

For Internal Use Only

Branch No.

Account No.

Financial Advisor No.

For Morgan Stanley Wealth Management Use Only

EMPLOYEE CONFIRMING INSTRUCTIONS	NAME OF CLIENT/AUTHORIZED AGENT CONTACTED	DATE AND TIME OF CONTACT
COMPLEX/BRANCH MANAGEMENT APPROVAL (PRINT NAME)	SIGNATURE (SIGNATURE IS CAPTURED ELECTRONICALLY WHEN PROCESSED IN BWF)	DATE

Terms and Conditions

By placing an outgoing wire transfer request, or request to disburse/transfer funds or securities with Morgan Stanley ("we" or "us"), you agree to the following terms and conditions.

Reliance by Morgan Stanley. You agree that Morgan Stanley may rely upon the information you have provided on the previous page of this form in making your outgoing wire transfer or disbursement/transfer of funds or securities and agree that any errors in that information, including misidentification of beneficiaries, incorrect or inconsistent account names and numbers, and misspellings, are your responsibility. Morgan Stanley is authorized to charge your account for any outgoing wire transfer made by Morgan Stanley utilizing instructions indicated on the previous page of this form even when use of these instructions may result in a person other than the final beneficiary being paid or the transfer of funds to a bank other than the final beneficiary's bank or the intermediary bank designated by you.

Transfer to Final Destination Bank. When you place an outgoing wire transfer request with Morgan Stanley, you must select a financial institution as the final destination bank for the transfer. The final destination bank must be a member of the Federal Reserve System or a correspondent bank of such a member, or a CHIPS (Clearing House Interbank Payment System) member.

By signing this form, you authorize Morgan Stanley to deduct all fees and charges in executing this outgoing wire transfer request and other charges related thereto.

Once the outgoing wire transfer is completed, the funds will be deposited to a particular account at the final destination bank. The final destination bank will be responsible for following your instructions and for notifying the final beneficiary that the funds are available. If you identify a final beneficiary by name and account number, the final destination bank may pay the funds to the person identified by the account number, and your payment will be final even if the account number provided does not correspond to your final beneficiary.

Once the funds are transferred to the final destination bank, the funds become the property of the final destination bank, and the final destination bank is responsible to locate, identify and make payment to your final beneficiary as per your instructions.

Please note that in the event you provide Morgan Stanley with an inaccurate recipient account number and/or institution identifier, we will use reasonable efforts to recall the funds but there may be a significant delay in re-depositing them to your account and, in some cases, loss of the transfer amount.

Currency of Transfer. Transfer may be made in a number of currencies. In the event we cannot make a transfer in the desired currency, we would need to make the transfer in U.S. dollars. For international outgoing wire transfer requests, because of the laws of the country in which the final destination bank is located, some transfers may be required to be converted to the local currency before deposit into the receiving account. Morgan Stanley cannot guarantee that your final beneficiary will be able to receive U.S. dollars. If your outgoing wire transfer must be converted to the local currency, the final destination bank may charge a fee for this exchange. Regardless of the currency transferred or whether the transfer is domestic or international, the actual amount that your final beneficiary receives may be reduced by charges imposed by the final destination bank, including those for exchanging currency.

Means of Transfer. To complete outgoing wire transfers, Morgan Stanley uses a variety of banking channels and facilities, but will ordinarily use electronic means. You agree that we may choose any means that we deem suitable to transfer your funds to your final beneficiary. Because we do not maintain banking relations with every bank, it may be necessary for us to use one or more intermediary banks before your funds are transferred to the final destination bank.

While Morgan Stanley will make every reasonable effort to ensure that your request is properly processed, we do not guarantee that