Morgan Stanley

CLIENT STATEMENT | For the Period January 1-31, 2024

STATEMENT PACKAGE FOR:
ARNAB GHOSH

Beginning Total Value (as of 1/1/24) **$302,995.17**
Ending Total Value (as of 1/31/24) **$307,681.60**
Includes Accrued Interest
Excludes Bank Loan Balances (See detail on Overview page)

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544 ; Fax: 914-225-6770

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Accounts Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Consolidated Summary

OVERVIEW OF YOUR ACCOUNTS (includes accrued interest)

Although only whole dollar amounts are displayed below, both dollars and cents are used to calculate all totals. Manually summing the individual line items may not equal the actual total displayed. Refer to Account Statements for details. Excludes Bank Loan Balances (including Liquidity Access Lines, Tailored Lending Loans and Mortgage Balances).

	Account Number	Beginning Value (1/1/24)	Funds Credited/(Debited)	Security/Currency Transfers Rcvd/(Dlvd)	Change in Value	Ending Value (1/31/24)	Income/Dist This Period/YTD	YTD Realized Gain/(Loss) (Total ST/LT)	Unrealized Gain/(Loss) (Total ST/LT)	Page
TOTAL FOR ALL ACCOUNTS		**$302,995**	**$(4,888)**	**—**	**$9,574**	**$307,681**	**$426** **$426**	**$333**	**$63,859**	
Personal Accounts										
ARNAB GHOSH	723-140507-222	69,874	(4,888)	—	227	65,213	227 227	— —	— —	7 eDel
ARNAB GHOSH	723-140755-222	48,822	—	—	2,340	51,162	6 6	— —	1,611> 6,755	13 eDel
ARNAB GHOSH	723-141489-222	184,323	—	—	7,007	191,330	192 192	— 333	7,936 47,556	25 eDel
Total Personal Accounts		**$303,020**	**$(4,888)**	**—**	**$9,574**	**$307,706**	**$426** **$426**	**—** **$333**	**$9,548** **$54,311**	
Retirement Accounts (The designation of short-term or long-term gain/(loss) is not applicable for these accounts.)										
ARNAB GHOSH Traditional IRA	723-140644-222	(25)	—	—	—	(25)	— —	—	—	**
Total Retirement Accounts		**$(25)**	**—**	**—**	**—**	**$(25)**	**—** **—**	**—**	**—**	

*This summary may include assets held in either brokerage and/or advisory accounts. Visit https://www.morganstanley.com/wealth-relationshipwithms/pdfs/understandingyourrelationship.pdf to understand the differences between brokerage and advisory accounts. Refer to individual Account Gain/(Loss) Summary and Expanded Disclosures for additional information. Accounts with no balances, holdings or activity year-to-date are not displayed on this page. **No statement was created for this period as the account had no eligible activity. A statement will be included at quarter end. eDel: This account is enrolled in eDelivery. >: Wash sale rules apply to some portion of this total.*

Consolidated Summary

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (1/1/24-1/31/24)	This Year (1/1/24-1/31/24)
TOTAL BEGINNING VALUE	**$302,995.17**	**$302,995.17**
Credits	5,711.75	5,711.75
Debits	(10,600.00)	(10,600.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$(4,888.25)**	**$(4,888.25)**
Change in Value	**9,574.68**	**9,574.68**
TOTAL ENDING VALUE	**$307,681.60**	**$307,681.60**

Net Credits / Debits include investment advisory fees as applicable. See Activity section for details.

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$106,670.32	34.67
Equities	201,011.28	65.33
TOTAL VALUE	**$307,681.60**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Consolidated Summary

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 12/31/23)	This Period (as of 1/31/24)
Cash, BDP, MMFs	$25,164.19	$22,023.49
Savings and Time Deposits	84,322.64	84,671.83
Stocks	151,460.80	158,242.12
ETFs & CEFs	42,072.54	42,769.16
Total Assets	**$303,020.17**	**$307,706.60**
Cash, BDP, MMFs (Debit)	(25.00)	(25.00)
Total Liabilities (outstanding balance)	**$(25.00)**	**$(25.00)**
TOTAL VALUE	**$302,995.17**	**$307,681.60**

Total liabilities excludes Bank Loan Balances (including Liquidity Access Lines, Tailored Lending Loans and Mortgage Balances).

CASH FLOW

	This Period (1/1/24-1/31/24)	This Year (1/1/24-1/31/24)
OPENING CASH, BDP, MMFs	**$25,139.19**	**$25,139.19**
Purchases	(349.19)	(349.19)
Dividend Reinvestments	(6.35)	(6.35)
Sales and Redemptions	1,676.82	1,676.82
Income and Distributions	426.27	426.27
Total Investment Related Activity	**$1,747.55**	**$1,747.55**
Checks Deposited	5,711.75	5,711.75
Electronic Transfers-Debits	(10,600.00)	(10,600.00)
Total Cash Related Activity	**$(4,888.25)**	**$(4,888.25)**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$21,998.49**	**$21,998.49**
Including:		
Personal Accounts	$22,023.49	
Retirement Accounts	$(25.00)	

This page intentionally left blank

Account Summary

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (1/1/24-1/31/24)	This Year (1/1/24-1/31/24)
TOTAL BEGINNING VALUE	**$69,874.31**	**$69,874.31**
Credits	5,711.75	5,711.75
Debits	(10,600.00)	(10,600.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$(4,888.25)**	**$(4,888.25)**
Change in Value	**227.21**	**227.21**
TOTAL ENDING VALUE	**$65,213.27**	**$65,213.27**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$65,213.27	100.00
TOTAL VALUE	**$65,213.27**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 12/31/23)	This Period (as of 1/31/24)
Cash, BDP, MMFs	$15,030.90	$10,142.75
Savings and Time Deposits	54,843.41	55,070.52
Total Assets	**$69,874.31**	**$65,213.27**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$69,874.31**	**$65,213.27**

CASH FLOW

	This Period (1/1/24-1/31/24)	This Year (1/1/24-1/31/24)
OPENING CASH, BDP, MMFs	**$15,030.90**	**$15,030.90**
Purchases	(227.11)	(227.11)
Income and Distributions	227.21	227.21
Total Investment Related Activity	**$0.10**	**$0.10**
Checks Deposited	5,711.75	5,711.75
Electronic Transfers-Debits	(10,600.00)	(10,600.00)
Total Cash Related Activity	**$(4,888.25)**	**$(4,888.25)**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$10,142.75**	**$10,142.75**

INCOME AND DISTRIBUTION SUMMARY

	This Period (1/1/24-1/31/24)	This Year (1/1/24-1/31/24)
Interest	$227.21	$227.21
Income And Distributions	**$227.21**	**$227.21**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$227.21**	**$227.21**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (1/1/24-1/31/24)	Realized This Year (1/1/24-1/31/24)	Unrealized Inception to Date (as of 1/31/24)
TOTAL GAIN/(LOSS)	—	—	—

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

Investment Objectives (in order of priority): Income

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$10,142.75**	—	$1.01	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**15.55%**	**$10,142.75**	**$1.01**

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$55,070.52**	$2,753.53	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**84.45%**	**$55,070.52**	**$2,753.53**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	—	**$65,213.27**	**N/A**	**$2,754.54** —	**4.22%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$10,142.75	—	—	—	—	—
Savings and Time Deposits	55,070.52	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$65,213.27**	**—**	**—**	**—**	**—**	**—**

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
1/2		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 213781361			$(5,000.00)
1/11		Check Deposit	MS PAYROLL DEPOSIT				2,801.22
1/30		Check Deposit	MS PAYROLL DEPOSIT				2,910.53
1/30		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 215574775			(5,600.00)
1/31		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 01/01-01/31) CUSIP: 99YA78EB0			227.11
1/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 01/01-01/31)			0.10
1/31	1/31	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(227.11)
NET CREDITS/(DEBITS)							**$(4,888.15)**

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
1/2	Automatic Redemption	BANK DEPOSIT PROGRAM	$(5,000.00)
1/12	Automatic Investment	BANK DEPOSIT PROGRAM	2,801.22
1/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.10
1/31	Automatic Redemption	BANK DEPOSIT PROGRAM	(2,689.47)
NET ACTIVITY FOR PERIOD			**$(4,888.15)**

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

This page intentionally left blank

Account Summary

Active Assets Account
723-140755-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (1/1/24-1/31/24)	This Year (1/1/24-1/31/24)
TOTAL BEGINNING VALUE	**$48,822.27**	**$48,822.27**
Credits	—	—
Debits	—	—
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**—**
Change in Value	**2,340.30**	**2,340.30**
TOTAL ENDING VALUE	**$51,162.57**	**$51,162.57**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$8,517.10	16.65
Equities	42,645.47	83.35
TOTAL VALUE	**$51,162.57**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-140755-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 12/31/23)	This Period (as of 1/31/24)
Cash, BDP, MMFs	$8,517.03	$8,517.10
Stocks	34,355.58	36,594.09
ETFs & CEFs	5,949.66	6,051.38
Total Assets	**$48,822.27**	**$51,162.57**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$48,822.27**	**$51,162.57**

INCOME AND DISTRIBUTION SUMMARY

	This Period (1/1/24-1/31/24)	This Year (1/1/24-1/31/24)
Qualified Dividends	$2.53	$2.53
Other Dividends	3.82	3.82
Interest	0.07	0.07
Income And Distributions	**$6.42**	**$6.42**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$6.42**	**$6.42**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

	This Period (1/1/24-1/31/24)	This Year (1/1/24-1/31/24)
OPENING CASH, BDP, MMFs	**$8,517.03**	**$8,517.03**
Dividend Reinvestments	(6.35)	(6.35)
Income and Distributions	6.42	6.42
Total Investment Related Activity	**$0.07**	**$0.07**
Total Cash Related Activity	—	—
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$8,517.10**	**$8,517.10**

GAIN/(LOSS) SUMMARY

	Realized This Period (1/1/24-1/31/24)	Realized This Year (1/1/24-1/31/24)	Unrealized Inception to Date (as of 1/31/24)
Short-Term Gain	—	—	$1,611.33
Long-Term Gain	—	—	7,322.72
Long-Term (Loss)	—	—	(567.28)
Total Long-Term	—	—	**$6,755.44**
TOTAL GAIN/(LOSS)	—	—	**$8,366.77**

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$8,517.10**	—	$0.85	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**16.65%**	**$8,517.10**	**$0.85**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADOBE INC (ADBE)	11/23/21	1.000	$651.520	$617.780	$651.52	$617.78	$(33.74) LT A		
	12/16/21	1.000	561.120	617.780	561.12	617.78	56.66 LT A		
	Total	2.000			1,212.64	**1,235.56**	22.92 LT	—	—

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
ADVANCED MICRO DEVICES (AMD)	11/23/21	2.000	147.555	167.690	295.11	335.38	40.27 LT A		
	12/3/21	1.000	144.450	167.690	144.45	167.69	23.24 LT A		
	12/6/21	2.000	137.100	167.690	274.20	335.38	61.18 LT A		
	12/9/21	1.000	138.000	167.690	138.00	167.69	29.69 LT A		
	1/4/22	1.000	141.350	167.690	141.35	167.69	26.34 LT A		
	4/12/22	2.000	95.280	167.690	190.56	335.38	144.82 LT A		
	4/26/22	2.000	86.040	167.690	172.08	335.38	163.30 LT A		
	9/21/23	20.000	96.905	167.690	1,938.10	3,353.80	1,415.70 ST		
	Total	31.000			3,293.85	**5,198.39**	488.84 LT 1,415.70 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
AMAZON COM INC (AMZN)	9/20/22	4.000	123.575	155.200	494.30	**620.80**	126.50 LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
APPLE INC (AAPL)	9/14/21	1.000	149.790	184.400	149.79	184.40	34.61 LT A		
	10/4/21	1.000	138.430	184.400	138.43	184.40	45.97 LT A		
	Purchases	2.000			288.22	**368.80**	80.58 LT		
Short Term Reinvestments		0.003			0.48	0.55	0.07 ST		
	Total	2.003			288.70	**369.35**	80.58 LT 0.07 ST	1.92	0.52
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 02/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	3/29/22	2.000	354.380	383.740	708.76	767.48	58.72 LT A		
	4/4/22	2.000	344.800	383.740	689.60	767.48	77.88 LT A		
	4/6/22	1.000	345.700	383.740	345.70	383.74	38.04 LT A		
	4/18/22	1.000	345.130	383.740	345.13	383.74	38.61 LT A		
	5/2/22	1.000	319.540	383.740	319.54	383.74	64.20 LT A		
	10/17/23	2.000	345.810	383.740	691.62	767.48	75.86 ST		
	Total	9.000			3,100.35	**3,453.66**	277.45 LT 75.86 ST	—	—
Rating: Morningstar: 1; Asset Class: Equities									
BOEING CO (BA)	11/26/21	1.000	194.610	211.040	194.61	**211.04**	16.43 LT A	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									
COCA COLA CONSOLIDATED INC (COKE)	—	—	—	861.390	—	—	—	—	—
Short Term Reinvestments		0.001			0.51	0.86	0.35 ST H		
	Total	0.001			0.51	**0.86**	0.35 ST	—	—
Next Dividend Payable 02/09/24; Basis Adjustment Due to Wash Sale: $0.01; Asset Class: Equities									

