

Activating Your Morgan Stanley at Work Stock Plan Account

Overview

This guide is for U.S. participants or non-U.S. citizens who legally reside in the United States as U.S. resident aliens. Please follow the steps below to activate your stock plan account and, if applicable, your optional Premium Savings Account.

1. Start Application

Access the website [here](#) or follow the link in the activation email you received from Morgan Stanley at Work. You'll be asked to fill out the following information:

- Company name / ticker symbol (Example: MS)
- Your social security number or employee ID
- The code from your activation email (or click on "[Request a new code](#)")

NOTE: The ticker is the abbreviated name of your company's shares on a public stock exchange. If you work for a private company, check your activation email for what to enter here.

Language Options Table:

简体中文 (Simplified Chinese)	繁體中文 (Traditional Chinese)	Nederlands (Dutch)	Français (French)	Français (French - Canadian)	Deutsch (German)
Italiano (Italian)	日本語 (Japanese)	한국어 (Korean)	Português (Portuguese)	Polski (Polish)	Español (Spanish)

Activation Code: ##CODE##

Let's set up your stock plan account

Company name/symbol: _____

Choose how to verify your identity:

☐ Social Security number

☒ Employee ID

Employee ID number: _____

Authentication code: _____

[Request a new code](#)

[Continue](#)

2. Individual/Joint Account Selection

Begin the process with selecting whether you would like your stock plan account **Just for you** or **You and someone else**.

- If you select **Just for you**, you will then click Continue to move to the next step.
- If you select **You and someone else**, you will need to confirm that you and the secondary account holder are both U.S. residents by [clicking the checkbox](#) before selecting [Continue](#).

Choose who the account is for

Stock plan account

☒ **Just for you**
You will be the individual account holder.

☐ **You and someone else**
You and another person will be joint account holders. (Both accounts holders must be U.S. residents.)

[Continue](#)

Choose who the account is for

☐ **Just for you**
You will be the individual account holder.

☒ **You and someone else**
You and another person will be joint account holders. (Both accounts holders must be U.S. residents.)

Note: Stock plan accounts are eligible for Joint Tenants with Rights of Survivorship. ⓘ

☐ I confirm that the secondary account holder and I are both U.S. residents.

[Continue](#)

3. Bank Account Selection Opt-In

When activating your individual stock plan account, you will be asked if you would like to opt in to the Premium Savings Account.

- If you click **Yes, add a Premium Savings Account**, you will be prompted to select the checkbox confirming that you are a U.S. resident with a Social Security number.
- If you click **No, continue with my stock plan account only**, you will then advance to the next step.

NOTE: If you select to open a joint stock plan account you will have the ability to open a Premium Savings Account later.

Account selection

Bank account option

In addition to your stock plan account, do you want to open a high-yield savings account for your proceeds? No minimum deposit required.

☐ **Yes, add a Premium Savings Account ^[1]**
Competitive rate of 3.75% APY^[2]
Offered by Morgan Stanley Private Bank
FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

☐ **No, continue with my stock plan account only**

Continue

Account selection

Bank account option

In addition to your stock plan account, do you want to open a high-yield savings account for your proceeds? No minimum deposit required.

☒ **Yes, add a Premium Savings Account ^[1]**
Competitive rate of 3.75% APY^[2]
Offered by Morgan Stanley Private Bank
FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

☐ **No, continue with my stock plan account only**

☐ I understand that I must be a U.S. resident and have a Social Security number to open a bank account.

Continue

4. Existing User Information

Begin the process with selecting whether you are an existing customer.

- If you click **“Yes,”** you will be prompted to log in, and your personal information on the following page will be pre-filled based on your latest E*TRADE account profile.
- If you click **“No,”** you will need to fill out your personal information, and then you will be prompted to create a username and password later in the process.

Personal information

Are you an existing E*TRADE user?

If you are, you'll need to select "Yes" to log on. We'll be able to fill in some information for you and speed up the process.

☒ **Yes** ☐ **No**

Continue

Log on

User ID

Password [Show](#)

☐ Remember User ID

☐ Use security code ⓘ

Log on

[Forget User ID or Password?](#)

5. Citizenship

Select your Citizenship. U.S. citizens can opt into a Premium Savings Account or proceed with selecting stock plan account only.

- If you are a U.S. citizen or U.S. resident alien, you are eligible to opt in for a Premium Savings Account.
- If you are not a U.S. citizen or U.S. resident alien, you will not be able to open a Premium Savings Account and will proceed with stock plan account only.

