

# Morgan Stanley

## ELECTRONIC DELIVERY (EDELIVERY) TERMS AND CONDITIONS

### Electronic Delivery (eDelivery)

With eDelivery, review your account documents online instead of receiving paper documents in the mail. Documents are archived and available on our secure website for up to seven years. You will get an email whenever a new document is available.

When you enroll in eDelivery and periodically thereafter, you will be required to consent to our eDelivery Terms and Conditions.

### eDelivery Terms and Conditions

Agreement to these Terms and Conditions supplements any terms relating to eDelivery contained in any Morgan Stanley Client Agreement(s) or other eDelivery Agreement you may have with us and enables you to give blanket authorization to discontinue hard copy delivery of most documents relating to your Morgan Stanley account(s) and begin electronic delivery to the email address you provide. Documents include but are not limited to your account statements, trade confirmations (including those accompanied by a prospectus), Corporate Action Credit Advices, account documentation (including your client agreements and amendments to such), and all documents that may be added to eDelivery in the future ("eDelivery Documents"). When you enroll in eDelivery, you consent to the electronic delivery of all eligible documents, however once enrolled you can customize the selection of documents you would like to receive via eDelivery. Notwithstanding any customization by you, Morgan Stanley retains the right, with notice to you, to reset any preferences you may have customized to include eDelivery of all eDelivery Documents, or any one or more eDelivery Documents.

Your agreement to eDelivery also includes electronic delivery of syndicate offerings materials, including preliminary prospectuses and other documents including pricing terms for equity initial public offerings (IPOs), secondary offerings, and follow-ons as well as new issue Structured Investments and new issue Fixed Income Securities ("Syndicate Offerings"). Participation in many Syndicate Offerings (e.g., equity and preferred security offerings) requires eDelivery enrollment.

As you read through these terms and conditions, you should be aware that:

- You may change your eDelivery preferences at any time by updating your eDelivery settings through Morgan Stanley Online, contacting the Client Service Center at 888-454-3965, or contacting your Financial Advisor.
- Your authorization will include accounts that you own as an account owner as well as accounts for which you are an authorized person. You can contact your Financial Advisor if you need to make adjustments to your account(s) access.
- You may receive a mailed letter confirming current eDelivery enrollment settings for your linked accounts when applicable.
- Interested parties authorized to receive duplicate paper copies of your documents will continue to receive them as currently designated. Duplicate paper copies of account documents for interested parties may be subject to a fee. Interested parties can receive electronic access in place of receiving duplicate paper copies. There is no fee for interested party electronic account access.
- Notwithstanding your eDelivery enrollment, you may receive certain documents in hard copy if materials are not available in electronic format, or at Morgan Stanley's sole discretion.
- After enrolling in eDelivery, if you have not logged in to Morgan Stanley Online or the Morgan Stanley Mobile Application for at least 12 consecutive months, we will send you a notification and will continue

to do so every month for an additional five months. If after 15 consecutive months you still have failed to log-in, we will send an additional notification in paper to the mailing address we have on file advising that if you fail to log-in over the next 90 days, we may discontinue eDelivery and revert delivery of eDelivery Documents to you in paper format. Your eDelivery settings will also be disabled. If your eDelivery settings are disabled, eDelivery settings for third parties with access to your account(s) may be impacted.

### Consent to Electronic Delivery

By agreeing to these terms and conditions as beneficial owner or authorized party, you are providing your informed and positive consent to receive eDelivery Documents electronically by accessing them on a Morgan Stanley or other third-party website after being electronically notified at the electronic address you provide. After enrollment, you will receive enrolled eDelivery Documents in electronic form rather than by physical delivery. If you wish to modify your enrollment instructions, or decide at any time that you want to discontinue electronic delivery, you can do so online at [morganstanley.com/edelivery](https://morganstanley.com/edelivery), or by contacting your Financial Advisor or the Client Service Center at 888-454-3965. Client service representatives are available 24 hours a day, 7 days a week.

You consent that when you select a document type (e.g., trade confirmations) to be electronically delivered for all of your existing accounts, that document type will be electronically delivered for any accounts you may open in the future. If you do not select electronic delivery for a document type for all of your accounts, then that document type will not be automatically enrolled for electronic delivery for accounts you may open in the future.

You consent to be notified by email to the email address you provide that an eDelivery Document is available on our secure website or a third-party website. The email address that you provide will be used to provide notifications of document availability to you for all selected accounts and document types for your username. Contact us immediately if you have any difficulty accessing your account documents electronically or if you have any questions about your electronic delivery instructions. To ensure uninterrupted document delivery, update your email address on Morgan Stanley Online if your email address changes, or contact us immediately to request an update.

You will be required to complete an email verification process for a new email address.

If at any time we are unable to deliver email notifications to your email address:

- We will notify you by postal mail.
- Depending on the reason for the delivery failure, we may immediately suspend eDelivery for the accounts and documents enrolled under your username/email address, resulting in physical delivery of eDelivery documents until such time that you revalidate your email address. **Accounts that have eDelivery suspended may not be able to participate in some Syndicate Offerings, which require electronic delivery of preliminary prospectuses.**

You understand that certain risks are associated with the transmission of confidential information, electronic delivery notifications, and other communications through the Internet, including, but not limited to, unauthorized access, systems outages, delays, and/or disruptions in telecommunications services or the Internet. Email is not private or secure. The electronic delivery notices sent to you by email are not encrypted. Although such electronic delivery notices are not intended to contain personally identifiable information, they may contain in their design part or all of your name or other identifier that could be seen or intercepted by others if delivered to your email address or other computers or electronic devices not exclusively under your control.

You understand and agree that you will not respond to the electronic delivery notice by return email, or use it to request information, service, paper copies or other items or to revoke consent. Morgan Stanley will not be responsible to act upon requests made in this manner.

Although electronic documents are provided without charge, other online subscription or access fees by Internet service providers may apply. You must maintain the ability to access and open electronic documents.

There are minimum computer hardware and software requirements necessary to receive and view your electronic documents, including, but not limited to, an Internet connection and Internet browsing software. You may request a paper copy of any document delivered through eDelivery but you may incur a charge for that copy. Morgan Stanley will maintain an electronically accessible archive of your eDelivery documents on our secure client website for seven years after document publication. If you wish to retain eDelivery documents for a longer period of time, you are responsible for archiving beyond seven years.

Privacy Policy: If you have selected to have your statements delivered via eDelivery, then the Privacy Policy will be delivered in the same manner and will apply to all of your linked accounts.

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