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
HOME DEPOT INC (HD)	10/8/21	1.000	334.830	352.960	334.83	352.96	18.13 LT A		
	3/24/22	1.000	315.730	352.960	315.73	352.96	37.23 LT A		
	4/22/22	1.000	303.760	352.960	303.76	352.96	49.20 LT A		
	9/16/22	1.000	275.690	352.960	275.69	352.96	77.27 LT A		
	9/20/22	1.000	272.590	352.960	272.59	352.96	80.37 LT A		
	Purchases	5.000			1,502.60	**1,764.80**	262.20 LT		
Short Term Reinvestments		0.064			20.97	22.59	1.62 ST		
	Total	5.064			1,523.57	**1,787.39**	262.20 LT 1.62 ST	42.34	2.37
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 03/2024; Asset Class: Equities									
LOWES COMPANIES INC (LOW)	3/24/22	1.000	219.140	212.840	219.14	212.84	(6.30) LT A		
	4/22/22	1.000	199.670	212.840	199.67	212.84	13.17 LT A		
	9/16/22	1.000	191.510	212.840	191.51	212.84	21.33 LT A		
	9/20/22	1.000	189.270	212.840	189.27	212.84	23.57 LT A		
	Purchases	4.000			799.59	**851.36**	51.77 LT		
Short Term Reinvestments		0.023			4.40	4.90	0.50 ST		
	Total	4.023			803.99	**856.26**	51.77 LT 0.50 ST	17.70	2.07
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 02/07/24; Asset Class: Equities									
MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	449.230	338.27	449.23	110.96 LT A		
	Purchases	1.000			338.27	**449.23**	110.96 LT		
Short Term Reinvestments		0.002			0.57	0.90	0.33 ST		
	Total	1.002			338.84	**450.13**	110.96 LT 0.33 ST	2.65	0.59
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 02/09/24; Asset Class: Equities									
META PLATFORMS INC CL A (META)	9/20/21	1.000	353.350	390.140	353.35	390.14	36.79 LT A		
	9/20/21	1.000	355.810	390.140	355.81	390.14	34.33 LT A		
	9/28/21	1.000	339.820	390.140	339.82	390.14	50.32 LT A		
	9/28/21	1.000	341.980	390.140	341.98	390.14	48.16 LT A		
	10/4/21	1.000	323.670	390.140	323.67	390.14	66.47 LT A		
	10/22/21	2.000	323.010	390.140	646.02	780.28	134.26 LT A		
	10/26/21	2.000	311.685	390.140	623.37	780.28	156.91 LT A		
	Total	9.000			2,984.02	**3,511.26**	527.24 LT	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MICROSOFT CORP (MSFT)	9/8/21	2.000	298.370	397.580	596.74	795.16	198.42 LT A		
	9/28/21	1.000	284.770	397.580	284.77	397.58	112.81 LT A		
	9/29/21	1.000	284.790	397.580	284.79	397.58	112.79 LT A		
	10/4/21	1.000	280.790	397.580	280.79	397.58	116.79 LT A		
	11/23/21	2.000	334.960	397.580	669.92	795.16	125.24 LT A		
	11/26/21	1.000	331.490	397.580	331.49	397.58	66.09 LT A		
	12/3/21	1.000	318.700	397.580	318.70	397.58	78.88 LT A		
	12/20/21	1.000	319.020	397.580	319.02	397.58	78.56 LT A		
	1/24/22	1.000	291.870	397.580	291.87	397.58	105.71 LT A		
	3/4/22	2.000	290.890	397.580	581.78	795.16	213.38 LT A		
	4/6/22	2.000	298.160	397.580	596.32	795.16	198.84 LT A		
	4/12/22	1.000	281.870	397.580	281.87	397.58	115.71 LT A		
	4/22/22	1.000	277.390	397.580	277.39	397.58	120.19 LT A		
	4/26/22	1.000	272.660	397.580	272.66	397.58	124.92 LT A		
	5/9/22	1.000	265.070	397.580	265.07	397.58	132.51 LT A		
	5/20/22	2.000	250.930	397.580	501.86	795.16	293.30 LT A		
	9/20/22	2.000	242.720	397.580	485.44	795.16	309.72 LT A		
	9/23/22	1.000	237.730	397.580	237.73	397.58	159.85 LT A		
	Purchases	24.000			6,878.21	**9,541.92**	2,663.71 LT		
Short Term Reinvestments		0.097			34.36	38.57	4.21 ST		
	Total	24.097			6,912.57	**9,580.49**	2,663.71 LT 4.21 ST	72.29	0.75
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 03/2024; Asset Class: Equities									
NASDAQ INC COM (NDAQ)	8/19/21	3.000	61.380	57.770	184.14	173.31	(10.83) LT A		
	9/20/21	3.000	63.223	57.770	189.67	173.31	(16.36) LT A		
	9/28/21	3.000	63.693	57.770	191.08	173.31	(17.77) LT A		
	10/4/21	3.000	63.257	57.770	189.77	173.31	(16.46) LT A		
	10/20/21	6.000	66.867	57.770	401.20	346.62	(54.58) LT A		
	11/23/21	3.000	68.773	57.770	206.32	173.31	(33.01) LT A		
	11/26/21	3.000	68.663	57.770	205.99	173.31	(32.68) LT A		
	12/3/21	3.000	66.110	57.770	198.33	173.31	(25.02) LT A		
	12/7/21	3.000	67.110	57.770	201.33	173.31	(28.02) LT A		
	1/3/22	6.000	67.713	57.770	406.28	346.62	(59.66) LT A		
	1/4/22	3.000	65.853	57.770	197.56	173.31	(24.25) LT A		
	1/24/22	3.000	58.127	57.770	174.38	173.31	(1.07) LT A		
	3/4/22	3.000	56.840	57.770	170.52	173.31	2.79 LT A		
	4/18/22	3.000	59.130	57.770	177.39	173.31	(4.08) LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	4/22/22	3.000	55.957	57.770	167.87	173.31	5.44 LT A		
	5/2/22	3.000	52.233	57.770	156.70	173.31	16.61 LT A		
	5/10/22	3.000	48.713	57.770	146.14	173.31	27.17 LT A		
	10/3/22	1.000	57.470	57.770	57.47	57.77	0.30 LT A		
	Purchases	58.000			3,622.14	**3,350.66**	(271.48) LT		
Short Term Reinvestments		0.490			25.58	28.31	2.73 ST		
	Total	58.490			3,647.72	**3,378.97**	(271.48) LT 2.73 ST	51.47	1.52
Rating: Morgan Stanley: 2, Morningstar: 2; Next Dividend Payable 03/2024; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	12/6/21	1.000	284.760	615.270	284.76	615.27	330.51 LT A		
	1/4/22	1.000	285.300	615.270	285.30	615.27	329.97 LT A		
	3/7/22	1.000	217.880	615.270	217.88	615.27	397.39 LT A		
	4/6/22	1.000	240.640	615.270	240.64	615.27	374.63 LT A		
	5/9/22	1.000	169.940	615.270	169.94	615.27	445.33 LT A		
	Purchases	5.000			1,198.52	**3,076.35**	1,877.83 LT		
Short Term Reinvestments		0.002			0.40	1.23	0.83 ST		
	Total	5.002			1,198.92	**3,077.58**	1,877.83 LT 0.83 ST	0.80	0.03
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 03/2024; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/11/23	2.000	162.670	168.530	325.34	337.06	11.72 ST		
	Purchases	2.000			325.34	**337.06**	11.72 ST		
Short Term Reinvestments		0.015			2.53	2.53	0.00 ST		
	Total	2.015			327.87	**339.59**	11.72 ST	10.20	3.00
Rating: Morgan Stanley: 2, Morningstar: 1; Next Dividend Payable 04/2024; Asset Class: Equities									
SALESFORCE INC (CRM)	9/13/21	2.000	253.160	281.090	506.32	562.18	55.86 LT A		
	11/23/21	1.000	289.830	281.090	289.83	281.09	(8.74) LT A		
	11/30/21	1.000	288.380	281.090	288.38	281.09	(7.29) LT A		
	12/3/21	2.000	256.390	281.090	512.78	562.18	49.40 LT A		
	Total	6.000			1,597.31	**1,686.54**	89.23 LT	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
TESLA INC (TSLA)	5/20/22	3.000	217.877	187.290	653.63	**561.87**	(91.76) LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
VISA INC CL A (V)	10/27/21	1.000	222.200	273.260	222.20	273.26	51.06 LT A		
	Purchases	1.000			222.20	**273.26**	51.06 LT		
Short Term Reinvestments		0.004			0.97	1.09	0.12 ST		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	1.004			223.17	**274.35**	51.06 LT 0.12 ST	2.09	0.76

Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 03/2024; Asset Class: Equities

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**71.53%**	**$28,796.57**	**$36,594.09**	**$6,283.48 LT** **$1,514.04 ST**	**$201.46**	**0.55%**

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	9/20/21	1.000	$121.990	$146.740	$121.99	$146.74	$24.75 LT A		
	11/23/21	1.000	131.600	146.740	131.60	146.74	15.14 LT A		
	11/26/21	1.000	131.230	146.740	131.23	146.74	15.51 LT A		
	Purchases	3.000			384.82	**440.22**	55.40 LT		
Short Term Reinvestments		0.015			1.97	2.20	0.23 ST		
	Total	3.015			386.79	**442.42**	55.40 LT 0.23 ST	3.34	0.75
Next Dividend Payable 03/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	11/22/21	2.000	239.230	191.400	478.46	**382.80**	(95.66) LT A	—	—
Next Dividend Payable 03/2024; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	9/20/21	2.000	52.765	56.280	105.53	112.56	7.03 LT A		
	11/23/21	2.000	55.885	56.280	111.77	112.56	0.79 LT A		
	11/26/21	2.000	55.265	56.280	110.53	112.56	2.03 LT A		
	11/30/21	2.000	55.045	56.280	110.09	112.56	2.47 LT A		
	Purchases	8.000			437.92	**450.24**	12.32 LT		
Short Term Reinvestments		0.065			3.32	3.66	0.34 ST		
	Total	8.065			441.24	**453.90**	12.32 LT 0.34 ST	6.27	1.38
Next Dividend Payable 03/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	9/20/21	1.000	74.630	76.240	74.63	76.24	1.61 LT A		
	Purchases	1.000			74.63	**76.24**	1.61 LT		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Short Term Reinvestments		0.020			1.40	1.52	0.12 ST		
	Total	1.020			76.03	**77.76**	1.61 LT 0.12 ST	2.71	3.49
Next Dividend Payable 03/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	9/20/21	2.000	53.060	57.230	106.12	114.46	8.34 LT A		
	11/26/21	2.000	55.620	57.230	111.24	114.46	3.22 LT A		
	Purchases	4.000			217.36	**228.92**	11.56 LT		
Short Term Reinvestments		0.032			1.67	1.83	0.16 ST		
	Total	4.032			219.03	**230.75**	11.56 LT 0.16 ST	3.17	1.37
Next Dividend Payable 03/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	9/20/21	1.000	68.030	70.290	68.03	70.29	2.26 LT A		
	Purchases	1.000			68.03	**70.29**	2.26 LT		
Short Term Reinvestments		0.015			0.90	1.05	0.15 ST		
	Total	1.015			68.93	**71.34**	2.26 LT 0.15 ST	1.72	2.41
Next Dividend Payable 03/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	11/26/21	1.000	460.200	482.880	460.20	482.88	22.68 LT A		
	10/11/23	1.000	434.130	482.880	434.13	482.88	48.75 ST		
	Purchases	2.000			894.33	**965.76**	22.68 LT 48.75 ST		
Short Term Reinvestments		0.012			5.40	5.79	0.39 ST		
	Total	2.012			899.73	**971.55**	22.68 LT 49.14 ST	13.35	1.37
Next Dividend Payable 04/2024; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	11/26/21	1.000	444.370	493.910	444.37	493.91	49.54 LT A		
	Purchases	1.000			444.37	**493.91**	49.54 LT		
Short Term Reinvestments		0.005			1.68	2.47	0.79 ST		
	Total	1.005			446.05	**496.38**	49.54 LT 0.79 ST	3.14	0.63
Next Dividend Payable 03/2024; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	11/26/21	1.000	422.970	443.820	422.97	443.82	20.85 LT A		
	9/20/22	2.000	355.765	443.820	711.53	887.64	176.11 LT A		
	9/23/22	2.000	338.100	443.820	676.20	887.64	211.44 LT A		
	10/11/23	1.000	399.040	443.820	399.04	443.82	44.78 ST		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Purchases	6.000			2,209.74	**2,662.92**	408.40 LT 44.78 ST		
Short Term Reinvestments		0.044			18.30	19.53	1.23 ST		
	Total	6.044			2,228.04	**2,682.45**	408.40 LT 46.01 ST	38.42	1.43
Next Dividend Payable 03/2024; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	11/26/21	1.000	236.020	239.870	236.02	239.87	3.85 LT A		
	Purchases	1.000			236.02	**239.87**	3.85 LT		
Short Term Reinvestments		0.009			1.81	2.16	0.35 ST		
	Total	1.009			237.83	**242.03**	3.85 LT 0.35 ST	3.44	1.42
Next Dividend Payable 03/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**11.83%**	**$5,482.13**	**$6,051.38**	**$471.96 LT** **$97.29 ST**	**$75.56**	**1.25%**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$34,278.70**	**$51,162.57**	**$6,755.44 LT** **$1,611.33 ST**	**$277.87** —	**0.54%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$8,517.10	—	—	—	—	—
Stocks	—	$36,594.09	—	—	—	—
ETFs & CEFs	—	6,051.38	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$8,517.10**	**$42,645.47**	**—**	**—**	**—**	**—**

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
1/5		Qualified Dividend	PEPSICO INC NC				$2.53
1/5		Dividend Reinvestment	PEPSICO INC NC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.015	173.0027	(2.53)
1/31		Dividend	SPDR S&P 500 ETF TRUST				3.82
1/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 01/01-01/31)			0.07
1/31		Dividend Reinvestment	SPDR S&P 500 ETF TRUST	ACTED AS AGENT DIVIDEND REINVESTMENT	0.008	490.7418	(3.82)
NET CREDITS/(DEBITS)							**$0.07**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
1/31	Automatic Investment	BANK DEPOSIT PROGRAM	$0.07