NOTE: The country field will be disabled and defaulted to U.S. for both legal and mailing address if you opt in to opening a Premium Savings Account.

Citizenship

Status

US Citizen

Address

Please make sure the legal address below is a physical address and that the information is correct, or there may be restrictions on your account.

Legal address ⓘ

Country

United States

Citizenship

Status

Non-US Citizen

Specify status ⓘ

☒ US resident alien ⓘ

☐ Nonresident alien ⓘ

Country of citizenship

Select

Second country of citizenship (If applicable)

Select

6. Personal Information

After selecting your Citizenship you'll be asked to verify or fill out the following details in the personal information section:

- Contact Information
- Citizenship and residency status
- Legal and mailing address
- Government ID details
- Date of birth
- Employment information
- Additional profile details

Personal information

Review your personal information

Identity verification

We're required by law to collect this information, and we'll use it to verify your identity.

Date of birth (MM/DD/YYYY)

Social Security number

Employment details

Occupation

Select

Continue

Employment details

Occupation

Information technology professional

Employer's name

QASD Company

Country

United States

Address 1

520 Market

Address 2

ZIP code

94107

City

Sn Francisco

State

California

Continue

7. Account Setup

The Account Setup portion has questions we’re required to ask by law.

NOTE: Please read the Regulatory questions carefully as certain responses may require additional documentation and delay the opening of your account. The first regulatory question will only apply if you or your spouse or a household member are employed with a U.S. FINRA regulated broker-dealer. If you are unsure if this applies to you, check for your employer on this list: <https://www.finra.org/about/firms-we-regulate>

Stock plan: Personal information

Account setup

We're required by law to ask the following questions. Please make sure to answer each one.

Investment profile

The information below will help us give you a more personalized experience.

Annual income ⓘ Liquid net worth ⓘ

Select Select

Total net worth ⓘ Investment experience

Select Select

Regulatory questions

We're required by law to ask the following questions. Please make sure to answer each one.

Are you, or is your spouse or a household member, employed by a financial broker-dealer or a securities or futures exchange, futures commission merchant, retail foreign exchange dealer, or securities or futures regulator?

☐ No
☐ Yes

Do you, or does a spouse or household member, serve on a board of directors, or as a policymaker at a public company?

☐ No
☐ Yes

Are you, or is your spouse or a household member, a shareholder of 10% or more of a public company?

☐ No
☐ Yes

Have you been notified by the IRS that you are subject to backup withholding?

☐ No
☐ Yes

Continue

8. Account Setup: Agreements and Disclosures

The last part of your stock plan account setup is to review and agree to the terms and conditions of your new stock plan account (for existing E*TRADE users). Once you’ve looked over the agreements and disclosures, **check the box** to confirm, then click on “**Accept and continue.**”

NOTE: You will be automatically opted in to eDelivery for all eligible account documents. Once your account has been setup, you can change your preferences under “Documents” on etrade.com and clicking on “eDelivery Preferences”.

Stock plan: Account setup

Review stock plan agreements and disclosures

The terms and conditions in the following agreements and disclosures will govern your account and the services we provide you. Please review each document carefully. You can print and save a PDF copy for your records by selecting the links.

Basic Securities Brokerage

[Client Relationship Summary](#)
[E*TRADE from Morgan Stanley Client Agreement for Self-Directed Accounts](#)
[Important Account Information for Self-Directed Accounts](#)
[Morgan Stanley U.S. Privacy Policy and Notice](#)
[Regulatory Notice](#)
[Class Action Disclosure](#)
[Account Agreement](#)

Dual Customer Personal Information

For customers with E*TRADE and Morgan Stanley accounts, updates to certain personal information will be applied to all your E*TRADE and Morgan Stanley accounts.

Client Account Agreement, Disclosures & Terms

- I am of legal age to agree to the terms herein and I will be providing an electronic signature as part of this account opening process which is the equivalent of a written signature.
- I have been informed by Morgan Stanley Smith Barney LLC and understand that securities products, such as stocks, bonds, options, mutual funds, and exchange-traded funds and other securities products and services offered by Morgan Stanley Smith Barney LLC are not insured by the Federal Deposit Insurance Corporation (FDIC), are not deposits or other obligations of, and are not guaranteed by Morgan Stanley Private Bank, National Association or any other bank, and are subject to investment risks, including the possible loss of the principal amount invested. Additionally, I confirm and acknowledge that neither Morgan Stanley Smith Barney LLC nor any of its affiliates provide investment, tax or legal advice.
- I acknowledge and agree that, per section 20 of the E*TRADE from Morgan Stanley Client Agreement for Self-Directed Accounts, my account(s) is (are) enrolled in the:

☐ By checking this box, I confirm that I have read, understood, and acknowledge the receipt of the E*TRADE from Morgan Stanley Client Agreement for Self-Directed Accounts, Disclosures, and Terms.

