



Accessibility

Client Accessibility Policy - Ontario

In 2008, the Ontario Government adopted the Accessibility Standards for Customer Service under the Accessibility for Ontarians with Disabilities Act, 2005 (the “AODA”).

Morgan Stanley Wealth Management Canada Inc, (“MSWC”) is committed to providing an accessible environment in which all individuals have access to the Firm’s services in a manner that positively reinforces client service. The Firm strives at all times to provide its services in a way that respects the dignity and independence of people with disabilities. MSWC is also committed to giving people with disabilities equal opportunity to access and use our services and is committed to allowing them to benefit from the same services, in the same place and in the same or similar manner as other clients.

The purpose of this Policy is to establish how MSWC will provide access to goods or services to the public and other third parties that do business with MSWC (“Clients”) with disabilities in a manner that is consistent with the principles of independence, dignity, integration and equality of opportunity, and that is in compliance with Ontario Regulation 429/07 (the “Customer Service Standard”) under the Accessibility for Ontarians with Disabilities Act (“AODA”).

Application

This Policy applies to all MSWC employees, management or non-supervisory personnel, employees of temporary agencies, vendors, or contractors who provide goods or services in the Province of Ontario (“Covered Individuals”).

Communication

MSWC will communicate with people with disabilities in ways that take into account their disability.

Assistive Devices

Assistive devices that may be used by individuals with disabilities will be welcome on MSWC premises that are open to the public or other third parties. MSWC will take steps to ensure that Covered Individuals are familiar with commonly used assistive devices.

Service Animals

MSWC welcomes guide dogs or other animals that serve individuals with disabilities in those areas of the Firm’s premises that are open to Clients and will permit the Client to keep the service animal with him or her, except for those animals that are otherwise excluded by law from the premises. In the event that a service animal is otherwise excluded by law from the premises, MSWC will provide the applicable Client with an alternative method of obtaining, using or benefitting from its goods or services.

Support Persons

MSWC welcomes persons who support individuals with disabilities to accompany them onto MSWC premises open to the public or other third parties. MSWC will ensure that Clients who so require have access to their support persons while on the premises. Such support persons include volunteers, family members or friends who provide support to the Customer. MSWC may seek the consent of the Client before confidential information is discussed in front of the support person. In some instances, support persons may be asked to sign a Confidentiality Agreement. MSWC will require a support person to accompany a Client when on the Firm’s premises when it determines that such an arrangement is necessary to protect his or her health and safety or that of others on the premises.

Notice of Temporary Disruptions

MSWC will provide Clients with notice in the event of a planned or unexpected disruption to goods and services or facilities for Clients with disabilities. This notice will

include information about the reason for the disruption, how long the disruption is expected to last, and a description of any alternative services, if available. The notice will be placed on the Firm’s website, and/or may be posted at the location.

Training

MSWC will provide training to all Covered Individuals who interact with Clients on MSWC’s behalf or who are involved in developing the Firm’s Client service policies, practice and procedures. Training will include:

The purpose of the AODA and the requirements of the Customer Service Standard;

How to interact and communicate with people with various types of disabilities;

How to interact with people with disabilities who use assistive devices or require assistance of a service animal or support person; and

What to do if a person with a disability has difficulty accessing the Company’s goods and services or publicly-accessible premises

Covered Individuals will also be trained on an ongoing basis when changes are made to these policies, practices and procedures.

Customer Access to This Policy and Related Documents

If Clients have difficulties reviewing or accessing this Policy as a result of their disability, upon request, the Firm will provide those Clients with the Policy in a format that takes into account their disability.

Feedback Process

MSWC invites feedback on the way that it provides goods or services to individuals with disabilities. Those who wish to provide such feedback are encouraged to do so by forwarding your feedback to HRMTL@morganstanley.com. Any feedback that is in the nature of a complaint will be promptly reviewed and if necessary, appropriate action will be taken.