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

This page intentionally left blank

Account Summary

Active Assets Account
723-141489-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (1/1/24-1/31/24)	This Year (1/1/24-1/31/24)
TOTAL BEGINNING VALUE	**$184,323.59**	**$184,323.59**
Credits	—	—
Debits	—	—
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**—**
Change in Value	**7,007.17**	**7,007.17**
TOTAL ENDING VALUE	**$191,330.76**	**$191,330.76**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$32,964.95	17.23
Equities	158,365.81	82.77
TOTAL VALUE	**$191,330.76**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 12/31/23)	This Period (as of 1/31/24)
Cash, BDP, MMFs	$1,616.26	$3,363.64
Savings and Time Deposits	29,479.23	29,601.31
Stocks	117,105.22	121,648.03
ETFs & CEFs	36,122.88	36,717.78
Total Assets	**$184,323.59**	**$191,330.76**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$184,323.59**	**$191,330.76**

INCOME AND DISTRIBUTION SUMMARY

	This Period (1/1/24-1/31/24)	This Year (1/1/24-1/31/24)
Qualified Dividends	$22.77	$22.77
Other Dividends	47.77	47.77
Interest	122.10	122.10
Income And Distributions	**$192.64**	**$192.64**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$192.64**	**$192.64**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

	This Period (1/1/24-1/31/24)	This Year (1/1/24-1/31/24)
OPENING CASH, BDP, MMFs	**$1,616.26**	**$1,616.26**
Purchases	(122.08)	(122.08)
Sales and Redemptions	1,676.82	1,676.82
Income and Distributions	192.64	192.64
Total Investment Related Activity	**$1,747.38**	**$1,747.38**
Total Cash Related Activity	**—**	**—**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$3,363.64**	**$3,363.64**

GAIN/(LOSS) SUMMARY

	Realized This Period (1/1/24-1/31/24)	Realized This Year (1/1/24-1/31/24)	Unrealized Inception to Date (as of 1/31/24)
Short-Term Gain	—	—	$7,936.79
Long-Term Gain	333.32	333.32	47,718.31
Long-Term (Loss)	—	—	(162.24)
Total Long-Term	**$333.32**	**$333.32**	**$47,556.07**
TOTAL GAIN/(LOSS)	**$333.32**	**$333.32**	**$55,492.86**

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$3,363.64**	—	$0.34	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**1.76%**	**$3,363.64**	**$0.34**

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$29,601.31**	$1,480.07	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**15.47%**	**$29,601.31**	**$1,480.07**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADVANCED MICRO DEVICES (AMD)	8/18/23	10.000	$104.450	$167.690	$1,044.50	$1,676.90	$632.40 ST		
	8/25/23	2.000	100.790	167.690	201.58	335.38	133.80 ST		
	9/21/23	5.000	96.780	167.690	483.90	838.45	354.55 ST		
	10/20/23	2.000	102.630	167.690	205.26	335.38	130.12 ST		
	10/27/23	4.000	96.645	167.690	386.58	670.76	284.18 ST		
	10/30/23	4.000	95.420	167.690	381.68	670.76	289.08 ST		
	Total	27.000			2,703.50	**4,527.63**	1,824.13 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
AMAZON COM INC (AMZN)	5/27/20	20.000	118.361	155.200	2,367.21	3,104.00	736.79 LT A		
	7/14/20	3.352	149.165	155.200	500.00	520.23	20.23 LT A		
	7/16/20	1.353	147.820	155.200	200.00	209.99	9.99 LT A		
	7/23/20	3.354	149.076	155.200	500.00	520.54	20.54 LT A		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/3/20	1.181	169.348	155.200	200.00	183.29	(16.71) LT A		
	9/4/20	2.515	159.046	155.200	400.00	390.33	(9.67) LT A		
	9/8/20	1.252	159.744	155.200	200.00	194.31	(5.69) LT A		
	9/11/20	1.291	154.919	155.200	200.00	200.36	0.36 LT A		
	9/11/20	3.138	159.337	155.200	500.00	487.02	(12.98) LT A		
	9/17/20	2.015	148.883	155.200	300.00	312.73	12.73 LT A		
	9/18/20	1.362	146.843	155.200	200.00	211.38	11.38 LT A		
	9/21/20	2.080	144.231	155.200	300.00	322.82	22.82 LT A		
	9/23/20	1.335	149.813	155.200	200.00	207.19	7.19 LT A		
	10/30/20	1.322	151.286	155.200	200.00	205.17	5.17 LT A		
	11/2/20	1.610	149.068	155.200	240.00	249.87	9.87 LT A		
	1/29/21	0.624	160.256	155.200	100.00	96.84	(3.16) LT A		
	2/23/21	6.397	156.323	155.200	1,000.00	992.81	(7.19) LT A		
	2/25/21	1.486	153.607	155.200	228.26	230.63	2.37 LT A		
	2/25/21	1.769	153.612	155.200	271.74	274.55	2.81 LT A		
	3/18/21	1.980	151.515	155.200	300.00	307.30	7.30 LT A		
	7/29/21	2.921	171.174	155.200	500.00	453.34	(46.66) LT A		
	7/30/21	1.785	168.067	155.200	300.00	277.03	(22.97) LT A		
	10/4/21	1.883	159.320	155.200	300.00	292.24	(7.76) LT A		
	1/21/22	0.623	142.424	155.200	88.73	96.69	7.96 LT A		
	1/21/22	6.386	142.698	155.200	911.27	991.11	79.84 LT A		
	8/29/22	50.000	131.879	155.200	6,593.97	7,760.00	1,166.03 LT A		
	9/6/22	26.986	128.001	155.200	3,454.24	4,188.23	733.99 LT A		
	9/21/23	10.000	130.409	155.200	1,304.09	1,552.00	247.91 ST		
	Total	160.000			21,859.51	**24,832.00**	2,724.58 LT 247.91 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
APPLE INC (AAPL)	9/21/23	5.000	174.818	184.400	874.09	**922.00**	47.91 ST	4.80	0.52
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 02/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	10/2/23	10.000	349.313	383.740	3,493.13	3,837.40	344.27 ST		
	10/6/23	4.000	347.878	383.740	1,391.51	1,534.96	143.45 ST		
	10/19/23	2.000	342.575	383.740	685.15	767.48	82.33 ST		
	10/20/23	1.000	337.500	383.740	337.50	383.74	46.24 ST		
	10/27/23	2.000	331.525	383.740	663.05	767.48	104.43 ST		
	Total	19.000			6,570.34	**7,291.06**	720.72 ST	—	—
Rating: Morningstar: 1; Asset Class: Equities									

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MICROSOFT CORP (MSFT)	4/25/18	6.000	91.720	397.580	550.32	2,385.48	1,835.16 LT A		
	4/30/18	2.000	93.750	397.580	187.50	795.16	607.66 LT A		
	5/3/18	2.000	93.200	397.580	186.40	795.16	608.76 LT A		
	6/22/18	2.000	99.815	397.580	199.63	795.16	595.53 LT A		
	6/25/18	8.000	99.155	397.580	793.24	3,180.64	2,387.40 LT A		
	6/27/18	2.000	97.755	397.580	195.51	795.16	599.65 LT A		
	8/15/18	1.000	107.600	397.580	107.60	397.58	289.98 LT A		
	8/22/18	1.000	106.220	397.580	106.22	397.58	291.36 LT A		
	9/6/18	1.000	108.200	397.580	108.20	397.58	289.38 LT A		
	10/15/18	1.000	107.690	397.580	107.69	397.58	289.89 LT A		
	11/12/18	2.000	106.855	397.580	213.71	795.16	581.45 LT A		
	11/19/18	2.000	103.935	397.580	207.87	795.16	587.29 LT A		
	11/20/18	2.000	102.200	397.580	204.40	795.16	590.76 LT A		
	12/10/18	2.000	105.725	397.580	211.45	795.16	583.71 LT A		
	12/14/18	1.000	106.340	397.580	106.34	397.58	291.24 LT A		
	12/17/18	2.000	104.325	397.580	208.65	795.16	586.51 LT A		
	12/17/18	3.000	102.880	397.580	308.64	1,192.74	884.10 LT A		
	12/20/18	2.000	99.700	397.580	199.40	795.16	595.76 LT A		
	12/21/18	2.000	97.825	397.580	195.65	795.16	599.51 LT A		
	1/3/19	2.000	97.760	397.580	195.52	795.16	599.64 LT A		
	1/31/19	2.000	103.965	397.580	207.93	795.16	587.23 LT A		
	5/2/19	1.000	125.710	397.580	125.71	397.58	271.87 LT A		
	5/9/19	1.000	124.260	397.580	124.26	397.58	273.32 LT A		
	5/23/19	1.000	125.680	397.580	125.68	397.58	271.90 LT A		
	6/3/19	1.000	122.070	397.580	122.07	397.58	275.51 LT A		
	6/25/19	1.000	132.850	397.580	132.85	397.58	264.73 LT A		
	8/2/19	1.000	135.690	397.580	135.69	397.58	261.89 LT A		
	9/24/19	1.000	137.340	397.580	137.34	397.58	260.24 LT A		
	10/2/19	1.000	135.990	397.580	135.99	397.58	261.59 LT A		
	10/18/19	1.000	137.790	397.580	137.79	397.58	259.79 LT A		
	10/18/19	1.000	138.210	397.580	138.21	397.58	259.37 LT A		
	10/22/19	1.000	137.850	397.580	137.85	397.58	259.73 LT A		
	10/23/19	1.000	136.110	397.580	136.11	397.58	261.47 LT A		
	10/23/19	1.000	136.330	397.580	136.33	397.58	261.25 LT A		
	10/23/19	1.000	136.370	397.580	136.37	397.58	261.21 LT A		
	2/11/20	1.000	183.870	397.580	183.87	397.58	213.71 LT A		
	2/20/20	1.000	182.870	397.580	182.87	397.58	214.71 LT A		

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	2/21/20	1.000	179.530	397.580	179.53	397.58	218.05 LT A		
	2/21/20	1.000	180.550	397.580	180.55	397.58	217.03 LT A		
	2/24/20	1.000	171.210	397.580	171.21	397.58	226.37 LT A		
	2/24/20	2.000	166.580	397.580	333.16	795.16	462.00 LT A		
	2/25/20	1.000	173.570	397.580	173.57	397.58	224.01 LT A		
	2/26/20	1.000	169.000	397.580	169.00	397.58	228.58 LT A		
	2/26/20	9.000	169.000	397.580	1,521.00	3,578.22	2,057.22 LT A		
	2/27/20	2.000	161.375	397.580	322.75	795.16	472.41 LT A		
	2/27/20	2.000	163.380	397.580	326.76	795.16	468.40 LT A		
	2/27/20	2.000	164.070	397.580	328.14	795.16	467.02 LT A		
	2/28/20	2.000	152.810	397.580	305.62	795.16	489.54 LT A		
	2/28/20	2.000	155.950	397.580	311.90	795.16	483.26 LT A		
	3/3/20	1.000	162.670	397.580	162.67	397.58	234.91 LT A		
	3/3/20	1.000	166.160	397.580	166.16	397.58	231.42 LT A		
	3/6/20	2.000	160.140	397.580	320.28	795.16	474.88 LT A		
	3/9/20	2.000	151.100	397.580	302.20	795.16	492.96 LT A		
	3/9/20	2.000	153.240	397.580	306.48	795.16	488.68 LT A		
	3/12/20	2.000	147.710	397.580	295.42	795.16	499.74 LT A		
	3/16/20	2.000	142.970	397.580	285.94	795.16	509.22 LT A		
	5/27/20	20.000	177.948	397.580	3,558.95	7,951.60	4,392.65 LT A		
	5/27/20	20.000	178.760	397.580	3,575.20	7,951.60	4,376.40 LT A		
	6/11/20	1.000	188.720	397.580	188.72	397.58	208.86 LT A		
	7/23/20	1.000	203.020	397.580	203.02	397.58	194.56 LT A		
	7/27/20	5.000	203.110	397.580	1,015.55	1,987.90	972.35 LT A		
	7/31/20	1.000	200.260	397.580	200.26	397.58	197.32 LT A		
	9/3/20	1.000	224.050	397.580	224.05	397.58	173.53 LT A		
	9/3/20	1.000	224.180	397.580	224.18	397.58	173.40 LT A		
	9/4/20	1.000	207.100	397.580	207.10	397.58	190.48 LT A		
	9/4/20	1.000	209.140	397.580	209.14	397.58	188.44 LT A		
	9/4/20	6.000	208.500	397.580	1,251.00	2,385.48	1,134.48 LT A		
	9/8/20	1.000	206.380	397.580	206.38	397.58	191.20 LT A		
	9/11/20	1.000	202.160	397.580	202.16	397.58	195.42 LT A		
	9/11/20	1.000	202.170	397.580	202.17	397.58	195.41 LT A		
	9/11/20	1.000	206.910	397.580	206.91	397.58	190.67 LT A		
	9/17/20	2.000	201.965	397.580	403.93	795.16	391.23 LT A		
	9/17/20	2.000	202.450	397.580	404.90	795.16	390.26 LT A		
	9/18/20	2.000	198.360	397.580	396.72	795.16	398.44 LT A		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/21/20	2.000	196.530	397.580	393.06	795.16	402.10 LT A		
	9/23/20	1.000	201.150	397.580	201.15	397.58	196.43 LT A		
	10/26/20	1.000	209.380	397.580	209.38	397.58	188.20 LT A		
	2/23/21	1.000	231.270	397.580	231.27	397.58	166.31 LT A		
	3/3/21	1.000	227.540	397.580	227.54	397.58	170.04 LT A		
	9/20/21	1.000	290.250	397.580	290.25	397.58	107.33 LT A		
	11/30/21	1.000	331.780	397.580	331.78	397.58	65.80 LT A		
	12/3/21	1.000	319.840	397.580	319.84	397.58	77.74 LT A		
	12/3/21	1.000	325.260	397.580	325.26	397.58	72.32 LT A		
	1/5/22	1.000	319.020	397.580	319.02	397.58	78.56 LT A		
	1/10/22	1.000	309.770	397.580	309.77	397.58	87.81 LT A		
	1/13/22	1.000	305.520	397.580	305.52	397.58	92.06 LT A		
	2/4/22	1.000	305.150	397.580	305.15	397.58	92.43 LT A		
	8/29/22	5.000	266.740	397.580	1,333.70	1,987.90	654.20 LT A		
	8/18/23	1.000	314.530	397.580	314.53	397.58	83.05 ST		
	8/18/23	9.000	313.960	397.580	2,825.64	3,578.22	752.58 ST		
	9/21/23	2.000	320.960	397.580	641.92	795.16	153.24 ST		
	Total	201.000			34,958.32	**79,913.58**	43,966.39 LT 988.87 ST	603.00	0.75
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 03/2024; Asset Class: Equities									
NETFLIX INC (NFLX)	10/21/20	1.000	491.130	564.110	491.13	564.11	72.98 LT A		
	1/21/22	1.000	397.900	564.110	397.90	564.11	166.21 LT A		
	Total	2.000			889.03	**1,128.22**	239.19 LT	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/9/23	10.000	159.704	168.530	1,597.04	1,685.30	88.26 ST		
	10/17/23	4.000	160.718	168.530	642.87	674.12	31.25 ST		
	10/20/23	4.000	161.015	168.530	644.06	674.12	30.06 ST		
	Total	18.000			2,883.97	**3,033.54**	149.57 ST	91.08	3.00
Rating: Morgan Stanley: 2, Morningstar: 1; Next Dividend Payable 04/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**63.58%**	**$70,738.76**	**$121,648.03**	**$46,930.16 LT** **$3,979.11 ST**	**$698.88**	**0.58%**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	6/11/20	1.000	$78.320	$146.740	$78.32	$146.74	$68.42 LT A		
	9/17/20	1.000	88.530	146.740	88.53	146.74	58.21 LT A		
	9/24/20	1.000	86.640	146.740	86.64	146.74	60.10 LT A		
	Total	3.000			253.49	**440.22**	186.73 LT	3.32	0.75
Next Dividend Payable 03/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	9/16/19	1.000	138.520	191.400	138.52	191.40	52.88 LT A		
	2/23/21	1.000	220.850	191.400	220.85	191.40	(29.45) LT A		
	Total	2.000			359.37	**382.80**	23.43 LT	—	—
Next Dividend Payable 03/2024; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	6/11/20	2.000	36.145	56.280	72.29	**112.56**	40.27 LT A	1.56	1.39
Next Dividend Payable 03/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	6/11/20	1.000	52.350	76.240	52.35	**76.24**	23.89 LT A	2.66	3.49
Next Dividend Payable 03/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	6/11/20	2.000	36.355	57.230	72.71	**114.46**	41.75 LT A	1.57	1.37
Next Dividend Payable 03/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	6/11/20	2.000	50.470	70.290	100.94	140.58	39.64 LT A		
	6/24/20	1.000	49.830	70.290	49.83	70.29	20.46 LT A		
	Total	3.000			150.77	**210.87**	60.10 LT	5.08	2.41
Next Dividend Payable 03/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	9/21/23	4.000	433.750	482.880	1,735.00	1,931.52	196.52 ST		
	9/25/23	4.000	431.918	482.880	1,727.67	1,931.52	203.85 ST		
	10/2/23	8.000	427.010	482.880	3,416.08	3,863.04	446.96 ST		
	10/6/23	4.000	429.490	482.880	1,717.96	1,931.52	213.56 ST		
	10/17/23	2.000	435.140	482.880	870.28	965.76	95.48 ST		
	10/20/23	1.000	423.970	482.880	423.97	482.88	58.91 ST		
	10/27/23	2.000	410.485	482.880	820.97	965.76	144.79 ST		
	Total	25.000			10,711.93	**12,072.00**	1,360.07 ST	165.85	1.37
Next Dividend Payable 04/2024; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	8/25/23	10.000	422.929	493.910	4,229.29	**4,939.10**	709.81 ST	31.23	0.63
Next Dividend Payable 03/2024; Asset Class: Equities									

