

Morgan Stanley

Dividend Reinvestment Plan

Broadridge Corporate Issuer Solutions
P.O. Box 1342
Brentwood, NY 11717-0718

Dear Shareholder,

Thank you for reaching out to Broadridge Corporate Issuer Solutions. Enclosed is the form that can be used to make changes to the dividend reinvestment or purchase instructions on an existing account. However, we highly recommend utilizing our online services for a faster and more secure experience.

For expedited processing and enhanced security, please visit our Shareholder Portal at shareholder.broadridge.com/ms.

Why Use Our Online Services?

- **Convenience:**
Online submissions can be completed from anywhere with internet access, eliminating the need to visit a post office or other physical location. Additionally, our online platform offers 24/7 availability, allowing users to make changes at their convenience outside regular business hours.
- **Enhanced Security:**
Ensure your information is securely transmitted and processed. Our secure online platform provides better protection against loss or unauthorized access compared to physical mail, through email encryption, and other security measures.
- **Accessibility:**
Our online platform is fully ADA compliant. Additional external software and features such as language translation, screen readers, and other accessibility tools can be implemented by users with various needs.

Things to Remember if Mailing the Form:

- Consult your Plan document for additional information about the Plan, including purchase dates, minimum and maximum investment amounts, and any fees associated with the Plan.
- Make sure the form has all required signatures. For joint tenant registrations, both shareholders must sign. If signing on behalf of the shareholder, include your title (e.g., POA, Custodian, Executor) and the appropriate supporting documentation.
- As an added security measure, Broadridge may apply a hold period to the initial association of banking information as well as changes made to existing direct deposit and/or direct debit instructions.
- Retain copies of all documents for your records.

Alternate Submission Options:

If you prefer not to use our expedited online services and choose to mail your form, please send it to the following address:

Regular Mail

**Broadridge Corporate Issuer Solutions
P.O. Box 1342
Brentwood, NY 11717-0718**

OR

Overnight Mail

**Broadridge Corporate Issuer Solutions
Attn: BCIS IWS
51 Mercedes Way
Edgewood, NY 11717-8368**

If you have any questions regarding your shareholder account, please contact us at:

Telephone Numbers: (800) 622-2393 or (720) 414-6858

E-mail: msshareholder@broadridge.com

Sincerely,

Shareholder Communications
Broadridge Corporate Issuer Solutions

This section is to be completed only if you already maintain an account with Broadridge. Please proceed to Section II to manage existing Account Elections.

☐ **Reinvest the dividends on ALL shares.**

☐ **I would like a portion of my dividends reinvested.** Please remit to me the dividends on _____ shares. I understand that the dividends on my remaining shares, as well as all future shares that I acquire, will be reinvested. (number)

☐ **All cash – Do not reinvest my dividends – Receive check.** Your dividend check will be automatically mailed to your address of record.

☐ **All cash – Do not reinvest my dividends – Direct deposit my dividends.** I/We hereby authorize Broadridge Corporate Issuer Solutions to have my/our dividends deposited automatically in my/our checking/savings account pursuant to the terms of the applicable plan. (See Section IV.)