



Beneficiary Recordkeeping Guide

For U.S. Participants

If your employer allows you to manage your beneficiaries online for your **Morgan Stanley at Work stock plan account**, this guide will walk you through the steps to get started. Please note, not all steps may pertain to your account depending on your employer's elections.

What is a beneficiary?

A beneficiary is a person (or entity) who is designated to receive the benefits of property owned by someone else. Beneficiaries often receive these benefits as part of an inheritance.

Quick Start

How to add or edit beneficiaries



Log in to your
**MSatWork stock
plan account.**



Profile

Head to your **Profile** in the top right-hand corner of your screen.



Manage Beneficiaries

Click on **Manage Beneficiaries** to get started adding a new beneficiary or editing an existing one.



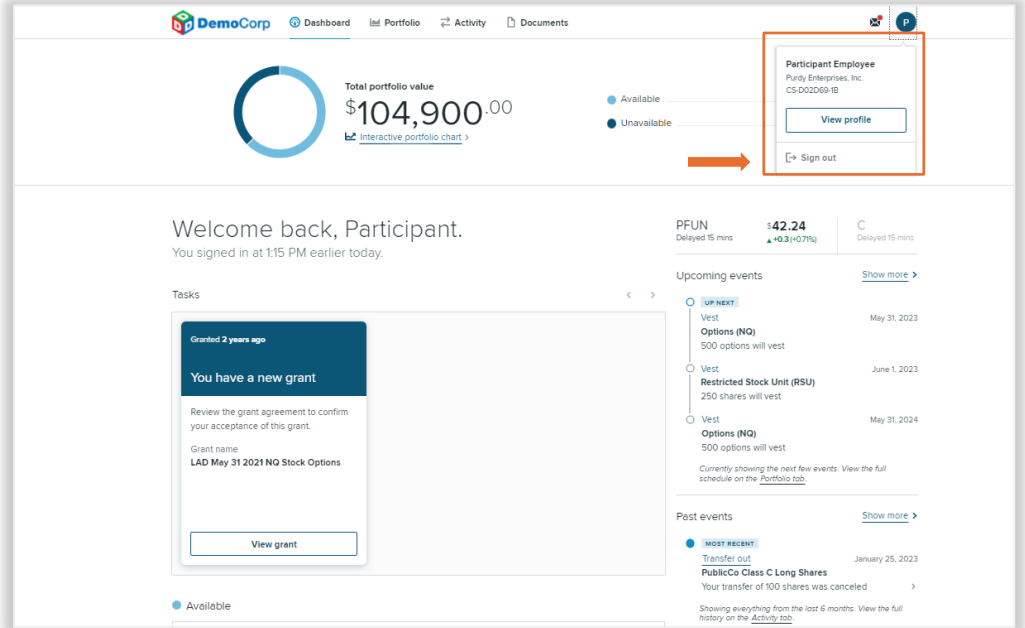
Save

After adding beneficiary details and making percentage allocations click **Save** to record any changes made.

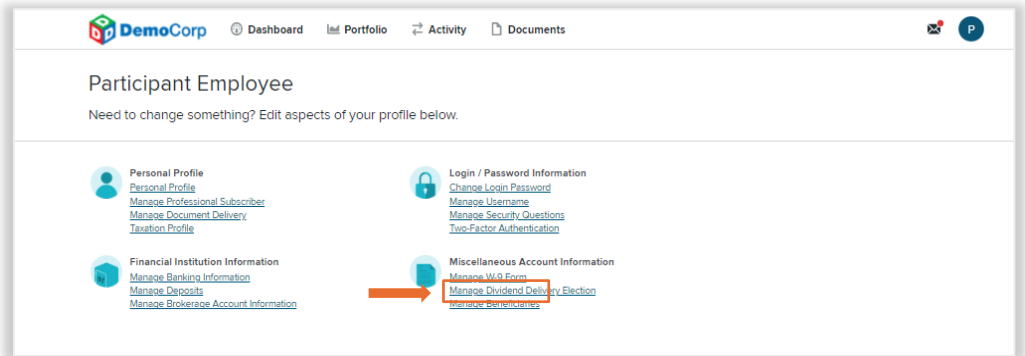
PLEASE NOTE

This beneficiary recordkeeping tool (the "Tool") is for informational purposes only, for use by you and your employer. This Tool does not establish any accounts, rights, or obligations, between you and Morgan Stanley Smith Barney LLC and its affiliates ("Morgan Stanley"). Morgan Stanley is not responsible for maintaining the information contained in the Tool, which shall be the sole responsibility of you and your employer.