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
VANGUARD S&P 500 ETF (VOO)	6/11/20	1.000	280.070	443.820	280.07	443.82	163.75 LT A		
	8/25/23	5.000	401.810	443.820	2,009.05	2,219.10	210.05 ST		
	9/21/23	10.000	399.620	443.820	3,996.20	4,438.20	442.00 ST		
	9/25/23	2.000	398.395	443.820	796.79	887.64	90.85 ST		
	10/2/23	8.000	392.420	443.820	3,139.36	3,550.56	411.20 ST		
	10/6/23	4.000	394.700	443.820	1,578.80	1,775.28	196.48 ST		
	10/9/23	1.000	394.170	443.820	394.17	443.82	49.65 ST		
	10/17/23	1.000	399.680	443.820	399.68	443.82	44.14 ST		
	10/19/23	2.000	397.195	443.820	794.39	887.64	93.25 ST		
	10/20/23	1.000	389.720	443.820	389.72	443.82	54.10 ST		
	10/27/23	2.000	377.060	443.820	754.12	887.64	133.52 ST		
	Total	37.000			14,532.35	**16,421.34**	163.75 LT 1,725.24 ST	235.21	1.43
Next Dividend Payable 03/2024; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	6/11/20	1.000	153.880	239.870	153.88	**239.87**	85.99 LT A	3.41	1.42
Next Dividend Payable 03/2024; Asset Class: Equities									
WISDOMTREE TR US QTLY DIV GRT (DGRW)	10/17/23	20.000	64.627	71.180	1,292.53	1,423.60	131.07 ST		
	10/20/23	4.000	63.308	71.180	253.23	284.72	31.49 ST		
	Total	24.000			1,545.76	**1,708.32**	162.56 ST	29.40	1.72
Next Dividend Payable 02/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**19.19%**	**$32,134.19**	**$36,717.78**	**$625.91 LT** **$3,957.68 ST**	**$479.29**	**1.31%**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$102,872.95**	**$191,330.76**	**$47,556.07 LT** **$7,936.79 ST**	**$2,658.58** —	**1.39%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$3,363.64	—	—	—	—	—
Savings and Time Deposits	29,601.31	—	—	—	—	—
Stocks	—	$121,648.03	—	—	—	—
ETFs & CEFs	—	36,717.78	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$32,964.95**	**$158,365.81**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
1/5		Qualified Dividend	PEPSICO INC NC				$22.77
1/24	1/26	Sold	NETFLIX INC	ACTED AS AGENT UNSOLICITED TRADE	3.000	559.0950	1,676.82
1/30		Dividend	WISDOMTREE TR US QTLY DIV GRT				0.12
1/31		Dividend	SPDR S&P 500 ETF TRUST				47.65
1/31		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 01/01-01/31) CUSIP: 99YA78EB0			122.08
1/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 01/01-01/31)			0.02
1/31	1/31	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(122.08)
NET CREDITS/(DEBITS)							**$1,747.38**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
1/5	Automatic Investment	BANK DEPOSIT PROGRAM	$22.77
1/26	Automatic Investment	BANK DEPOSIT PROGRAM	1,676.82
1/30	Automatic Investment	BANK DEPOSIT PROGRAM	0.12
1/31	Automatic Investment	BANK DEPOSIT PROGRAM	47.65
1/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.02
NET ACTIVITY FOR PERIOD			**$1,747.38**

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

REALIZED GAIN/(LOSS) DETAIL

LONG-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
NETFLIX INC	05/21/20	01/24/24	2.000	$1,117.88	$872.50	$245.38	A
	09/23/20	01/24/24	1.000	558.94	471.00	87.94	A
Long-Term This Period				**$1,676.82**	**$1,343.50**	**$333.32**	
Long-Term Year to Date				**$1,676.82**	**$1,343.50**	**$333.32**	
Net Realized Gain/(Loss) This Period				**$1,676.82**	**$1,343.50**	**$333.32**	
Net Realized Gain/(Loss) Year to Date				**$1,676.82**	**$1,343.50**	**$333.32**	

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Morgan Stanley

CLIENT STATEMENT | For the Period January 1-31, 2024

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 1/1/24)	**$69,874.31**
Ending Total Value (as of 1/31/24)	**$65,213.27**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544 ; Fax: 914-225-6770

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Account Summary

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (1/1/24-1/31/24)	This Year (1/1/24-1/31/24)
TOTAL BEGINNING VALUE	**$69,874.31**	**$69,874.31**
Credits	5,711.75	5,711.75
Debits	(10,600.00)	(10,600.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$(4,888.25)**	**$(4,888.25)**
Change in Value	**227.21**	**227.21**
TOTAL ENDING VALUE	**$65,213.27**	**$65,213.27**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$65,213.27	100.00
TOTAL VALUE	**$65,213.27**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 12/31/23)	This Period (as of 1/31/24)
Cash, BDP, MMFs	$15,030.90	$10,142.75
Savings and Time Deposits	54,843.41	55,070.52
Total Assets	**$69,874.31**	**$65,213.27**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$69,874.31**	**$65,213.27**

CASH FLOW

	This Period (1/1/24-1/31/24)	This Year (1/1/24-1/31/24)
OPENING CASH, BDP, MMFs	**$15,030.90**	**$15,030.90**
Purchases	(227.11)	(227.11)
Income and Distributions	227.21	227.21
Total Investment Related Activity	**$0.10**	**$0.10**
Checks Deposited	5,711.75	5,711.75
Electronic Transfers-Debits	(10,600.00)	(10,600.00)
Total Cash Related Activity	**$(4,888.25)**	**$(4,888.25)**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$10,142.75**	**$10,142.75**

INCOME AND DISTRIBUTION SUMMARY

	This Period (1/1/24-1/31/24)	This Year (1/1/24-1/31/24)
Interest	$227.21	$227.21
Income And Distributions	**$227.21**	**$227.21**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$227.21**	**$227.21**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (1/1/24-1/31/24)	Realized This Year (1/1/24-1/31/24)	Unrealized Inception to Date (as of 1/31/24)
TOTAL GAIN/(LOSS)	—	—	—

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

Investment Objectives (in order of priority): Income

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$10,142.75**	—	$1.01	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**15.55%**	**$10,142.75**	**$1.01**

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$55,070.52**	$2,753.53	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**84.45%**	**$55,070.52**	**$2,753.53**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	—	**$65,213.27**	**N/A**	**$2,754.54** —	**4.22%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$10,142.75	—	—	—	—	—
Savings and Time Deposits	55,070.52	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$65,213.27**	**—**	**—**	**—**	**—**	**—**

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
1/2		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 213781361			$(5,000.00)
1/11		Check Deposit	MS PAYROLL DEPOSIT				2,801.22
1/30		Check Deposit	MS PAYROLL DEPOSIT				2,910.53
1/30		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 215574775			(5,600.00)
1/31		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 01/01-01/31) CUSIP: 99YA78EB0			227.11
1/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 01/01-01/31)			0.10
1/31	1/31	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(227.11)
NET CREDITS/(DEBITS)							**$(4,888.15)**

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
1/2	Automatic Redemption	BANK DEPOSIT PROGRAM	$(5,000.00)
1/12	Automatic Investment	BANK DEPOSIT PROGRAM	2,801.22
1/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.10
1/31	Automatic Redemption	BANK DEPOSIT PROGRAM	(2,689.47)
NET ACTIVITY FOR PERIOD			**$(4,888.15)**

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

This page intentionally left blank

Morgan Stanley

CLIENT STATEMENT | For the Period February 1-29, 2024

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 2/1/24)	**$191,330.76**
Ending Total Value (as of 2/29/24)	**$201,632.46**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544 ; Fax: 914-225-6770

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (2/1/24-2/29/24)	This Year (1/1/24-2/29/24)
TOTAL BEGINNING VALUE	**$191,330.76**	**$184,323.59**
Credits	—	—
Debits	—	—
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**—**
Change in Value	**10,301.70**	**17,308.87**
TOTAL ENDING VALUE	**$201,632.46**	**$201,632.46**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$35,343.51	17.53
Equities	166,288.95	82.47
TOTAL VALUE	**$201,632.46**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 1/31/24)	This Period (as of 2/29/24)
Cash, BDP, MMFs	$3,363.64	$5,627.55
Savings and Time Deposits	29,601.31	29,715.96
Stocks	121,648.03	127,702.76
ETFs & CEFs	36,717.78	38,586.19
Total Assets	**$191,330.76**	**$201,632.46**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$191,330.76**	**$201,632.46**

INCOME AND DISTRIBUTION SUMMARY

	This Period (2/1/24-2/29/24)	This Year (1/1/24-2/29/24)
Qualified Dividends	$1.20	$23.97
Other Dividends	1.92	49.69
Interest	114.73	236.83
Income And Distributions	**$117.85**	**$310.49**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$117.85**	**$310.49**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

	This Period (2/1/24-2/29/24)	This Year (1/1/24-2/29/24)
OPENING CASH, BDP, MMFs	**$3,363.64**	**$1,616.26**
Purchases	(70,740.48)	(70,862.56)
Sales and Redemptions	72,886.54	74,563.36
Income and Distributions	117.85	310.49
Total Investment Related Activity	**$2,263.91**	**$4,011.29**
Total Cash Related Activity	—	—
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$5,627.55**	**$5,627.55**

GAIN/(LOSS) SUMMARY

	Realized This Period (2/1/24-2/29/24)	Realized This Year (1/1/24-2/29/24)	Unrealized Inception to Date (as of 2/29/24)
Short-Term Gain	$120.54	$120.54	$11,963.72
Short-Term (Loss)	—	—	(473.97)
Total Short-Term	**$120.54**	**$120.54**	**$11,489.75**
Long-Term Gain	42,269.00	42,602.32	11,815.74
Long-Term (Loss)	(0.37)	(0.37)	(18.31)
Total Long-Term	**$42,268.63**	**$42,601.95**	**$11,797.43**
TOTAL GAIN/(LOSS)	**$42,389.17**	**$42,722.49**	**$23,287.18**
Disallowed Loss	$0.37	$0.37	

