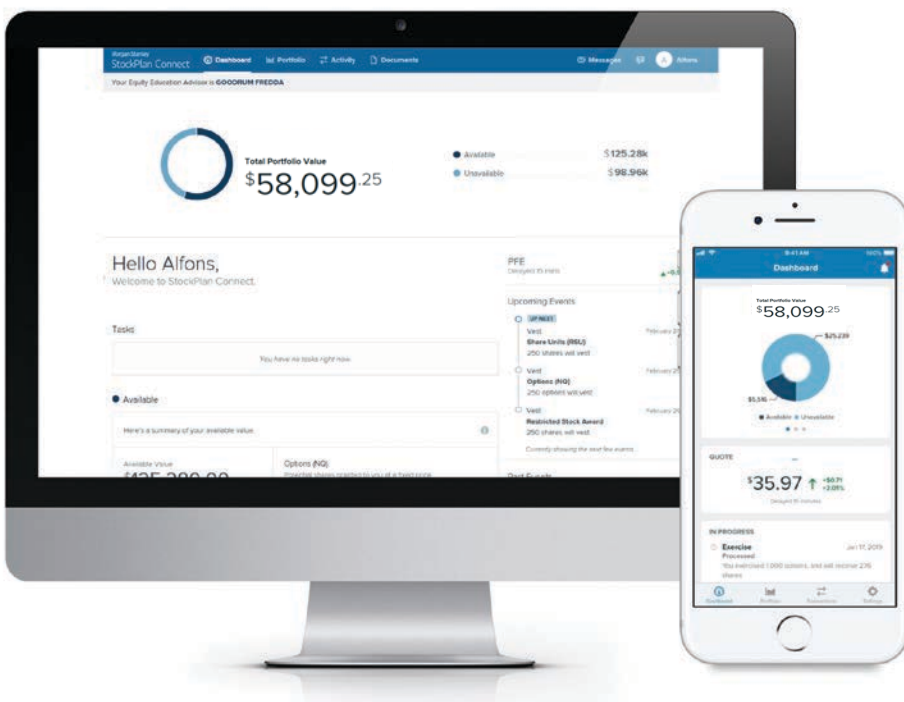
An overview of the updated StockPlan Connect Experience

Morgan Stanley is updating your StockPlan Connect account with new features to provide you an enhanced experience.

What Are Some of the Changes?

The way you access your StockPlan Connect account hasn't changed; you'll use the same URL, username and password you did before. However, you will need to download the new StockPlan Connect app as the current version of the app will no longer work for your account (more details on this below).

NEW DASHBOARD VIEW UPON LOGIN





Mobile Access

The new StockPlan Connect Mobile App allows you to log in to your account using Touch ID, Face ID or Fingerprint Scan; check your award vesting schedules; and sell shares. To download the new app, search for the StockPlan Connect app in the app store on your mobile device:

- For Android: **Google Play Store**
- For iOS: **Apple App Store**

Important: After your account updates to the new interface, you will no longer be able to access your account using the StockPlan Connect Classic app.

Have a question?

Our dedicated team is here to help. Contact our Service Center at 1-800-367-4777 (U.S.) or 801-617-7414 (non-U.S.) with any questions. You can also find answers to your questions in the new Knowledge Center at <https://www.morganstanley.com/spc/knowledgecenter>



Website Access

Along with a streamlined look and feel, the updated website has some changes in functionality.

AGREEMENTS UPON FIRST LOGIN: Upon your first login to the new platform, you will be asked to accept new StockPlan Connect Terms and Conditions and select if you would like to enroll in eDelivery. Please note that this will be your delivery preference for all documents. Additionally, the new website provides real-time quotes during the transaction process; as a result, you must accept a onetime market agreement.

ACCOUNT SETUP: Upon your first login, you may be required to re-enter wire instructions and/or dividend elections.

TAX CERTIFICATION: If you need to recertify your tax status, you are required to do so on the website or mobile app before accessing any other features.

DASHBOARD SUMMARY NUMBERS: The redesigned dashboard displays your total account values as either "Available" or "Unavailable." "Available" refers to the amount that is currently accessible for exercise or sale, including unrestricted cash and shares; restricted and performance units that are vested, but prior to tax withholding and distribution; and exercisable stock options and SARS. "Unavailable" refers to the amount that is currently inaccessible, including future vestings, values and conditions.

DIVIDEND INFORMATION:

- **Dividend Reinvestment:** If the cash amount from your dividend is insufficient to purchase the minimum share quantity (.001 shares), the cash is held in a bucket called "Cash Awaiting Investment." This will aggregate over multiple dividend events until there is sufficient cash to purchase the minimum share quantity.
- **Dividend Cash Distribution:** If your dividend delivery method is cash, your cash is automatically deposited into the StockPlan Connect holdings account. From there, you may leave the cash in your account or select a distribution method for your cash. You may change your preference for future cash dividends to a different distribution method.

FLEXIBLE PROCEEDS DISTRIBUTION: When you place a trade and select a wire, if you have not already set up wire instructions, you can do so during the trade. You may also choose to deposit to your StockPlan Connect account.

INTERNATIONAL ACH OFFERING: We are offering international ACH as a delivery method. It will start with four currencies (EUR, GBP, AUD, CAD) and roll out to other currencies shortly.

INTERNATIONAL CHECKS: In an effort to modernize our distribution methods we are discontinuing international checks.