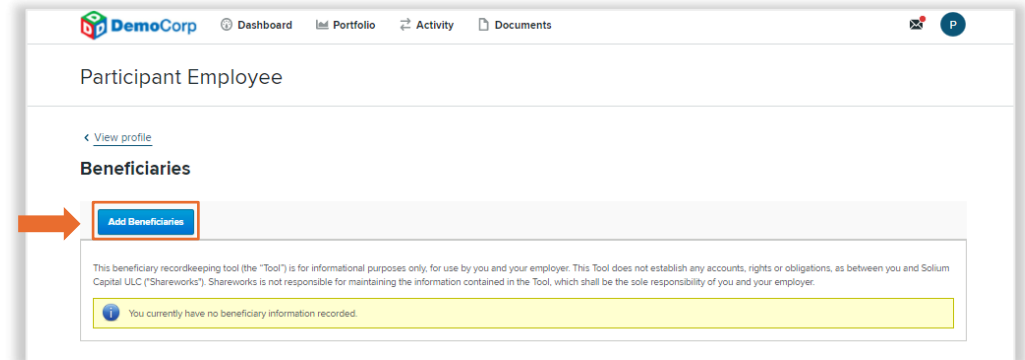
1. Log in to your Morgan Stanley at Work stock plan account. Then click on your **Profile** in the upper right-hand corner of your screen. Click on **View Profile**.



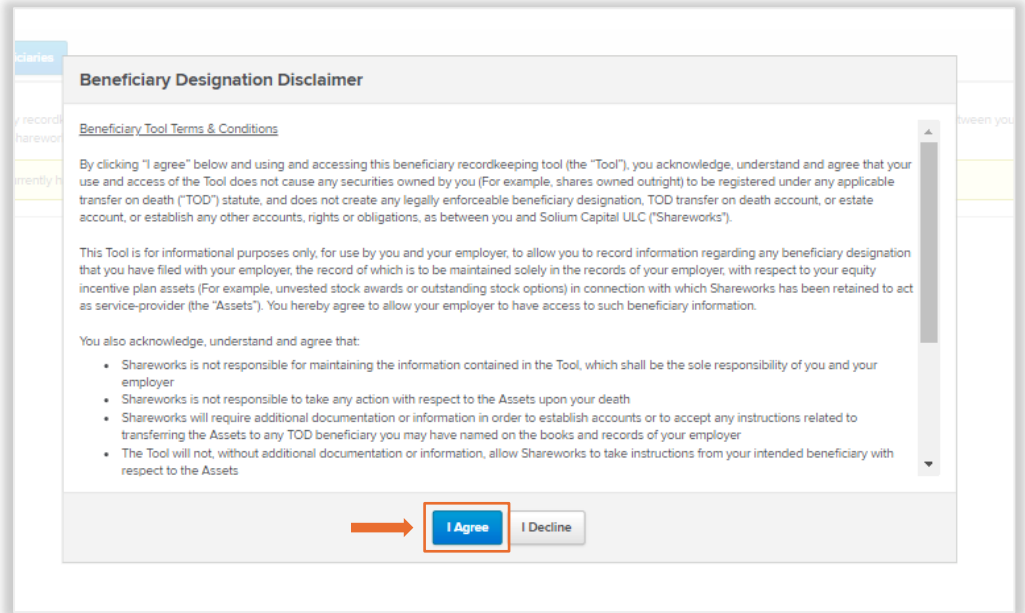
2. Click on **Manage Beneficiaries** under “Miscellaneous Account Information”.



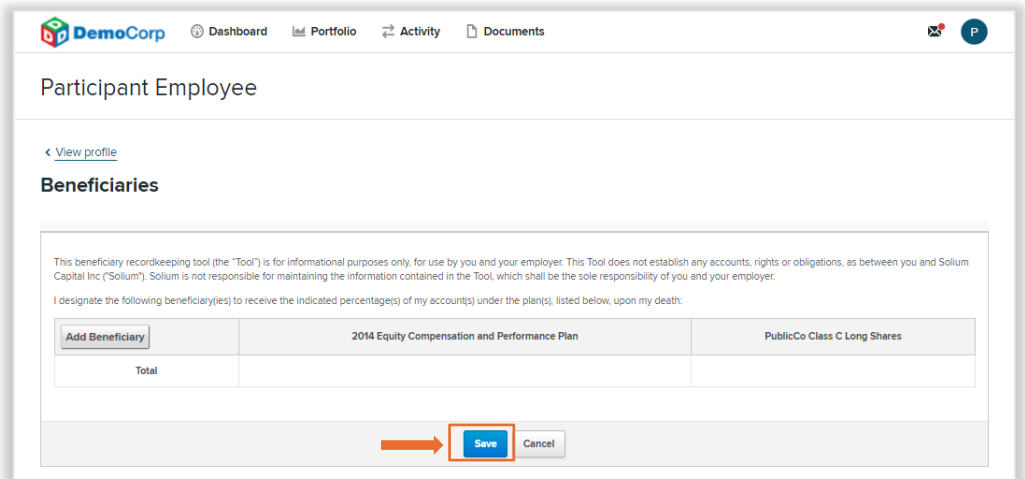
3. Read through any disclosures and then click on **Add Beneficiaries**