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$5,627.55**	—	$0.56	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**2.79%**	**$5,627.55**	**$0.56**

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$29,715.96**	$1,485.80	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**14.74%**	**$29,715.96**	**$1,485.80**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADVANCED MICRO DEVICES (AMD)	8/18/23	10.000	$104.450	$192.530	$1,044.50	$1,925.30	$880.80 ST		
	8/25/23	2.000	100.790	192.530	201.58	385.06	183.48 ST		
	9/21/23	5.000	96.780	192.530	483.90	962.65	478.75 ST		
	10/20/23	2.000	102.630	192.530	205.26	385.06	179.80 ST		
	10/27/23	4.000	96.645	192.530	386.58	770.12	383.54 ST		
	10/30/23	4.000	95.420	192.530	381.68	770.12	388.44 ST		
	Total	27.000			2,703.50	**5,198.31**	2,494.81 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
AMAZON COM INC (AMZN)	7/29/21	2.337	171.172	176.760	400.03	413.09	13.06 LT A		
	7/30/21	1.785	168.067	176.760	300.00	315.52	15.52 LT A		
	8/4/21	0.584	171.250	176.760	100.01	103.23	3.22 LT H		
	10/4/21	1.883	159.320	176.760	300.00	332.84	32.84 LT A		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	1/21/22	0.623	142.424	176.760	88.73	110.12	21.39 LT A		
	1/21/22	6.386	142.698	176.760	911.27	1,128.79	217.52 LT A		
	8/29/22	50.000	131.879	176.760	6,593.97	8,838.00	2,244.03 LT A		
	9/6/22	26.986	128.001	176.760	3,454.24	4,770.05	1,315.81 LT A		
	9/21/23	10.000	130.409	176.760	1,304.09	1,767.60	463.51 ST		
	2/8/24	49.416	170.619	176.760	8,431.32	8,734.77	303.45 ST		
	Total	150.000			21,883.66	**26,514.00**	3,863.39 LT 766.96 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Basis Adjustment Due to Wash Sale: $0.37; Asset Class: Equities									
APPLE INC (AAPL)	9/21/23	5.000	174.818	180.750	874.09	**903.75**	29.66 ST	4.80	0.53
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 05/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	10/2/23	10.000	349.313	409.400	3,493.13	4,094.00	600.87 ST		
	10/6/23	4.000	347.878	409.400	1,391.51	1,637.60	246.09 ST		
	10/19/23	2.000	342.575	409.400	685.15	818.80	133.65 ST		
	10/20/23	1.000	337.500	409.400	337.50	409.40	71.90 ST		
	10/27/23	2.000	331.525	409.400	663.05	818.80	155.75 ST		
	Total	19.000			6,570.34	**7,778.60**	1,208.26 ST	—	—
Rating: Morningstar: 2; Asset Class: Equities									
MICROSOFT CORP (MSFT)	9/3/20	1.000	224.050	413.640	224.05	413.64	189.59 LT A		
	9/3/20	1.000	224.180	413.640	224.18	413.64	189.46 LT A		
	9/4/20	1.000	207.100	413.640	207.10	413.64	206.54 LT A		
	9/4/20	1.000	209.140	413.640	209.14	413.64	204.50 LT A		
	9/4/20	6.000	208.500	413.640	1,251.00	2,481.84	1,230.84 LT A		
	9/8/20	1.000	206.380	413.640	206.38	413.64	207.26 LT A		
	9/11/20	1.000	202.160	413.640	202.16	413.64	211.48 LT A		
	9/11/20	1.000	202.170	413.640	202.17	413.64	211.47 LT A		
	9/11/20	1.000	206.910	413.640	206.91	413.64	206.73 LT A		
	9/17/20	2.000	201.965	413.640	403.93	827.28	423.35 LT A		
	9/17/20	2.000	202.450	413.640	404.90	827.28	422.38 LT A		
	9/18/20	2.000	198.360	413.640	396.72	827.28	430.56 LT A		
	9/21/20	2.000	196.530	413.640	393.06	827.28	434.22 LT A		
	9/23/20	1.000	201.150	413.640	201.15	413.64	212.49 LT A		
	10/26/20	1.000	209.380	413.640	209.38	413.64	204.26 LT A		
	2/23/21	1.000	231.270	413.640	231.27	413.64	182.37 LT A		
	3/3/21	1.000	227.540	413.640	227.54	413.64	186.10 LT A		
	9/20/21	1.000	290.250	413.640	290.25	413.64	123.39 LT A		
	11/30/21	1.000	331.780	413.640	331.78	413.64	81.86 LT A		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	12/3/21	1.000	319.840	413.640	319.84	413.64	93.80 LT A		
	12/3/21	1.000	325.260	413.640	325.26	413.64	88.38 LT A		
	1/5/22	1.000	319.020	413.640	319.02	413.64	94.62 LT A		
	1/10/22	1.000	309.770	413.640	309.77	413.64	103.87 LT A		
	1/13/22	1.000	305.520	413.640	305.52	413.64	108.12 LT A		
	2/4/22	1.000	305.150	413.640	305.15	413.64	108.49 LT A		
	8/29/22	5.000	266.740	413.640	1,333.70	2,068.20	734.50 LT A		
	8/18/23	1.000	314.530	413.640	314.53	413.64	99.11 ST		
	8/18/23	9.000	313.960	413.640	2,825.64	3,722.76	897.12 ST		
	9/21/23	2.000	320.960	413.640	641.92	827.28	185.36 ST		
	2/5/24	20.000	405.279	413.640	8,105.58	8,272.80	167.22 ST		
	2/6/24	30.000	405.044	413.640	12,151.32	12,409.20	257.88 ST		
	2/12/24	50.000	419.030	413.640	20,951.50	20,682.00	(269.50) ST		
	2/12/24	50.000	417.729	413.640	20,886.47	20,682.00	(204.47) ST		
	Total	201.000			75,118.29	**83,141.64**	6,890.63 LT 1,132.72 ST	603.00	0.73
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 03/2024; Asset Class: Equities									
NETFLIX INC (NFLX)	10/21/20	1.000	491.130	602.920	491.13	602.92	111.79 LT A		
	1/21/22	1.000	397.900	602.920	397.90	602.92	205.02 LT A		
	Total	2.000			889.03	**1,205.84**	316.81 LT	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/9/23	10.000	159.704	165.340	1,597.04	1,653.40	56.36 ST		
	10/17/23	4.000	160.718	165.340	642.87	661.36	18.49 ST		
	10/20/23	4.000	161.015	165.340	644.06	661.36	17.30 ST		
	Total	18.000			2,883.97	**2,976.12**	92.15 ST	91.08	3.06
Rating: Morgan Stanley: 2, Morningstar: 1; Next Dividend Payable 04/2024; Asset Class: Equities									
COMMON STOCKS					**$110,922.88**	**$127,718.26**	**$11,070.83 LT** **$5,724.56 ST**	**$698.88**	**0.55%**

OPTIONS (Contract Prices are presented to only the third decimal (which may display as "$0.000"), while calculation of Market Value uses an extended price.)

Security Description	Trade Date	Number of Contracts	Unit Cost	Contract Price	Total Cost	Market Value	Unrealized Gain/(Loss)
CALL MICROSOFT CORP AT 420.000EXPIRES 03/01/2024 (MSFT 240301C00420000)	2/26/24	(1.000)	$0.553	$0.155	$(55.29)	**$(15.50)**	$39.79 ST
Short Position; Asset Class: Equities							

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**63.33%**	**$110,867.59**	**$127,702.76**	**$11,070.83 LT** **$5,764.35 ST**	**$698.88**	**0.55%**
Total Stocks (Long)			$127,718.26			
Total Stocks (Short)			$(15.50)			

For listed options that have a cost basis without a corresponding market value, an unrealized gain or loss is included for informational purposes. Where market value information is not available, for purposes of calculating the unrealized gain or loss, we assume that market value is $0. In such cases, the unrealized gain or loss may not provide an accurate reflection of the true unrealized gain or loss. For additional information regarding Gain/(Loss) and Pricing, refer to the Expanded Disclosures.

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	6/11/20	1.000	$78.320	$153.780	$78.32	$153.78	$75.46 LT A		
	9/17/20	1.000	88.530	153.780	88.53	153.78	65.25 LT A		
	9/24/20	1.000	86.640	153.780	86.64	153.78	67.14 LT A		
	Total	3.000			253.49	**461.34**	207.85 LT	3.32	0.72
Next Dividend Payable 12/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	9/16/19	1.000	138.520	202.540	138.52	202.54	64.02 LT A		
	2/23/21	1.000	220.850	202.540	220.85	202.54	(18.31) LT A		
	Total	2.000			359.37	**405.08**	45.71 LT	—	—
Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	6/11/20	2.000	36.145	59.310	72.29	**118.62**	46.33 LT A	1.56	1.32
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	6/11/20	1.000	52.350	77.640	52.35	**77.64**	25.29 LT A	2.66	3.43
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	6/11/20	2.000	36.355	60.320	72.71	**120.64**	47.93 LT A	1.57	1.30
Next Dividend Payable 12/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	6/11/20	2.000	50.470	72.900	100.94	145.80	44.86 LT A		
	6/24/20	1.000	49.830	72.900	49.83	72.90	23.07 LT A		
	Total	3.000			150.77	**218.70**	67.93 LT	5.08	2.32
Next Dividend Payable 12/2024; Asset Class: Equities									

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
SPDR S&P 500 ETF TRUST (SPY)	9/21/23	4.000	433.750	508.080	1,735.00	2,032.32	297.32 ST		
	9/25/23	4.000	431.918	508.080	1,727.67	2,032.32	304.65 ST		
	10/2/23	8.000	427.010	508.080	3,416.08	4,064.64	648.56 ST		
	10/6/23	4.000	429.490	508.080	1,717.96	2,032.32	314.36 ST		
	10/17/23	2.000	435.140	508.080	870.28	1,016.16	145.88 ST		
	10/20/23	1.000	423.970	508.080	423.97	508.08	84.11 ST		
	10/27/23	2.000	410.485	508.080	820.97	1,016.16	195.19 ST		
	Total	25.000			10,711.93	**12,702.00**	1,990.07 ST	165.85	1.31
Next Dividend Payable 04/2024; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	8/25/23	10.000	422.929	517.790	4,229.29	**5,177.90**	948.61 ST	31.23	0.60
Next Dividend Payable 12/2024; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	6/11/20	1.000	280.070	466.930	280.07	466.93	186.86 LT A		
	8/25/23	5.000	401.810	466.930	2,009.05	2,334.65	325.60 ST		
	9/21/23	10.000	399.620	466.930	3,996.20	4,669.30	673.10 ST		
	9/25/23	2.000	398.395	466.930	796.79	933.86	137.07 ST		
	10/2/23	8.000	392.420	466.930	3,139.36	3,735.44	596.08 ST		
	10/6/23	4.000	394.700	466.930	1,578.80	1,867.72	288.92 ST		
	10/9/23	1.000	394.170	466.930	394.17	466.93	72.76 ST		
	10/17/23	1.000	399.680	466.930	399.68	466.93	67.25 ST		
	10/19/23	2.000	397.195	466.930	794.39	933.86	139.47 ST		
	10/20/23	1.000	389.720	466.930	389.72	466.93	77.21 ST		
	10/27/23	2.000	377.060	466.930	754.12	933.86	179.74 ST		
	Total	37.000			14,532.35	**17,276.41**	186.86 LT 2,557.20 ST	235.21	1.36
Next Dividend Payable 12/2024; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	6/11/20	1.000	153.880	252.580	153.88	**252.58**	98.70 LT A	3.41	1.35
Next Dividend Payable 12/2024; Asset Class: Equities									
WISDOMTREE TR US QTLY DIV GRT (DGRW)	10/17/23	20.000	64.627	73.970	1,292.53	1,479.40	186.87 ST		
	10/20/23	4.000	63.308	73.970	253.23	295.88	42.65 ST		
	Total	24.000			1,545.76	**1,775.28**	229.52 ST	29.88	1.68
Next Dividend Payable 03/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**19.14%**	**$32,134.19**	**$38,586.19**	**$726.60 LT** **$5,725.40 ST**	**$479.77**	**1.24%**

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$143,001.78**	**$201,632.46**	**$11,797.43 LT** **$11,489.75 ST**	**$2,665.01** —	**1.32%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$5,627.55	—	—	—	—	—
Savings and Time Deposits	29,715.96	—	—	—	—	—
Stocks	—	$127,702.76	—	—	—	—
ETFs & CEFs	—	38,586.19	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$35,343.51**	**$166,288.95**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
2/2	2/6	Sold	MICROSOFT CORP	ACTED AS AGENT UNSOLICITED TRADE	30.000	$409.7600	$12,288.20
2/2	2/6	Sold	AMAZON COM INC	ACTED AS AGENT UNSOLICITED TRADE	60.000	170.7016	10,233.01
2/2	2/6	Sold	MICROSOFT CORP	ACTED AS AGENT UNSOLICITED TRADE	20.000	410.1200	8,199.33
2/5	2/7	Bought	MICROSOFT CORP	ACTED AS AGENT UNSOLICITED TRADE	20.000	405.1288	(8,105.58)
2/6	2/8	Bought	MICROSOFT CORP	ACTED AS AGENT UNSOLICITED TRADE	30.000	404.8939	(12,151.32)
2/8	2/12	Bought	AMAZON COM INC	ACTED AS AGENT UNSOLICITED TRADE	50.000	170.4691	(8,530.96)
2/9	2/13	Sold	MICROSOFT CORP	ACTED AS AGENT UNSOLICITED TRADE	100.000	420.0551	41,990.17