Automatic Cash Sweep

The Bank Deposit Program ("BDP") will be your default sweep investment unless you are provided notice otherwise or are ineligible to participate (e.g., certain persons residing outside the U.S. and Portfolio Margin accounts). The BDP Disclosure Statement can be found at etrade.com/bdpdisclosures. If you are ineligible to participate, or are otherwise not in BDP, any free credit balances in your accounts will automatically sweep into one of the following based upon eligibility:

- Institutional Liquidity Funds Government Securities Portfolio (available only if you are a U.S. person and are not eligible for BDP, or if you exceed the Deposit Maximum as defined in the BDP Disclosure Statement)
- Treasury Liquidity Fund - Cayman Islands Exempted Company that invests all its assets in Institutional Class of Morgan Stanley Institutional Liquidity Funds Treasury Portfolio, a U.S. money market fund (Cayman Company is not governed by the U.S. Investment Company Act of 1940, as amended, and is available only if you reside outside the U.S.)

Electronic Delivery Disclosure

By submitting a properly acknowledged Account Application, you are providing your informed and positive consent to eDelivery of eligible documents such as account statements, trade confirmations and prospectuses, tax documents, general correspondence and shareholder services like corporate reports, proxies, and reorganization notifications (the "eDelivery Documents"). You understand and agree that the eDelivery Documents will be delivered to you electronically instead of by U.S. mail. We will notify you at the primary authorized person's e-mail address whenever a new document is available if required by law. You may withdraw your consent for eDelivery at any time, subject to be the terms of the E*TRADE from Morgan Stanley Client Agreement for Self-Directed Accounts, by visiting "eDelivery Preferences" under "Documents" on etrade.com or by notifying E*TRADE at 800-387-2331. With respect to documents you elect to receive via eDelivery, you agree to all the terms of Section 17 of the E*TRADE from Morgan Stanley Client Agreement for Self-Directed Accounts available at www.etrade.com/msclientagree.

By accepting and continuing, I understand and acknowledge that:

- I submit my application;
- I have read, understood, acknowledge the receipt of the Electronic Delivery Disclosure and agree to electronic delivery;
- I submit my electronically-signed agreement(s), confirming that I've read, understood, and acknowledged the important account information provided;
- I have received and reviewed the Client Relationship Summary provided above in completing my application to open this account. I understand that I can request the Client Relationship Summary at any time by contacting 800-387-2331.

I UNDERSTAND THAT THIS ACCOUNT IS GOVERNED BY A PREDISPUTE ARBITRATION CLAUSE. I ACKNOWLEDGE THAT I HAVE RECEIVED AND READ A COPY OF THE E*TRADE FROM MORGAN STANLEY CLIENT AGREEMENT FOR SELF-DIRECTED ACCOUNTS, WHICH CONTAINS A PRE-DISPUTE ARBITRATION AGREEMENT AT SECTION 12.

Accept and continue

9. Creating Credentials for New E*TRADE Users

If you opted to open a Premium Savings Account and you are a new E*TRADE user, you will need to create credentials and enter a one-time password from a mobile device before proceeding to the Bank account set up.

NOTE: If you are an existing user and have already logged in prior to this step in the process you will not be asked to create or to enter your credentials. If you are submitting your stock plan account only and you are new to E*TRADE, you will advance to [Step 11](#).

Create user ID

Create your E*TRADE user ID

Please set up etrade.com credentials to manage your stock plan account online.

User ID

AlexStockplan

Password

✓ Lowercase ✓ Uppercase ✓ Number ✓ Min 8 characters

Continue

Help us confirm your identity

Enter the code we texted to your mobile number.

1XXX-XXX-3928

Verification code

Enter 6-digit code

Resend code

Submit

10. Bank Account Information

You'll need to complete information on the Premium Savings Account basics page and agree to the Bank agreements and disclosures as the last step in the flow before your accounts will be opened. The last step in your integrated stock plan – bank account setup is to review and agree to the terms and conditions of your Premium Savings bank account.

Account setup

Premium Savings Account basics

We have to collect the below information so we can remain compliant with industry regulations.

Sources of net worth and funding (Significant sources only)

Select

Does any portion of your net worth and funding come from outside the US?

☐ Yes ☐ No

What is the purpose and expected use of this account?