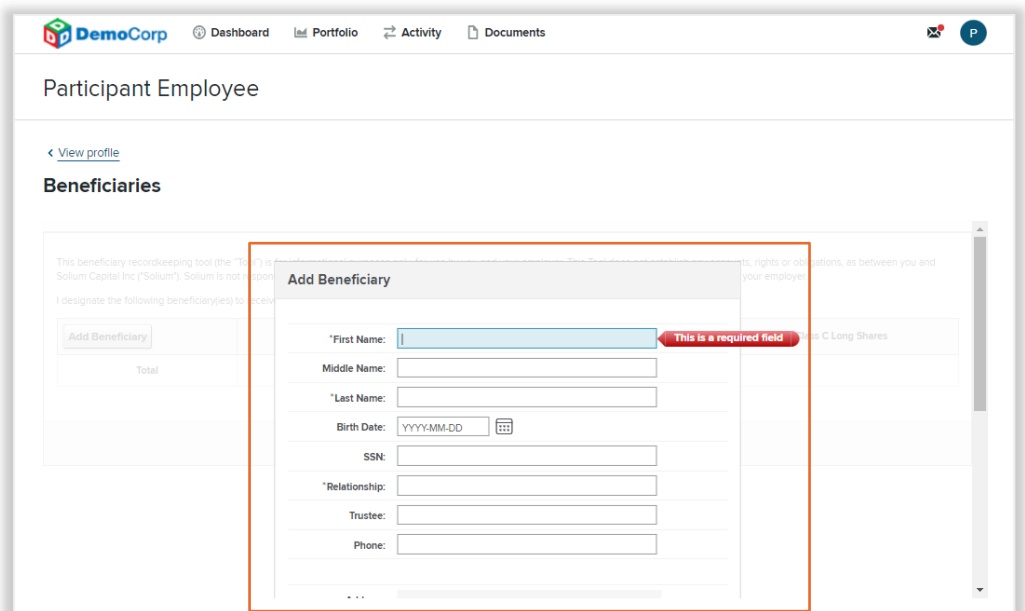
- Click on **I Agree** after reviewing the Beneficiary Designation Disclaimer.



- Click on **Add Beneficiary** to add a new beneficiary to the recordkeeping tool.



- Add your beneficiary's details before clicking **Save**.



7. Next, you can allocate indicated percentage(s) of your account under your plan(s). Click **Save** to record your new beneficiary.

Participant Employee

< View profile

Beneficiaries

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I designate the following beneficiary(ies) to receive the indicated percentage(s) of my account(s) under the plan(s), listed below, upon my death:

	2014 Equity Compensation and Performance Plan	PublicCo Class C Long Shares	
Add Beneficiary			
Jane Doe	<input type="text"/> %	<input type="text"/> %	Edit Delete
Total			

[Save](#) [Cancel](#)

8. Your new beneficiary has been recorded!

Participant Employee

< View profile

Beneficiaries

[Edit Beneficiaries](#)

Beneficiary information has been successfully added

This beneficiary recordkeeping tool (the "Tool") is for informational purposes only, for use by you and your employer. This Tool does not establish any accounts, rights or obligations, as between you and Solium Capital ULC ("Shareworks"). Shareworks is not responsible for maintaining the information contained in the Tool, which shall be the sole responsibility of you and your employer.

I designate the following beneficiary(ies) to receive the indicated percentage(s) of my account(s) under the plan(s), listed below, upon my death:

	2014 Equity Compensation and Performance Plan	PublicCo Class C Long Shares	
Jane Doe	100%	100%	
Total	100%	100%	

9. To make edits to existing beneficiary information, click on **Edit Beneficiaries**.

Participant Employee

< View profile

Beneficiaries

[Edit Beneficiaries](#)

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I designate the following beneficiary(ies) to receive the indicated percentage(s) of my account(s) under the plan(s), listed below, upon my death:

	2014 Equity Compensation and Performance Plan	PublicCo Class C Long Shares	
Jane Doe	100%	100%	
Total	100%	100%	

Have Questions?

Visit the Morgan Stanley at Work Support Center

<https://www.morganstanley.com/content/msdotcom/en/atwork/support>

Or call

Toll-free: [1 877-380-7793](tel:18773807793) – 8:00 a.m. to 8:00 p.m. ET
North America only

Please note that this document describes the most typical designs for PSAs. Your specific plan may differ, and you should always refer to your own plan document and agreements to determine the terms of your PSAs.

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