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
2/12	2/14	Bought	MICROSOFT CORP	ACTED AS AGENT UNSOLICITED TRADE	50.000	418.8800	(20,951.50)
2/12	2/14	Bought	MICROSOFT CORP	ACTED AS AGENT UNSOLICITED TRADE	50.000	417.5793	(20,886.47)
2/15		Qualified Dividend	APPLE INC				1.20
2/20	2/21	Sold	CALL MSFT 02/23/24 415.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	0.8700	85.99
2/20	2/21	Sold	CALL AMZN 02/23/24 175.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	0.3500	34.55
2/26	2/27	Sold	CALL MSFT 03/01/24 420.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	0.5600	55.29
2/28		Dividend	WISDOMTREE TR US QTLY DIV GRT				1.92
2/29		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 02/01-02/29) CUSIP: 99YA78EB0			114.65
2/29		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 02/01-02/29)			0.08
2/29	2/29	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(114.65)
NET CREDITS/(DEBITS)							**$2,263.91**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
2/6	Automatic Investment	BANK DEPOSIT PROGRAM	$30,720.54
2/7	Automatic Redemption	BANK DEPOSIT PROGRAM	(8,105.58)
2/8	Automatic Redemption	BANK DEPOSIT PROGRAM	(12,151.32)
2/12	Automatic Redemption	BANK DEPOSIT PROGRAM	(8,530.96)
2/13	Automatic Investment	BANK DEPOSIT PROGRAM	41,990.17
2/14	Automatic Redemption	BANK DEPOSIT PROGRAM	(41,837.97)
2/15	Automatic Investment	BANK DEPOSIT PROGRAM	1.20
2/21	Automatic Investment	BANK DEPOSIT PROGRAM	120.54
2/27	Automatic Investment	BANK DEPOSIT PROGRAM	55.29
2/28	Automatic Investment	BANK DEPOSIT PROGRAM	1.92
2/29	Automatic Investment	BANK DEPOSIT PROGRAM	0.08
NET ACTIVITY FOR PERIOD			**$2,263.91**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
2/26	Option Expired	CALL AMZN 02/23/24 175.000	EXPIRED OPTIONS	1.000
2/26	Option Expired	CALL MSFT 02/23/24 415.000	EXPIRED OPTIONS	1.000

REALIZED GAIN/(LOSS) DETAIL

LONG-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
AMAZON COM INC	05/27/20	02/02/24	20.000	$3,411.00	$2,367.21	$1,043.79	A
	07/14/20	02/02/24	3.352	571.69	500.00	71.69	A
	07/16/20	02/02/24	1.353	230.75	200.00	30.75	A
	07/23/20	02/02/24	3.354	572.03	500.00	72.03	A
	09/03/20	02/02/24	1.181	201.42	200.00	1.42	A
	09/04/20	02/02/24	2.515	428.93	400.00	28.93	A
	09/08/20	02/02/24	1.252	213.53	200.00	13.53	A
	09/11/20	02/02/24	3.138	535.19	500.00	35.19	A
	09/11/20	02/02/24	1.291	220.18	200.00	20.18	A
	09/17/20	02/02/24	2.015	343.65	300.00	43.65	A
	09/18/20	02/02/24	1.362	232.29	200.00	32.29	A
	09/21/20	02/02/24	2.080	354.75	300.00	54.75	A
	09/23/20	02/02/24	1.335	227.68	200.00	27.68	A
	10/30/20	02/02/24	1.322	225.47	200.00	25.47	A
	11/02/20	02/02/24	1.610	274.59	240.00	34.59	A
	01/29/21	02/02/24	0.624	106.42	100.00	6.42	A
	02/23/21	02/02/24	6.397	1,091.01	1,000.00	91.01	A
	02/25/21	02/02/24	1.769	301.70	271.74	29.96	A
	02/25/21	02/02/24	1.486	253.44	228.26	25.18	A
	03/18/21	02/02/24	1.980	337.69	300.00	37.69	A
	07/29/21	02/02/24	0.584	99.60	99.97	(0.37)	W
Disallowed Loss Based On Wash Sale: $0.37							
MICROSOFT CORP	04/25/18	02/02/24	6.000	2,459.80	550.32	1,909.48	A
	04/30/18	02/02/24	2.000	819.93	187.50	632.43	A
	05/03/18	02/02/24	2.000	819.94	186.40	633.54	A
	06/22/18	02/02/24	2.000	819.93	199.63	620.30	A
	06/25/18	02/02/24	8.000	3,279.73	793.24	2,486.49	A
	06/27/18	02/02/24	2.000	819.21	195.51	623.70	A
	08/15/18	02/02/24	1.000	409.61	107.60	302.01	A
	08/22/18	02/02/24	1.000	409.61	106.22	303.39	A
	09/06/18	02/02/24	1.000	409.60	108.20	301.40	A

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

LONG-TERM GAIN/(LOSS) (CONTINUED)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
	10/15/18	02/02/24	1.000	409.61	107.69	301.92	A
	11/12/18	02/02/24	2.000	819.21	213.71	605.50	A
	11/19/18	02/02/24	2.000	819.22	207.87	611.35	A
	11/20/18	02/02/24	2.000	819.21	204.40	614.81	A
	12/10/18	02/02/24	2.000	819.21	211.45	607.76	A
	12/14/18	02/02/24	1.000	409.61	106.34	303.27	A
	12/17/18	02/02/24	3.000	1,228.82	308.64	920.18	A
	12/17/18	02/02/24	2.000	819.21	208.65	610.56	A
	12/20/18	02/02/24	2.000	819.22	199.40	619.82	A
	12/21/18	02/02/24	2.000	819.21	195.65	623.56	A
	01/03/19	02/02/24	2.000	819.21	195.52	623.69	A
	01/31/19	02/02/24	2.000	819.22	207.93	611.29	A
	05/02/19	02/02/24	1.000	409.60	125.71	283.89	A
	05/09/19	02/02/24	1.000	409.61	124.26	285.35	A
	05/23/19	02/09/24	1.000	419.90	125.68	294.22	A
	06/03/19	02/09/24	1.000	419.90	122.07	297.83	A
	06/25/19	02/09/24	1.000	419.91	132.85	287.06	A
	08/02/19	02/09/24	1.000	419.90	135.69	284.21	A
	09/24/19	02/09/24	1.000	419.90	137.34	282.56	A
	10/02/19	02/09/24	1.000	419.90	135.99	283.91	A
	10/18/19	02/09/24	1.000	419.90	138.21	281.69	A
	10/18/19	02/09/24	1.000	419.90	137.79	282.11	A
	10/22/19	02/09/24	1.000	419.91	137.85	282.06	A
	10/23/19	02/09/24	1.000	419.90	136.37	283.53	A
	10/23/19	02/09/24	1.000	419.90	136.33	283.57	A
	10/23/19	02/09/24	1.000	419.90	136.11	283.79	A
	02/11/20	02/09/24	1.000	419.90	183.87	236.03	A
	02/20/20	02/09/24	1.000	419.90	182.87	237.03	A
	02/21/20	02/09/24	1.000	419.90	180.55	239.35	A
	02/21/20	02/09/24	1.000	419.91	179.53	240.38	A
	02/24/20	02/09/24	2.000	839.80	333.16	506.64	A
	02/24/20	02/09/24	1.000	419.90	171.21	248.69	A
	02/25/20	02/09/24	1.000	419.90	173.57	246.33	A
	02/26/20	02/09/24	9.000	3,779.11	1,521.00	2,258.11	A
	02/26/20	02/09/24	1.000	419.91	169.00	250.91	A
	02/27/20	02/09/24	2.000	839.80	328.14	511.66	A
	02/27/20	02/09/24	2.000	839.81	326.76	513.05	A
	02/27/20	02/09/24	2.000	839.80	322.75	517.05	A
	02/28/20	02/09/24	2.000	839.81	311.90	527.91	A
	02/28/20	02/09/24	2.000	839.80	305.62	534.18	A
	03/03/20	02/09/24	1.000	419.90	166.16	253.74	A
	03/03/20	02/09/24	1.000	419.90	162.67	257.23	A

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

LONG-TERM GAIN/(LOSS) (CONTINUED)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
	03/06/20	02/09/24	2.000	839.80	320.28	519.52 A	
	03/09/20	02/09/24	2.000	839.80	306.48	533.32 A	
	03/09/20	02/09/24	2.000	839.81	302.20	537.61 A	
	03/12/20	02/09/24	2.000	839.80	295.42	544.38 A	
	03/16/20	02/09/24	2.000	839.81	285.94	553.87 A	
	05/27/20	02/09/24	20.000	8,398.04	3,575.20	4,822.84 A	
	05/27/20	02/09/24	20.000	8,398.03	3,558.95	4,839.08 A	
	06/11/20	02/09/24	1.000	419.90	188.72	231.18 A	
	07/23/20	02/09/24	1.000	419.90	203.02	216.88 A	
	07/27/20	02/09/24	5.000	2,099.51	1,015.55	1,083.96 A	
	07/31/20	02/09/24	1.000	419.90	200.26	219.64 A	
Long-Term This Period				**$72,710.71**	**$30,442.08**	**$42,268.63**	
Long-Term Year to Date				**$74,387.53**	**$31,785.58**	**$42,601.95**	

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
CALL AMZN 02/23/24 175.000	02/23/24	02/20/24	1.000	$34.55	$0.00	$34.55	
CALL MSFT 02/23/24 415.000	02/23/24	02/20/24	1.000	85.99	0.00	85.99	
Short-Term This Period				**$120.54**	**$0.00**	**$120.54**	
Short-Term Year to Date				**$120.54**	**$0.00**	**$120.54**	
Net Realized Gain/(Loss) This Period				**$72,831.25**	**$30,442.08**	**$42,389.17**	
Net Realized Gain/(Loss) Year to Date				**$74,508.07**	**$31,785.58**	**$42,722.49**	

Disallowed Loss Based On Wash Sale This Period: $0.37

Disallowed Loss Based On Wash Sale Year to Date: $0.37

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H, W, > - The wash sale rule applies to this tax lot. For lots noted with an "H," the cost basis and acquisition date (trade date) have been adjusted to account for disallowed loss of a related wash sale transaction. For lots noted with a "W," the disallowed loss on covered securities will be reported on Form 1099-B for the current tax year. The aggregate basis adjustment and the disallowed loss amount are identified in italics under the Security Description. To take into account disallowed loss adjustments due to wash sales, add the total "Disallowed Loss Based on Wash Sale Year to Date" amount to the total "Net Realized Gain/ (Loss) Year to Date." For lots noted with a ">," both "H" and "W" apply.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Upcoming Change to Bank Deposit Program (BDP) Pricing Groups

Interest rates for deposits in your account are tiered based on the Total Deposit Balances in your BDP Pricing Group. Currently, the Total Deposit Balances include deposits in the BDP and in the Morgan Stanley Savings Program in all applicable accounts within a BDP Pricing Group. A BDP Pricing Group is a group of accounts within a household that have the same address, or the same Social Security and/or tax identification number.

Effective May 3, 2024, Total Deposit Balances used to calculate your interest rate tier will no longer include deposits in the Morgan Stanley Savings Program within your BDP Pricing Group. If you have any questions or need assistance, please contact us or view the Bank Deposit Program Disclosure Statement at https://www.morganstanley.com/wealth-disclosures/pdfs/BDP_disclosure.pdf

Morgan Stanley

CLIENT STATEMENT | For the Period February 1-29, 2024

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 2/1/24)	**$51,162.57**
Ending Total Value (as of 2/29/24)	**$66,562.54**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544 ; Fax: 914-225-6770

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Account Summary

Active Assets Account
723-140755-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (2/1/24-2/29/24)	This Year (1/1/24-2/29/24)
TOTAL BEGINNING VALUE	**$51,162.57**	**$48,822.27**
Credits	10,000.00	10,000.00
Debits	—	—
Security Transfers	—	—
Net Credits/Debits/Transfers	**$10,000.00**	**$10,000.00**
Change in Value	**5,399.97**	**7,740.27**
TOTAL ENDING VALUE	**$66,562.54**	**$66,562.54**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$990.95	1.49
Equities	65,571.59	98.51
TOTAL VALUE	**$66,562.54**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account
723-140755-222

ARNAB GHOSH

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 1/31/24)	This Period (as of 2/29/24)
Cash, BDP, MMFs	$8,517.10	$990.95
Stocks	36,594.09	59,208.52
ETFs & CEFs	6,051.38	6,363.07
Total Assets	**$51,162.57**	**$66,562.54**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$51,162.57**	**$66,562.54**

CASH FLOW

	This Period (2/1/24-2/29/24)	This Year (1/1/24-2/29/24)
OPENING CASH, BDP, MMFs	**$8,517.10**	**$8,517.03**
Purchases	(28,943.57)	(28,943.57)
Dividend Reinvestments	(5.57)	(11.92)
Sales and Redemptions	11,417.34	11,417.34
Income and Distributions	5.65	12.07
Total Investment Related Activity	**$(17,526.15)**	**$(17,526.08)**
Electronic Transfers-Credits	10,000.00	10,000.00
Total Cash Related Activity	**$10,000.00**	**$10,000.00**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$990.95**	**$990.95**

INCOME AND DISTRIBUTION SUMMARY

	This Period (2/1/24-2/29/24)	This Year (1/1/24-2/29/24)
Qualified Dividends	$5.59	$8.12
Other Dividends	—	3.82
Interest	0.06	0.13
Income And Distributions	**$5.65**	**$12.07**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$5.65**	**$12.07**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (2/1/24-2/29/24)	Realized This Year (1/1/24-2/29/24)	Unrealized Inception to Date (as of 2/29/24)
Short-Term Gain	$801.45	$801.45	$3,794.97
Short-Term (Loss)	—	—	(760.03)
Total Short-Term	**$801.45**	**$801.45**	**$3,034.94**
Long-Term Gain	666.28	666.28	9,869.50
Long-Term (Loss)	—	—	(611.08)
Total Long-Term	**$666.28**	**$666.28**	**$9,258.42**
TOTAL GAIN/(LOSS)	**$1,467.73**	**$1,467.73**	**$12,293.36**