Select

How often do you plan on using this account in a given month?

Select

How much do you think you'll deposit and withdraw in total each month?

Select

Do you expect to send or receive funds from an individual or firm outside of the US?

☐ Yes ☐ No

Continue

Alternate W-9 Certification

Under penalty of perjury, I certify (1) that my Social Security or taxpayer identification number provided above is my correct number and (2) I am not subject to backup withholding because I am exempt from backup withholding, I have not been notified by the IRS that I am subject to backup withholding as a result of a failure to report all interest and dividends or the IRS has notified me that I am no longer subject to backup withholding, and (3) that I am a U.S. citizen or other US person (including a U.S. resident alien).

The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

Alex Smith

☐ By clicking this checkbox and submitting my application, I acknowledge that:

- I am of legal age to enter into and agree to the terms of this account relationship and agreement, and I am providing my electronic signature as part of this account opening process which is the equivalent of my written signature;
- I am of legal age to enter into and agree to the terms of this account relationship and agreement, and I am providing my electronic signature as part of this account opening process which is the equivalent of my written signature;
- The above Alternate W-9 Certification is true; and
- I have read and agree to be bound by the terms and conditions of the Morgan Stanley Private Bank Account Agreement, the Morgan Stanley Private Bank Rate & Fee Schedule, the Premium Savings Bank Deposit Program Terms and Conditions, and the Morgan Stanley U.S. Privacy Policy and Notice, as each may be amended from time to time.

Accept and continue

Account setup

Review Morgan Stanley Private Bank agreements and disclosures

The terms and conditions in the following agreements and disclosures will govern your account and the services we provide you. Please review each document carefully. You can print and save a PDF copy for your records by selecting the links.

Basic Bank

- [Morgan Stanley Private Bank Rate & Fee Schedule](#)
- [Morgan Stanley Private Bank Account Agreement](#)
- [Electronic Delivery Disclosure and Consent](#)
- [Premium Savings Bank Deposit Program Terms and Conditions](#)
- [Morgan Stanley U.S. Privacy Policy and Notice](#)

Electronic Delivery Disclosure

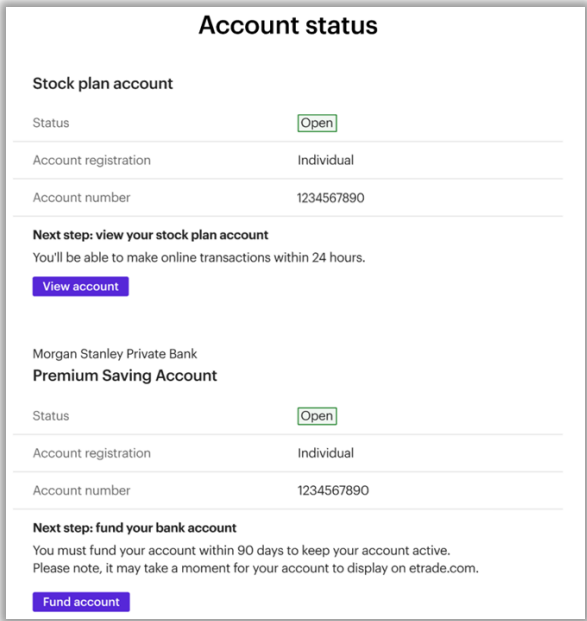
I understand that, by opening this account, I must agree to accept electronic delivery of Account Communications both for this account and for any other Morgan Stanley Private Bank accounts I may have. "Account Communications" means all account statements, trade confirmations, notices, disclosures, regulatory communications (including, prospectuses, proxy solicitations, and the Privacy Statement and any updates thereto), and other information, documents, data, and records regarding the Account (including updates to your account agreement) delivered or provided to the Account holder by other parties. I have read the [Electronic Delivery Disclosure and Consent](#), which governs the electronic delivery of Account Communications, and agree to receive Account Communications electronically instead of in paper form. I understand that I may withdraw my consent for the electronic delivery of Account Communications at any time, subject to the terms of the [Electronic Delivery Disclosure and Consent](#), by

11. Account Status Screen

This page will show your status for your Stock plan account and if you have elected a Premium Savings Account.

