

How to Add Beneficiaries

Overview

The beneficiary designation process is for US participants only and can be completed on etrade.com. The beneficiary designation process is associated with the Transfer on Death designation that allows for US participants to transfer assets to their beneficiaries upon the account holder's death. For participants outside the US, please refer to the estate laws for your country.

What is a beneficiary?

A beneficiary is a person or other legal entity who receives money or other benefits from a benefactor. With regards to your E*TRADE accounts, this is the person or legal entity to whom your E*TRADE assets will be transferred upon your passing, pending any obligations or other legal factors that would restrict the transfer.

Why should I designate a beneficiary?

The Transfer on Death Registration can make your estate administration quicker and less expensive. Upon your death, the beneficiary (or beneficiaries) you designate would work with E*TRADE personnel to have the assets transferred to them.

Can I designate a beneficiary for my stock plan account(s) and any other brokerage accounts?

Yes. You can designate a beneficiary (or beneficiaries) for your stock plan and any other brokerage account(s) but it needs to be done separately for each account¹. Designating a beneficiary for one account does NOT automatically apply that designation to your other account(s).

Can I add a beneficiary to a joint account through the online process?

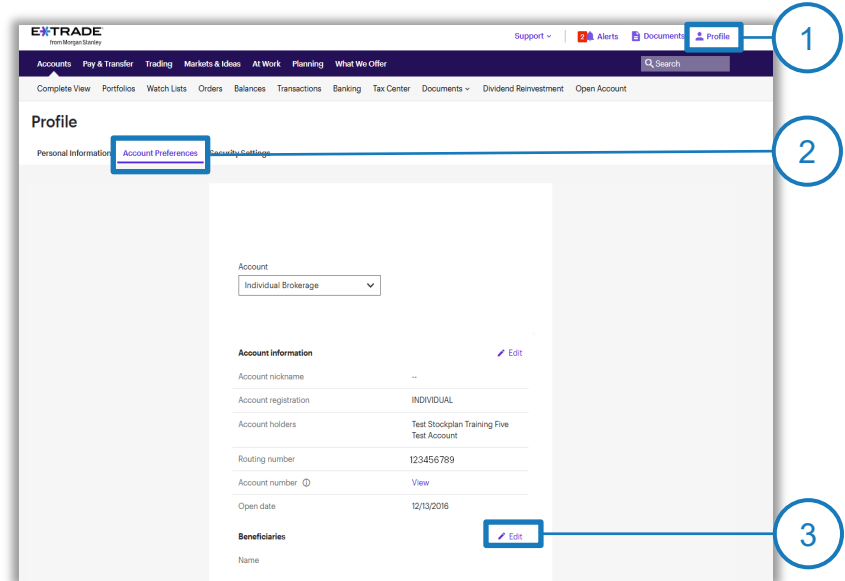
No, a beneficiary (or beneficiaries) can only be added to an **individual account** through the online process. If you would like to add a beneficiary to a joint account (which can only be done for Joint Tenants with Rights of Survivorship accounts), please use the [TOD Registration Request](#) Form and note that signatures from both account owners are necessary to complete the process. If you have any questions, call customer service at 800-838-0908.

¹Stock plan accounts and their "Companion" retail brokerage accounts are viewed as one account and therefore a beneficiary (or beneficiaries) can be assigned to both at the same time.

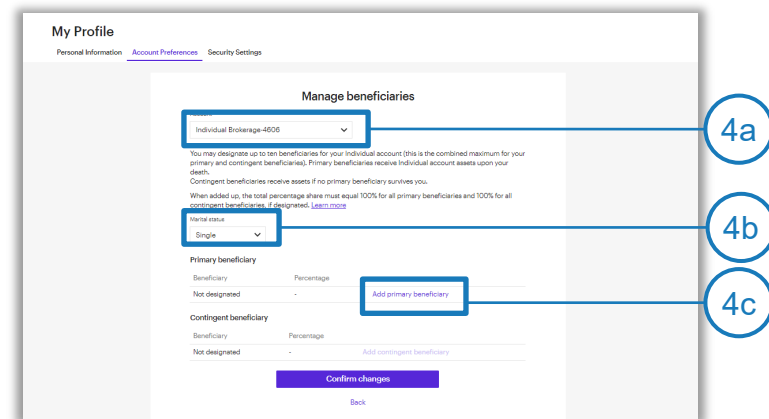
Steps To Designating Your Beneficiary

Once your log on to etrade.com with your user ID and password, follow the steps below to add a beneficiary.

1. Navigate to **Profile** under the user icon at the top right of your screen
2. Click on **Account Preferences** under **Profile**
3. Click **Edit** next to Account Beneficiaries



4. Next, **select the account** to which you would like to add a beneficiary, indicate your **Marital status**, and click on **Add primary beneficiary** under the **Primary beneficiary** field.



5. Add beneficiary details including:

- Beneficiary type
- Name
- SSN or Tax ID Number (optional)
- Date of birth (if applicable)
- Relationship (if applicable)
- Percent of share

Click on **Continue** to finalize your beneficiary information. On the following page click on **Confirm Changes**.

The screenshot shows the 'Edit beneficiary' form. Callout 5a points to the form fields, and callout 5b points to the 'Continue' button.

Edit beneficiary

Beneficiary type
An individual ▼

First name Middle initial Last name

Social Security Number (000-00-0000)
[Redacted]

Date of birth
Month Day Year
Select ▼ [] []

Relationship
Select ▼

Percent of share
[] %

Continue
Cancel

6. Preview your beneficiary information then click **Save**. You can print the following page for your records.

The screenshot shows the 'My Profile' page with the 'Manage beneficiaries' section. Callout 6 points to the 'Save' button.

My Profile
Personal Information Account Preferences Security Settings

Manage beneficiaries

Preview

Primary beneficiaries

First name or company name	Middle initial	Last name	Beneficiary allocation %

Contingent beneficiaries

First name or company name	Middle initial	Last name	Beneficiary allocation %

Transfer on Death Registration Terms

At your request, E*TRADE will apply a transfer on death ("TOD") registration to your E*TRADE account (the "Account") in accordance with the terms of this agreement and the E*TRADE Customer Agreement. Consequently, upon your death, as the account holder ("Account Holder"), or in the case of joint tenancy Account Holders, upon the death of the survivor, ownership of the assets in the Account will vest in the beneficiaries you have designated, in the proportion(s) you have indicated. E*TRADE does not provide tax or legal advice and, therefore, encourages you to consult with an attorney and/or review the relevant laws of your state concerning the impact of this registration on your estate and the distribution of your property after death.

You may remove or change any part of this designation at any time prior to your death (or the death of the surviving joint Account Holder) by completing and submitting a new form. E*TRADE will, however, only process a TOD removal or change that is received from you by E*TRADE in good order prior to your death. In the event you open a new account that is eligible for a TOD registration, you will be required to execute a new TOD Registration for that account. Additionally, in the case of some joint

Save
Back

Have Questions?

If you have difficulty, please contact E*TRADE at (800) 838-0908, 24 hours a day on weekdays. (If you are outside the US, visit etrade.com/contact for your country's toll-free number.)

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.