

**E\*TRADE**

# **KYC Periodic review**

# **Client experience**

November 2023

**Inbox**

The customer receives a notification in their account to review/update their information within 60 days.

 Inbox Set & Manage Alerts Delivery HelpAll **Account alerts** Symbol alerts[Back to Account alerts](#)[Next](#)

09/29/23 05:06 PM ET

Review your profile and account information

Update or confirm your [profile and account information](#) by mm/dd/yyyy to continue accessing your E\*TRADE accounts online.

Change or manage your alert [delivery preferences](#).

Investment Products - Not FDIC Insured - No Bank Guarantee - May Lose Value

Banking products and services are provided by Morgan Stanley Private Bank, National Association, Member FDIC. Securities products offered by E\*TRADE Securities LLC (ETS), Member [SIPC](#) or Morgan Stanley Smith Barney LLC (MSSB), Member [SIPC](#). All entities are separate but affiliated subsidiaries of Morgan Stanley. Throughout 2023, ETS will be transitioning existing clients to MSSB.

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**Please read all the important disclosures below.****Investing:**

Check the background of Morgan Stanley Smith Barney LLC on [FINRA's BrokerCheck](#) and see the Morgan Stanley Smith Barney LLC [Relationship Summary](#).

Investment Products • Not FDIC Insured • No Bank Guarantee • May Lose Value

 Securities in your account protected up to \$500,000. For details please see [www.sipc.org](#)

**Banking:**

Banking products and services are provided by Morgan Stanley Private Bank, National Association, Member [FDIC](#).

Banking Products • FDIC Insured • Bank Guarantee

 FDIC-Insured - Backed by the full faith and credit of the U.S. Government

 Equal Housing Lender

[> Read additional product disclosures](#)

1. Mobile check deposit is available to most E\*TRADE and Morgan Stanley Private Bank, National Association US retail customers. CD, HELOC, and futures accounts are not eligible for mobile check deposit. Mobile check deposit limit is \$250,000 per day, per customer logon. System limitations may apply.

2. With Max-Rate Checking, Morgan Stanley Private Bank, National Association ("Morgan Stanley Private Bank") will not charge you a fee for withdrawing funds from any institution's ATM, but the owner/operator of the ATM may charge a fee. In those cases, we will refund ATM fees charged worldwide. For additional information and important details about how the ATM fee refund will be applied, please visit the [etrade.com/rateandfee](#) for more details.

Morgan Stanley Private Bank imposes a charge equal to 1% of the transaction amount (including credits and reversals) for non-U.S. currency transactions.

The Morgan Stanley Debit Card is issued by Morgan Stanley Private Bank, National Association pursuant to a license from Mastercard International Incorporated. Mastercard and Maestro are registered trademarks of Mastercard International Incorporated. The third-party trademarks and service marks contained herein are the property of their respective owners. Please refer to the [etrade.com/rateandfee](#) for additional information.

3. With Checking, Morgan Stanley Private Bank, National Association ("Morgan Stanley Private Bank") will not charge you a fee for withdrawing funds from any institution's ATM, but the owner/operator of the ATM may charge a fee. In those cases, we will refund ATM fees charged nationwide. For additional information and important details about how the ATM fee refund will be applied, please visit the [etrade.com/rateandfee](#) for more details.

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**System response and account access may vary due to a variety of factors, including trading volumes, market conditions, system performances, and other factors.**

 E\*TRADE COMPLETE™  
PROTECTION GUARANTEE

[Privacy](#) | [Disclosure Library](#) | [Statement of Financial Condition](#) | [About Asset Protection](#) | [Account Agreements and Disclosures](#) | [Quarterly 606 Report](#) | [Business Continuity Plan](#)

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The reasons for the account review are explained to the customer clearly and concisely.

## Review your information

We are required to periodically ask you to update or confirm your E\*TRADE profile and account information. This will help us stay compliant with legal regulations, and keep your personal information up to date and your accounts secure.

Review your information by MM/DD/YYYY, within 60 days, to continue accessing your E\*TRADE accounts online.

### Accounts to review

- Individual Brokerage -1234
- Rollover IRA -2938
- Joint -9284

**Review**

Skip for now

60 days left

When the customer has "skipped" enough times and the 60 days has come to an end, they see the same message and are taken into the flow.

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### Accounts to review

- Individual Brokerage -1234
- Rollover IRA -2938
- Joint -9284

**Review**

Personal Information

## Personal Information

Select an edit link to update your information.