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$990.95**	—	$0.10	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**1.49%**	**$990.95**	**$0.10**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADOBE INC (ADBE)	11/23/21	1.000	$651.520	$560.280	$651.52	$560.28	$(91.24) LT A		
	12/16/21	1.000	561.120	560.280	561.12	560.28	(0.84) LT A		
	Total	2.000			1,212.64	**1,120.56**	(92.08) LT	—	—

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
ADVANCED MICRO DEVICES (AMD)	11/23/21	2.000	147.555	192.530	295.11	385.06	89.95 LT A		
	12/3/21	1.000	144.450	192.530	144.45	192.53	48.08 LT A		
	12/6/21	2.000	137.100	192.530	274.20	385.06	110.86 LT A		
	12/9/21	1.000	138.000	192.530	138.00	192.53	54.53 LT A		
	1/4/22	1.000	141.350	192.530	141.35	192.53	51.18 LT A		
	4/12/22	2.000	95.280	192.530	190.56	385.06	194.50 LT A		
	4/26/22	2.000	86.040	192.530	172.08	385.06	212.98 LT A		
	9/21/23	20.000	96.905	192.530	1,938.10	3,850.60	1,912.50 ST		
	2/5/24	20.000	173.830	192.530	3,476.60	3,850.60	374.00 ST		
	2/8/24	49.000	170.469	192.530	8,352.97	9,433.97	1,081.00 ST		
	Total	100.000			15,123.42	**19,253.00**	762.08 LT 3,367.50 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
AMAZON COM INC (AMZN)	9/20/22	4.000	123.575	176.760	494.30	**707.04**	212.74 LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
APPLE INC (AAPL)	9/14/21	1.000	149.790	180.750	149.79	180.75	30.96 LT A		
	10/4/21	1.000	138.430	180.750	138.43	180.75	42.32 LT A		
	Purchases	2.000			288.22	**361.50**	73.28 LT		
Short Term Reinvestments		0.006			0.96	1.08	0.12 ST		
	Total	2.006			289.18	**362.58**	73.28 LT 0.12 ST	1.93	0.53
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 05/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	3/29/22	2.000	354.380	409.400	708.76	818.80	110.04 LT A		
	4/4/22	2.000	344.800	409.400	689.60	818.80	129.20 LT A		
	4/6/22	1.000	345.700	409.400	345.70	409.40	63.70 LT A		
	4/18/22	1.000	345.130	409.400	345.13	409.40	64.27 LT A		
	5/2/22	1.000	319.540	409.400	319.54	409.40	89.86 LT A		
	10/17/23	2.000	345.810	409.400	691.62	818.80	127.18 ST		
	Total	9.000			3,100.35	**3,684.60**	457.07 LT 127.18 ST	—	—
Rating: Morningstar: 2; Asset Class: Equities									
BOEING CO (BA)	11/26/21	1.000	194.610	203.720	194.61	**203.72**	9.11 LT A	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									
COCA COLA CONSOLIDATED INC (COKE)	—	—	—	840.800	—	—	—	—	—
Short Term Reinvestments		0.001			0.51	0.84	0.33 ST H		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	0.001			0.51	**0.84**	0.33 ST	—	—
Next Dividend Payable 05/2024; Basis Adjustment Due to Wash Sale: $0.01; Asset Class: Equities									
HOME DEPOT INC (HD)	10/8/21	1.000	334.830	380.610	334.83	380.61	45.78 LT A		
	3/24/22	1.000	315.730	380.610	315.73	380.61	64.88 LT A		
	4/22/22	1.000	303.760	380.610	303.76	380.61	76.85 LT A		
	9/16/22	1.000	275.690	380.610	275.69	380.61	104.92 LT A		
	9/20/22	1.000	272.590	380.610	272.59	380.61	108.02 LT A		
	Purchases	5.000			1,502.60	**1,903.05**	400.45 LT		
Short Term Reinvestments		0.064			20.97	24.36	3.39 ST		
	Total	5.064			1,523.57	**1,927.41**	400.45 LT 3.39 ST	45.58	2.36
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 12/2024; Asset Class: Equities									
LOWES COMPANIES INC (LOW)	3/24/22	1.000	219.140	240.670	219.14	240.67	21.53 LT A		
	4/22/22	1.000	199.670	240.670	199.67	240.67	41.00 LT A		
	9/16/22	1.000	191.510	240.670	191.51	240.67	49.16 LT A		
	9/20/22	1.000	189.270	240.670	189.27	240.67	51.40 LT A		
	Purchases	4.000			799.59	**962.68**	163.09 LT		
Short Term Reinvestments		0.044			8.83	10.59	1.76 ST		
	Total	4.044			808.42	**973.27**	163.09 LT 1.76 ST	17.79	1.83
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 05/2024; Asset Class: Equities									
MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	474.760	338.27	474.76	136.49 LT A		
	Purchases	1.000			338.27	**474.76**	136.49 LT		
Short Term Reinvestments		0.004			1.23	1.90	0.67 ST		
	Total	1.004			339.50	**476.66**	136.49 LT 0.67 ST	2.65	0.56
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 05/2024; Asset Class: Equities									
META PLATFORMS INC CL A (META)	10/22/21	2.000	323.010	490.130	646.02	980.26	334.24 LT A		
	10/26/21	2.000	311.685	490.130	623.37	980.26	356.89 LT A		
	Total	4.000			1,269.39	**1,960.52**	691.13 LT	8.00	0.41
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 03/2024; Asset Class: Equities									
MICRON TECH INC (MU)	2/26/24	100.000	91.630	90.610	9,163.00	**9,061.00**	(102.00) ST	46.00	0.51
Rating: Morgan Stanley: 3, Morningstar: 3; Next Dividend Payable 04/2024; Asset Class: Equities									
MICROSOFT CORP (MSFT)	9/8/21	2.000	298.370	413.640	596.74	827.28	230.54 LT A		
	9/28/21	1.000	284.770	413.640	284.77	413.64	128.87 LT A		
	9/29/21	1.000	284.790	413.640	284.79	413.64	128.85 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	10/4/21	1.000	280.790	413.640	280.79	413.64	132.85 LT A		
	11/23/21	2.000	334.960	413.640	669.92	827.28	157.36 LT A		
	11/26/21	1.000	331.490	413.640	331.49	413.64	82.15 LT A		
	12/3/21	1.000	318.700	413.640	318.70	413.64	94.94 LT A		
	12/20/21	1.000	319.020	413.640	319.02	413.64	94.62 LT A		
	1/24/22	1.000	291.870	413.640	291.87	413.64	121.77 LT A		
	3/4/22	2.000	290.890	413.640	581.78	827.28	245.50 LT A		
	4/6/22	2.000	298.160	413.640	596.32	827.28	230.96 LT A		
	4/12/22	1.000	281.870	413.640	281.87	413.64	131.77 LT A		
	4/22/22	1.000	277.390	413.640	277.39	413.64	136.25 LT A		
	4/26/22	1.000	272.660	413.640	272.66	413.64	140.98 LT A		
	5/9/22	1.000	265.070	413.640	265.07	413.64	148.57 LT A		
	5/20/22	2.000	250.930	413.640	501.86	827.28	325.42 LT A		
	9/20/22	2.000	242.720	413.640	485.44	827.28	341.84 LT A		
	9/23/22	1.000	237.730	413.640	237.73	413.64	175.91 LT A		
	Purchases	24.000			6,878.21	**9,927.36**	3,049.15 LT		
Short Term Reinvestments		0.097			34.36	40.12	5.76 ST		
	Total	24.097			6,912.57	**9,967.48**	3,049.15 LT 5.76 ST	72.29	0.73
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 03/2024; Asset Class: Equities									
NASDAQ INC COM (NDAQ)	8/19/21	3.000	61.380	56.200	184.14	168.60	(15.54) LT A		
	9/20/21	3.000	63.223	56.200	189.67	168.60	(21.07) LT A		
	9/28/21	3.000	63.693	56.200	191.08	168.60	(22.48) LT A		
	10/4/21	3.000	63.257	56.200	189.77	168.60	(21.17) LT A		
	10/20/21	6.000	66.867	56.200	401.20	337.20	(64.00) LT A		
	11/23/21	3.000	68.773	56.200	206.32	168.60	(37.72) LT A		
	11/26/21	3.000	68.663	56.200	205.99	168.60	(37.39) LT A		
	12/3/21	3.000	66.110	56.200	198.33	168.60	(29.73) LT A		
	12/7/21	3.000	67.110	56.200	201.33	168.60	(32.73) LT A		
	1/3/22	6.000	67.713	56.200	406.28	337.20	(69.08) LT A		
	1/4/22	3.000	65.853	56.200	197.56	168.60	(28.96) LT A		
	1/24/22	3.000	58.127	56.200	174.38	168.60	(5.78) LT A		
	3/4/22	3.000	56.840	56.200	170.52	168.60	(1.92) LT A		
	4/18/22	3.000	59.130	56.200	177.39	168.60	(8.79) LT A		
	4/22/22	3.000	55.957	56.200	167.87	168.60	0.73 LT A		
	5/2/22	3.000	52.233	56.200	156.70	168.60	11.90 LT A		
	5/10/22	3.000	48.713	56.200	146.14	168.60	22.46 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	10/3/22	1.000	57.470	56.200	57.47	56.20	(1.27) LT A		
	Purchases	58.000			3,622.14	**3,259.60**	(362.54) LT		
Short Term Reinvestments		0.490			25.58	27.54	1.96 ST		
	Total	58.490			3,647.72	**3,287.14**	(362.54) LT 1.96 ST	51.47	1.57
Rating: Morgan Stanley: 2, Morningstar: 2; Next Dividend Payable 12/2024; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	12/6/21	1.000	284.760	791.120	284.76	791.12	506.36 LT A		
	1/4/22	1.000	285.300	791.120	285.30	791.12	505.82 LT A		
	3/7/22	1.000	217.880	791.120	217.88	791.12	573.24 LT A		
	4/6/22	1.000	240.640	791.120	240.64	791.12	550.48 LT A		
	5/9/22	1.000	169.940	791.120	169.94	791.12	621.18 LT A		
	Purchases	5.000			1,198.52	**3,955.60**	2,757.08 LT		
Short Term Reinvestments		0.002			0.40	1.58	1.18 ST		
	Total	5.002			1,198.92	**3,957.18**	2,757.08 LT 1.18 ST	0.80	0.02
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 12/2024; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/11/23	2.000	162.670	165.340	325.34	330.68	5.34 ST		
	Purchases	2.000			325.34	**330.68**	5.34 ST		
Short Term Reinvestments		0.015			2.53	2.48	(0.05) ST		
	Total	2.015			327.87	**333.16**	5.29 ST	10.20	3.06
Rating: Morgan Stanley: 2, Morningstar: 1; Next Dividend Payable 04/2024; Asset Class: Equities									
SALESFORCE INC (CRM)	9/13/21	2.000	253.160	308.820	506.32	617.64	111.32 LT A		
	11/23/21	1.000	289.830	308.820	289.83	308.82	18.99 LT A		
	11/30/21	1.000	288.380	308.820	288.38	308.82	20.44 LT A		
	12/3/21	2.000	256.390	308.820	512.78	617.64	104.86 LT A		
	Total	6.000			1,597.31	**1,852.92**	255.61 LT	9.60	0.52
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
TESLA INC (TSLA)	5/20/22	3.000	217.877	201.880	653.63	**605.64**	(47.99) LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
VISA INC CL A (V)	10/27/21	1.000	222.200	282.640	222.20	282.64	60.44 LT A		
	Purchases	1.000			222.20	**282.64**	60.44 LT		
Short Term Reinvestments		0.004			0.97	1.13	0.16 ST		
	Total	1.004			223.17	**283.77**	60.44 LT 0.16 ST	2.09	0.74
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 03/2024; Asset Class: Equities									

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
COMMON STOCKS					**$48,080.08**	**$60,018.49**	**$8,525.11 LT** **$3,413.30 ST**	**$268.40**	**0.45%**

OPTIONS (Contract Prices are presented to only the third decimal (which may display as "$0.000"), while calculation of Market Value uses an extended price.)

Security Description	Trade Date	Number of Contracts	Unit Cost	Contract Price	Total Cost	Market Value	Unrealized Gain/(Loss)
CALL ADVANCED MICRO DEVIC AT 185.000 EXPIRES 03/01/2024 (AMD 240301C00185000) *Short Position; Asset Class: Equities*	2/26/24	(1.000)	$1.270	$7.850	$(126.99)	**$(784.97)**	$(657.98) ST
CALL MICRON TECH INC AT 92.000EXPIRES 03/01/2024 (MU 240301C00092000) *Short Position; Asset Class: Equities*	2/26/24	(1.000)	1.570	0.250	(156.99)	**(25.00)**	131.99 ST
OPTIONS					**$(283.98)**	**$(809.97)**	**$(525.99) ST**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**88.95%**	**$47,796.10**	**$59,208.52**	**$8,525.11 LT** **$2,887.31 ST**	**$268.40**	**0.45%**
Total Stocks (Long)			$60,018.49			
Total Stocks (Short)			$(809.97)			

For listed options that have a cost basis without a corresponding market value, an unrealized gain or loss is included for informational purposes. Where market value information is not available, for purposes of calculating the unrealized gain or loss, we assume that market value is $0. In such cases, the unrealized gain or loss may not provide an accurate reflection of the true unrealized gain or loss. For additional information regarding Gain/(Loss) and Pricing, refer to the Expanded Disclosures.

