Updates to the E*TRADE Customer Agreement

Pursuant to the terms of the Customer Agreement (the "Agreement"), E*TRADE Securities LLC ("E*TRADE") reserves the right to amend or modify the Agreement at any time or from time to time in accordance with the terms of the Agreement and applicable law. This letter is intended to inform you of recent changes to the Agreement. Any amendment of the Agreement will be effective as of the designated effective date. By continuing to maintain an E*TRADE account, you are accepting the terms of the Agreement as amended and will be legally bound by such amended terms and conditions.

E*TRADE is making changes to the Agreement, effective as of January 1, 2022, some of which are summarized below. Please note that the defined terms below shall have the same meaning as in the Agreement.

- Replaces references to E*TRADE Bank and E*TRADE Savings Bank with Morgan Stanley Private Bank, National Association and Morgan Stanley Bank, N.A.
- Updates Unrelated Business Taxable Income (UBTI) provisions.
- Updates the accuracy of supplied information provisions in the Options Supplement.