### Email address

 Edit

Email address

email@etrade.com

### Address

 Edit

Legal address 

1313 Mockingbird Lane  
San Francisco, CA 02927  
US

### Phone number

Phone type	Phone number	Actions
Home	+1 375-987-7636	 
Work	+1-375-987-7636 x5346	 
Mobile	+1 375-987-7636	 
Additional home	+1 375-987-7636	 

 Add phone number

### Citizenship status

 Edit

Status

US citizen

### Financial information

 Edit

Annual income 

\$150,001 - \$200,000

Total net worth 

\$200,001 - \$250,000

Liquid net worth 

\$250,001 - \$300,000

### Employment information

 Edit

Occupation

Self-Employed

Company name

CTS

Field or industry

Advertising / marketing

Company address

1313 Mockingbird Lane  
San Francisco, CA  
US

Do you, or does a family or household member, work for a broker-dealer or a securities or futures exchange, futures commission merchant, retail foreign exchange dealer, or securities or futures regulator?

No

Do you, or does a family or household member, serve on a board of directors, or as another policymaker at a public company?

No

Do you, or does a family or household member, own 10% or more of public company?

No

Continue

[Skip for now](#)

60 days left

Personal Information

## Personal Information

Select an edit link to update your information.



### Edit address

- For your convenience, updates to your legal address will be applied to all your E\*TRADE and Morgan Stanley accounts. Updates to your mailing address may also be applied, depending on your address settings. To confirm your changes, go to [Contact Information](#) on Morgan Stanley.

#### Legal address ⓘ

Country

Address 1

Address 2

ZIP code

City

State

Mailing address same as legal

#### Mailing address ⓘ

Account

 Apply to all E\*TRADE brokerage accounts

Country

Address 1

Address 2

ZIP code

City

State

Changing your contact information may cause online check or IRA distribution requests to be temporarily unavailable for security purposes.

Availability of products or services may be limited or unavailable outside the United States. You may receive a notification if impacted by an address change.

**Save**

[Cancel](#)

Do you, or does a family or household member, own 10% or more of public company?

No

**Continue**

[Skip for now](#)  
60 days left

Personal Information

## Personal Information

Select an edit link to update your information.

Email address

Email address

 Edit

Address

Legal address 

 Edit

Phone number

Phone type

Home

Work

Mobile

Additional home

 Edit

 Edit

 Edit

 Edit

 Edit

### Edit citizenship status

Status

Non-US citizen

Country

Mexico

Second country

Select

Save

Cancel



 Add phone number

Citizenship status

 Edit

Status

US citizen

Financial information

 Edit

Annual income 

\$150,001 - \$200,00

Total net worth 

\$200,001 - \$250,000

Liquid net worth 

\$250,001 - \$300,000

Employment information

 Edit

Occupation

Self-Employed

Company name

CTS

Field or industry

Advertising / marketing

Company address

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San Francisco, CA  
US

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No

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No

Do you, or does a family or household member, own 10% or more of public company?

No

Continue

Skip for now  
60 days left

Personal Information

Personal Information

Select an edit link to update your information.

Email address

 Edit

Email address



Edit financial information

Annual income

\$150,001 - \$200,000

Total net worth

\$200,001 - \$250,000

Liquid net worth

\$250,001 - \$300,000

Save

Cancel

Address

Legal address

Phone number

Phone type

Home

Work

Mobile

Additional ho

 Edit

Actions



 Add phone number

Citizenship status

 Edit

Status

US citizen

Financial information

 Edit

Annual income 

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Total net worth 

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Liquid net worth 

\$250,001 - \$300,000

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No

Continue

Skip for now

60 days left

Personal Information

## Personal Information

Select an edit link to update your information.

Email address

 Edit

Email address

email@etrade.com



### Edit employment information

#### Employer details

Occupation

Company name

Field or industry

Country

Address 1

Address 2

ZIP code

City

State

#### Regulatory questions

Do you, or does a family or household member, work for a broker-dealer or a securities or futures exchange, futures commission merchant, retail foreign exchange dealer, or securities or futures regulator?

No  
 Yes

Do you, or does a family or household member, serve on a board of directors, or as another policymaker at a public company?

No  
 Yes

Do you, or does a family or household member, own 10% or more of public company?

No  
 Yes

**Save**

[Cancel](#)

The reason for the account review is explained to the customer clearly and concisely.

exchange dealer, or securities or futures regulator?

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No

Do you, or does a family or household member, own 10% or more of public company?

