

Morgan Stanley International Wire Authorization Form

Account Information		
Broadridge Account Number	Registration (Name on Broadridge Account)	Company Name

Contact Information	
Phone Number	Email Address

Bank Account Information			
SWIFT or Bank Identifier Code (BIC)		International Routing Code (IRC)	
International Bank Account Number (IBAN)		Name on Bank Account	
Name of Bank or Financial Institution		Currency	Destination Country

Bank Address

Intermediary Bank Information (if applicable)	
Intermediary Bank Name	Intermediary SWIFT Code or ABA

FFC Information (if applicable)	
FFC Account Name	FFC Account Number

I/We hereby authorize Broadridge Corporate Issuer Solutions, LLC, as transfer agent for Morgan Stanley, to initiate credit entries to my/our account; or if necessary, debit entries or adjustments for any credit entries in error. This authority is to remain in effect until my/our written authorization to terminate the service is received, in time to afford Broadridge Corporate Issuer Solutions, LLC reasonable opportunity to act on it, until the applicable company or Broadridge Corporate Issuer Solutions, LLC terminates this service, or until my/our payment is returned due to incomplete or incorrect instructions.

I/We understand that by completing this form, all future payments, for both dividends and sales (if applicable) will be sent to the instructions provided. I/We understand that neither Broadridge Corporate Issuer Solutions, LLC, nor Morgan Stanley, has control over the timing of these payments nor the foreign exchange rate obtained at the time these payments are made. I/We understand that the names on Broadridge Corporate Issuer Solutions' records must match exactly to the bank account that the funds are being deposited or the payment may be rejected, and fees may be assessed to which I am liable. I/We understand that there may be fees associated with participating in this service assessed by Broadridge Corporate Issuer Solutions, LLC, Morgan Stanley, the issuing bank, the intermediary bank, and/or the receiving bank as applicable and that I am liable for the payment of these fees.

I/We certify that I/we am/are entitled to the payment above, and that I/we have read and understand this form, including the back of this form, which contains important information on completing the form and answers to frequently asked questions. In signing this form, I/we authorize my/our payment to be sent to the financial institution named above, to be deposited to the designated account.

Please contact your financial institution prior to completing this form. There are fees assessed for any returned payment due to incomplete or incorrect instructions.

<i>Signature</i>	<i>Date</i>
<i>Signature (if more than one holder)</i>	<i>Date</i>

If the necessary fields are not completed in their entirety, the form may be returned to you. To avoid this, consult your financial institution, and review the below carefully.

- I. **Broadridge Account Number:** Your account number can be found on your statements or when you log into your account online.
- II. **Registration (Name on Broadridge Account):** This will be the name(s) your Broadridge account is registered under. Please list all names associated with the account.
- III. **Company Name:** Is the issuing company of the shares of stock you own
- IV. **Phone Number:** List a phone number that you can be reached
- V. **Email Address:** List an email address where you can be reached
- VI. **SWIFT or Bank Identifier Code (BIC):** Your financial institution's SWIFT Code or Bank Identifier Code (BIC). This is the 8 to 11-character international bank code that identifies your bank. This typically includes a 4-digit bank code, a 2-digit country code, a 2-digit location code and an optional 3-digit branch code. Example: CTBAAU2S
- VII. **International Routing Code (IRC):** Your financial institution's International Routing Code (IRC). There are specific countries that have created international routing codes, which are used in combination with the SWIFT/BIC to route a payment through a main office to a branch. If an IRC is required for the beneficiary country, you must provide the IRC to ensure receipt of the payment. If your bank requires an IRC and it is not provided to Broadridge Corporate Issuer Solutions, your payment may be returned resulting in additional fees incurred by you, as well as delays in your payment. Different countries may have different names for this code. Example: Sort Code in the United Kingdom - Canadian Payments Association Routing Number in Canada
- VIII. **International Bank Account Number (IBAN):** Your International Bank Account Number (IBAN), is a code up to 34 alphanumeric characters, with no spaces, which contains information about the receiving country, bank, branch, and account number. Depending on the country of your financial institution the IBAN may be recommended or required. The IBAN format will vary depending on the country. It is recommended, along with all other banking information in relation to international wire payments, that you obtain this and/or verify this information with your financial institution.
- IX. **Name on Bank Account:** The name registered on your account at your financial institution. It is important that this name matches exactly to the registration of the account at your financial institution or your payment may be returned resulting in fees that you will be liable for.
- X. **Name of Bank or Financial Institution:** The name of your bank or financial institution should be listed
- XI. **Currency:** This is the currency you wish to have the funds deposited as allowed by both U.S. law and the laws governing your bank. Be aware that depending on the receiving and intermediary banks, funds may automatically be converted into local currency.
- XII. **Destination Country:** List the country of the receiving bank (your bank)
- XIII. **Bank or Financial Institution Address:** List the full address associated with your bank or financial institution.
- XIV. **Intermediary Bank Information:** An intermediary bank is a bank between an originating and beneficiary bank. If your financial institution requires an intermediary bank to assist in the transfer of funds, please provide the intermediary bank's name as well as the intermediary bank's SWIFT Code or ABA. Please confirm with your financial institution if an intermediary is used.
- XV. **FFC Bank Information:** FFC or For Future Credit instructions are required when there is a secondary beneficiary bank. If your financial institution requires this – both the name on the bank account and the bank account number is required. Please confirm with your financial institution if FFC instructions are required.