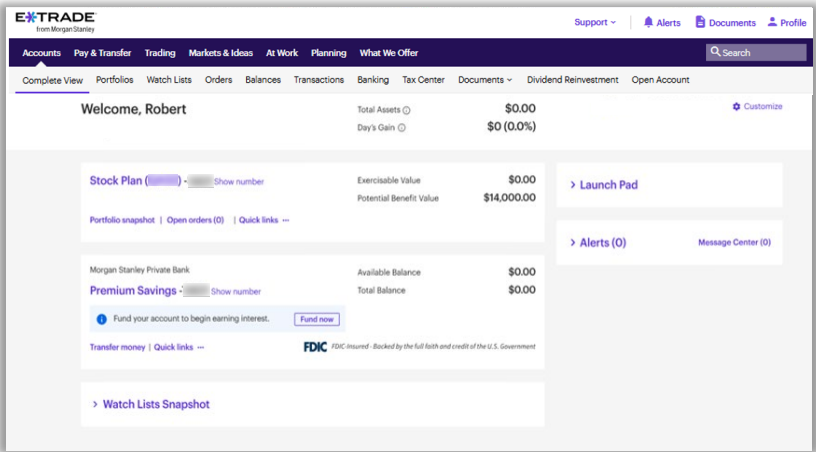
- To view the details of your Stock plan account click on **View account** and your Complete View will open in a new tab.
- To fund your Premium Savings Account (must be funded within 90 days to keep your account active) select **Fund account** and it will open in a new tab to initiate your transfer.

NOTE: If you are missing any information this page will display any action that may be required. It may take a moment for your account to display on etrade.com.



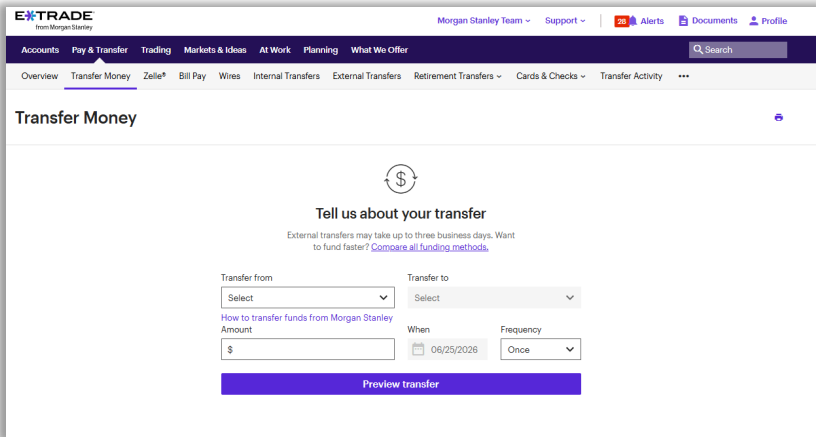
12. Complete View

After you have clicked **View account** the Complete View will open in a new tab and you can review the details of your account.



13. Bank Account Funding (optional)

After you have clicked **Fund account** you will land on the transfer money page in a new tab to complete the transfer.



Have Questions?

Contact us at 800-838-0908 24 hours a day, weekdays (from outside the US, visit etrade.com/contact for your country's toll-free number).

As of **6/1/2026**, the Annual Percentage Yield (APY) of the Premium Savings Account offered by Morgan Stanley Private Bank, National Association is **3.25%**. Your interest rate and APY may change at any time and fees may reduce earnings. Please visit etrade.com/ratesheet for information regarding this account's current interest rate and corresponding APY.

Banking products and services are provided by Morgan Stanley Private Bank, National Association, Member FDIC. Investing in securities involves risk, including possible loss of principal.

Employee stock plan solutions are offered by E*TRADE Financial Corporate Services, Inc., Solium Capital LLC, Solium Plan Managers LLC and Morgan Stanley Smith Barney LLC ("MSSB"), which are part of Morgan Stanley at Work.

Morgan Stanley at Work services and stock plan accounts are provided by wholly owned subsidiaries of Morgan Stanley.

Morgan Stanley at Work stock plan accounts were previously referred to as Shareworks, StockPlan Connect or E*TRADE stock plan accounts, as applicable.

In connection with stock plan solutions offered by Morgan Stanley at Work, securities products and services are offered by MSSB, Member [SIPC](#).

E*TRADE from Morgan Stanley is a registered trademark of MSSB.

All entities are separate but affiliated subsidiaries of Morgan Stanley.

Content and services available to non-US participants may be different than those available to US participants.

The laws, regulations, and rulings addressed by the products, services, and publications offered by Morgan Stanley and its affiliates are subject to various interpretations and frequent change. Morgan Stanley and its affiliates do not warrant these products, services, and publications against different interpretations or subsequent changes of laws, regulations, and rulings. Morgan Stanley and its affiliates do not provide legal, accounting, or tax advice. Always consult your own legal, accounting, and tax advisors.