No

**Continue**

[Skip for now](#)  
60 days left

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## Address

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Mobile	+1 375-987-7636	 
Additional home	+1 375-987-7636	 

 Add phone number

## Citizenship status

 Edit

Status

US citizen

## Financial information

 Edit

Annual income 	\$150,001 - \$200,00
Total net worth 	\$200,001 - \$250,000
Liquid net worth 	\$250,001 - \$300,000

## Employment information

 Edit

Occupation	Self-Employed
Company name	CTS
Field or industry	Advertising / marketing
Company address	1313 Mockingbird Lane San Francisco, CA US
Do you, or does a family or household member, work for a broker-dealer or a securities or futures exchange, futures commission merchant, retail foreign exchange dealer, or securities or futures regulator?	No
Do you, or does a family or household member, serve on a board of directors, or as another policymaker at a public company?	No
Do you, or does a family or household member, own 10% or more of public company?	No

 Continue[Skip for now](#)

60 days left

## Account Preferences

Select an edit link to update your information.

### Account 1 of 3: Individual Brokerage -1234

Next account: Rollover IRA -2938

#### Address

 Edit

Mailing address 

1500 Rectangle  
Nashville, TN 37203  
US

 Please make sure you indicated only significant sources of net worth and funding.

#### Sources of net worth and funding

 Edit

Significant sources

Employment compensation

Country sources are from

United States

#### Account usage

 Edit

Purpose and expected use

Retirement

Country you will send funds to or receive  
funds from

United States

**Continue**

**Back**

[Skip for now](#)  
60 days left

## Account Information

## Account Information

Select an edit link to update your information.

### Account 1 of 3: Individual Brokerage -1234

Next account: Rollover IRA -2938

**Address** EditMailing address 1500 Rectangle  
Nashville, TN 37203  
US**Financial information** Edit

Source of net worth and funding

Other

Other sources of net worth and funding

Third party

Industries related to your sources of net worth and funding

Money service business, Casino or other game operation

Portion of net worth or funding coming from outside the US

Yes

Country

Mexico

**Account usage** Edit Please take a moment to update your information.

Purpose and expected use

Retirement

How often do you plan on using this account in a given month

--

How much you think you'll deposit and withdraw in total each month

--

Expect to send or receive money from an individual or firm outside the US

--

**Continue****Back**[Skip for now](#)  
60 days left

## Account Preferences

Select an edit link to update your information.

### Account 1 of 3: Individual Brokerage -1234

Next account: Rollover IRA -2938

Address

 Edit

Mailing address 

1500 Rectangle  
Nashville, TN 37203  
US



### Edit sources of net worth and funding

Sources of net worth and funding (Significant sources only)

Employment compensation 

Does any portion of your net worth and funding come from outside the US?

No  
 Yes

**Save**

[Cancel](#)

[Continue](#)

[Back](#)

[Skip for now](#)  
60 days left

## Account Information

## Account Information

Select an edit link to update your information.

### Account 1 of 3: Individual Brokerage -1234

Next account: Rollover IRA -2938

## Address

Mailing address

 Edit

### Edit account usage

## Purpose and expected use of account

Retirement

 Edit

## Financial info

Source of net

Do you expect to send or receive money from an individual or firm outside the US?

 No Yes

Please make at least one selection.

**Save**[Cancel](#)

## Account usage

 Edit

 Please take a moment to update your [Deposited](#).

## Purpose and expected use

Retirement

How often do you plan on using this account in a given month

--

How much you think you'll deposit and withdraw in total each month

--

Expect to send or receive money from an individual or firm outside the US

--

**Continue**[Back](#)

Skip for now  
60 days left

## Account Preferences

Select an edit link to update your information.

### Account 1 of 3: Individual Brokerage -1234

Next account: Rollover IRA -2938

#### Address

 Edit

Mailing address 

1500 Rectangle  
Nashville, TN 37200

 Please ma

Sources of ne

Significant so

Country sourc

Account usage

Purpose and e

Country you w  
funds from

### Edit account usage

Purpose and expected use of account

Retirement 

Do you expect to send or receive money from an  
individual or firm outside the US?

No  
 Yes

**Save**

Cancel

**Continue**

**Back**

Skip for now  
60 days left

## Account Preferences

Select an edit link to update your information.

### Account 1 of 3: Individual Brokerage -1234

Next account: Rollover IRA -2938

#### Address

 Edit

Mailing address 

1500 Rectangle  
Nashville, TN 37203  
US

 Please ma

Sources of ne

Significant sc

Country sour

Account usag

Purpose and

Country you  
funds from

### Leave page?

Any changes made will be saved, and you can pick up  
where you left off when you return.

Review your information by MM/DD/YYYY to maintain  
online access to your E\*TRADE accounts.

**Leave**

[Cancel](#)

[Continue](#)

[Back](#)

[Skip for now](#)  
60 days left



You have confirmed your profile information.

[Go to Complete View](#)