Frequently Asked Questions

Can I request a check in a foreign currency? No. Broadridge is only issuing checks in USD

Which currencies does Broadridge offer other than USD? In addition to USD, Broadridge currently offers payments in most major currencies. There may be certain restrictions if you choose to receive a payment in anything other than your local currency (including in USD). Often, there may need to be an intermediary bank required. Please consult your bank or financial institution when completing this form to ensure accuracy. If a payment is returned due to incomplete or inaccurate instructions, you may be liable for certain fees.

Can I elect this service for certain payment types (example: dividends but not sales)? No, if you elect to participate in this service, all payments will be sent through this payment method until the instructions are terminated. See question below on terminating instructions for further information

What are the costs associated with receiving my payment through this service? There is a fee associated with this service assessed by Broadridge. These fees are in addition to any fees related to check reissuances or sales. Please see the fee schedule below for the current fees. There are also fees in instances where a payment is returned due to inaccurate or incomplete instructions. Please see the question below related to returned payments for more information. In addition, there may be fees assessed by your receiving or intermediary banks related to this service. You should contact the local receiving bank to confirm if any fees will be charged in association with this transaction.

What happens if my payment does not cover the fee? If your dividend payment, reduced by any applicable tax withholding, does not cover the wire fee, it will automatically be sent as a check to your address of record in USD. For sales proceeds, the resulting payment after any applicable tax withholding, broker commission, and sales fee(s) have been reduced, must cover the wire fee. If not, your payment will be sent to you as a check to your address of record in USD. For any check reissuances, the resulting payment after any applicable reissuance fees, must cover the wire fee. If not, your payment will be sent to you as a check to your address of record in USD. Your payment instructions, unless terminated, remain on your account. Any future payments will be sent through wire should they meet the requirements outlined above.

Can I receive my payment in USD instead of my local currency? You can choose to receive your payment in USD by indicating on the instruction form that you wish to receive your funds in USD as allowed by both U.S. law and the laws governing your bank. Be aware that depending on the receiving and intermediary banks, funds may automatically be converted into local currency. Please confirm with your bank before agreeing to this service.

What will be the exchange rate for my payments? If you elect to receive your payment in a local currency instead of USD or your receiving bank automatically requires conversion, the rate used for your payment will be the spot rate (or current exchange rate) at the time that the payment is processed. This rate is not guaranteed by Broadridge Corporate Issuer Solutions, LLC, or the issuer and completely dependent on the prevailing market conditions of the currency at the time of the exchange.

What happens if an electronic payment is returned to Broadridge Corporate Issuer Solutions, LLC, due to incorrect banking information being provided to Broadridge? If Broadridge receives a notice of a returned payment due to inaccurate or incomplete instructions, Broadridge may deduct a fee from the payment amount due to each rejected transaction. A check for the remaining payment (reduced by an applicable fees) will be sent to you through check in USD. It is important that the instructions provided to Broadridge are accurate and complete. Broadridge suggests contacting your financial institution when completing the instruction form to ensure accuracy.

What if I want to change my instructions? You can change your instructions at any time by completing and returning an International Wire Authorization Form. At this time, you cannot change these instructions online or through our call center. You can, however, request a form to be mailed to you by contacting us at 1-877-830-4936 or by email at shareholder@broadridge.com.

Can I terminate my wire instructions? Yes, you can terminate your wire instructions at any time by sending Broadridge a signed letter of instruction requesting that your instructions be terminated.

When can I expect to receive my payment? This depends on the intermediary banks involved as well as your receiving bank. Often, it can take several days for the transaction to be completed and the funds posted at your local bank. You should contact your receiving bank to receive confirmation on the timing that the funds will be available.

Who can I contact if I have more questions? You can contact Broadridge at any time by calling us at 1-877-830-4936 or by email at shareholder@broadridge.com

Standard Mail

Broadridge Shareholder Services
c/o Broadridge Corporate Issuer Solutions
P.O. Box 1342
Brentwood, NY 11717-0718

Overnight Mail

Broadridge Shareholder Services
c/o Broadridge Corporate Issuer Solutions
1155 Long Island Avenue
Edgewood, NY 11717-8309

Fee Schedule

Service Fee	Amount (USD)
International Wire - Dividends	\$10.00
International Wire - Sales	\$35.00