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	9/20/21	1.000	$121.990	$153.780	$121.99	$153.78	$31.79 LT A		
	11/23/21	1.000	131.600	153.780	131.60	153.78	22.18 LT A		
	11/26/21	1.000	131.230	153.780	131.23	153.78	22.55 LT A		
	Purchases	3.000			384.82	**461.34**	76.52 LT		
Short Term Reinvestments		0.015			1.97	2.31	0.34 ST		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	3.015			386.79	**463.65**	76.52 LT 0.34 ST	3.34	0.72
Next Dividend Payable 12/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	11/22/21	2.000	239.230	202.540	478.46	**405.08**	(73.38) LT A	—	—
Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	9/20/21	2.000	52.765	59.310	105.53	118.62	13.09 LT A		
	11/23/21	2.000	55.885	59.310	111.77	118.62	6.85 LT A		
	11/26/21	2.000	55.265	59.310	110.53	118.62	8.09 LT A		
	11/30/21	2.000	55.045	59.310	110.09	118.62	8.53 LT A		
	Purchases	8.000			437.92	**474.48**	36.56 LT		
Short Term Reinvestments		0.065			3.32	3.86	0.54 ST		
	Total	8.065			441.24	**478.34**	36.56 LT 0.54 ST	6.27	1.31
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	9/20/21	1.000	74.630	77.640	74.63	77.64	3.01 LT A		
	Purchases	1.000			74.63	**77.64**	3.01 LT		
Short Term Reinvestments		0.020			1.40	1.55	0.15 ST		
	Total	1.020			76.03	**79.19**	3.01 LT 0.15 ST	2.71	3.42
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	9/20/21	2.000	53.060	60.320	106.12	120.64	14.52 LT A		
	11/26/21	2.000	55.620	60.320	111.24	120.64	9.40 LT A		
	Purchases	4.000			217.36	**241.28**	23.92 LT		
Short Term Reinvestments		0.032			1.67	1.93	0.26 ST		
	Total	4.032			219.03	**243.21**	23.92 LT 0.26 ST	3.17	1.30
Next Dividend Payable 12/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	9/20/21	1.000	68.030	72.900	68.03	72.90	4.87 LT A		
	Purchases	1.000			68.03	**72.90**	4.87 LT		
Short Term Reinvestments		0.015			0.90	1.09	0.19 ST		
	Total	1.015			68.93	**73.99**	4.87 LT 0.19 ST	1.72	2.32
Next Dividend Payable 12/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	11/26/21	1.000	460.200	508.080	460.20	508.08	47.88 LT A		
	10/11/23	1.000	434.130	508.080	434.13	508.08	73.95 ST		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Purchases	2.000			894.33	**1,016.16**	47.88 LT 73.95 ST		
Short Term Reinvestments		0.012			5.40	6.10	0.70 ST		
	Total	2.012			899.73	**1,022.26**	47.88 LT 74.65 ST	13.35	1.31
Next Dividend Payable 04/2024; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	11/26/21	1.000	444.370	517.790	444.37	517.79	73.42 LT A		
	Purchases	1.000			444.37	**517.79**	73.42 LT		
Short Term Reinvestments		0.005			1.68	2.59	0.91 ST		
	Total	1.005			446.05	**520.38**	73.42 LT 0.91 ST	3.14	0.60
Next Dividend Payable 12/2024; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	11/26/21	1.000	422.970	466.930	422.97	466.93	43.96 LT A		
	9/20/22	2.000	355.765	466.930	711.53	933.86	222.33 LT A		
	9/23/22	2.000	338.100	466.930	676.20	933.86	257.66 LT A		
	10/11/23	1.000	399.040	466.930	399.04	466.93	67.89 ST		
	Purchases	6.000			2,209.74	**2,801.58**	523.95 LT 67.89 ST		
Short Term Reinvestments		0.044			18.30	20.54	2.24 ST		
	Total	6.044			2,228.04	**2,822.12**	523.95 LT 70.13 ST	38.42	1.36
Next Dividend Payable 12/2024; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	11/26/21	1.000	236.020	252.580	236.02	252.58	16.56 LT A		
	Purchases	1.000			236.02	**252.58**	16.56 LT		
Short Term Reinvestments		0.009			1.81	2.27	0.46 ST		
	Total	1.009			237.83	**254.85**	16.56 LT 0.46 ST	3.44	1.35
Next Dividend Payable 12/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**9.56%**	**$5,482.13**	**$6,363.07**	**$733.31 LT** **$147.63 ST**	**$75.56**	**1.19%**

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$53,278.23**	**$66,562.54**	**$9,258.42 LT** **$3,034.94 ST**	**$344.06** —	**0.52%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$990.95	—	—	—	—	—
Stocks	—	$59,208.52	—	—	—	—
ETFs & CEFs	—	6,363.07	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$990.95**	**$65,571.59**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
2/2	2/6	Sold	META PLATFORMS INC CL A	ACTED AS AGENT UNSOLICITED TRADE	5.000	$476.3359	$2,380.91
2/5	2/7	Bought	ADVANCED MICRO DEVICES	ACTED AS AGENT UNSOLICITED TRADE	20.000	173.6800	(3,476.60)
2/7		Qualified Dividend	LOWES COMPANIES INC				4.43
2/7		Dividend Reinvestment	LOWES COMPANIES INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.021	218.1402	(4.43)
2/8		Online Transfer	TRANSFER AS OF 02/07	CONFIRMATION # 216358789 FROM 723-XXX507			10,000.00
2/8	2/9	Sold	CALL AMD 02/16/24 180.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.3500	133.99
2/8	2/12	Bought	ADVANCED MICRO DEVICES	ACTED AS AGENT UNSOLICITED TRADE	49.000	170.3188	(8,352.97)
2/9		Qualified Dividend	MASTERCARD INC CL A				0.66
2/9		Qualified Dividend	COCA COLA CONSOLIDATED INC				0.02

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
2/9		Dividend Reinvestment	MASTERCARD INC CL A	ACTED AS AGENT DIVIDEND REINVESTMENT	0.002	459.1155	(0.66)
2/15		Qualified Dividend	APPLE INC				0.48
2/15		Dividend Reinvestment	APPLE INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.003	183.7766	(0.48)
2/20	2/21	Sold	CALL AMD 02/23/24 180.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.9900	197.99
2/20	2/21	Sold	CALL MU 02/23/24 84.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	0.3600	35.54
2/20	2/22	Bought	MICRON TECH INC	ACTED AS AGENT UNSOLICITED TRADE	100.000	79.3600	(7,951.00)
2/26	2/27	Sold	MICRON TECH INC	ACTED AS AGENT UNSOLICITED TRADE CALL ASN FEB PRM 00,000,035.54 a/o 02/23/24	100.000	84.0000	8,384.93
2/26	2/27	Sold	CALL MU 03/01/24 92.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.5800	156.99
2/26	2/27	Sold	CALL AMD 03/01/24 185.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.2800	126.99
2/26	2/28	Bought	MICRON TECH INC	ACTED AS AGENT UNSOLICITED TRADE	100.000	91.4800	(9,163.00)
2/29		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 02/01-02/29)			0.06
NET CREDITS/(DEBITS)							**$(7,526.15)**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
2/6	Automatic Investment	BANK DEPOSIT PROGRAM	$2,380.91
2/7	Automatic Redemption	BANK DEPOSIT PROGRAM	(3,476.60)
2/8	Automatic Investment	BANK DEPOSIT PROGRAM	10,000.00
2/9	Automatic Investment	BANK DEPOSIT PROGRAM	134.01
2/12	Automatic Redemption	BANK DEPOSIT PROGRAM	(8,352.97)
2/21	Automatic Investment	BANK DEPOSIT PROGRAM	233.53
2/22	Automatic Redemption	BANK DEPOSIT PROGRAM	(7,951.00)
2/27	Automatic Investment	BANK DEPOSIT PROGRAM	8,668.91
2/28	Automatic Redemption	BANK DEPOSIT PROGRAM	(9,163.00)
2/29	Automatic Investment	BANK DEPOSIT PROGRAM	0.06
NET ACTIVITY FOR PERIOD			**$(7,526.15)**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
2/20	Option Expired	CALL AMD 02/16/24 180.000	EXPIRED OPTIONS	1.000
2/26	Option Expired	CALL AMD 02/23/24 180.000	EXPIRED OPTIONS	1.000
2/26	Option Assigned	CALL MU 02/23/24 84.000	CALL ASSIGNED	1.000

REALIZED GAIN/(LOSS) DETAIL

LONG-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
META PLATFORMS INC CL A	09/20/21	02/02/24	1.000	$476.18	$355.81	$120.37	A
	09/20/21	02/02/24	1.000	476.18	353.35	122.83	A
	09/28/21	02/02/24	1.000	476.18	341.98	134.20	A
	09/28/21	02/02/24	1.000	476.19	339.82	136.37	A
	10/04/21	02/02/24	1.000	476.18	323.67	152.51	A
Long-Term This Period				**$2,380.91**	**$1,714.63**	**$666.28**	
Long-Term Year to Date				**$2,380.91**	**$1,714.63**	**$666.28**	

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
CALL AMD 02/16/24 180.000	02/16/24	02/08/24	1.000	$133.99	$0.00	$133.99	
CALL AMD 02/23/24 180.000	02/23/24	02/20/24	1.000	197.99	0.00	197.99	
MICRON TECH INC	02/20/24	02/23/24	100.000	8,420.47	7,951.00	469.47	M
Short-Term This Period				**$8,752.45**	**$7,951.00**	**$801.45**	
Short-Term Year to Date				**$8,752.45**	**$7,951.00**	**$801.45**	
Net Realized Gain/(Loss) This Period				**$11,133.36**	**$9,665.63**	**$1,467.73**	
Net Realized Gain/(Loss) Year to Date				**$11,133.36**	**$9,665.63**	**$1,467.73**	

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
M - The cost basis for shares acquired upon the exercise of an option, and the sales proceeds for a disposition of shares upon the assignment of an option, include the option premium.

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Upcoming Change to Bank Deposit Program (BDP) Pricing Groups

Interest rates for deposits in your account are tiered based on the Total Deposit Balances in your BDP Pricing Group. Currently, the Total Deposit Balances include deposits in the BDP and in the Morgan Stanley Savings Program in all applicable accounts within a BDP Pricing Group. A BDP Pricing Group is a group of accounts within a household that have the same address, or the same Social Security and/or tax identification number.

Effective May 3, 2024, Total Deposit Balances used to calculate your interest rate tier will no longer include deposits in the Morgan Stanley Savings Program within your BDP Pricing Group. If you have any questions or need assistance, please contact us or view the Bank Deposit Program Disclosure Statement at https://www.morganstanley.com/wealth-disclosures/pdfs/BDP_disclosure.pdf

Morgan Stanley

CLIENT STATEMENT | For the Period February 1-29, 2024

STATEMENT PACKAGE FOR:
ARNAB GHOSH

Beginning Total Value (as of 2/1/24) **$307,681.60**
Ending Total Value (as of 2/29/24) **$335,784.52**
Includes Accrued Interest
Excludes Bank Loan Balances (See detail on Overview page)

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544 ; Fax: 914-225-6770

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Accounts Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Consolidated Summary

OVERVIEW OF YOUR ACCOUNTS (includes accrued interest)

Although only whole dollar amounts are displayed below, both dollars and cents are used to calculate all totals. Manually summing the individual line items may not equal the actual total displayed. Refer to Account Statements for details. Excludes Bank Loan Balances (including Liquidity Access Lines, Tailored Lending Loans and Mortgage Balances).

	Account Number	Beginning Value (2/1/24)	Funds Credited/(Debited)	Security/Currency Transfers Rcvd/(Dlvd)	Change in Value	Ending Value (2/29/24)	Income/Dist This Period/YTD	YTD Realized Gain/(Loss) (Total ST/LT)	Unrealized Gain/(Loss) (Total ST/LT)	Page
TOTAL FOR ALL ACCOUNTS		**$307,681**	**$12,187**	**—**	**$15,915**	**$335,784**	**$336** **$763**	**$44,190**	**$35,580**	
Personal Accounts										
ARNAB GHOSH	723-140507-222	65,213	2,187	—	213	67,614	213 440	— —	— —	7 eDel
ARNAB GHOSH	723-140755-222	51,162	10,000	—	5,399	66,562	5 12	801 666	3,034> 9,258	13 eDel
ARNAB GHOSH	723-141489-222	191,330	—	—	10,301	201,632	117 310	120> 42,601	11,489 11,797>	27 eDel
Total Personal Accounts		**$307,706**	**$12,187**	**—**	**$15,915**	**$335,809**	**$336** **$763**	**$921** **$43,268**	**$14,524** **$21,055**	
Retirement Accounts (The designation of short-term or long-term gain/(loss) is not applicable for these accounts.)										
ARNAB GHOSH Traditional IRA	723-140644-222	(25)	—	—	—	(25)	— —	—	—	**
Total Retirement Accounts		**$(25)**	**—**	**—**	**—**	**$(25)**	**—** **—**	**—**	**—**	

*This summary may include assets held in either brokerage and/or advisory accounts. Visit https://www.morganstanley.com/wealth-relationshipwithms/pdfs/understandingyourrelationship.pdf to understand the differences between brokerage and advisory accounts. Refer to individual Account Gain/(Loss) Summary and Expanded Disclosures for additional information. Accounts with no balances, holdings or activity year-to-date are not displayed on this page. **No statement was created for this period as the account had no eligible activity. A statement will be included at quarter end. eDel: This account is enrolled in eDelivery. >: Wash sale rules apply to some portion of this total.*

Consolidated Summary

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (2/1/24-2/29/24)	This Year (1/1/24-2/29/24)
TOTAL BEGINNING VALUE	**$307,681.60**	**$302,995.17**
Credits	25,042.84	30,754.59
Debits	(12,855.00)	(23,455.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$12,187.84**	**$7,299.59**
Change in Value	**15,915.08**	**25,489.76**
TOTAL ENDING VALUE	**$335,784.52**	**$335,784.52**

Net Credits / Debits include investment advisory fees as applicable. See Activity section for details.

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$103,923.98	30.95
Equities	231,860.54	69.05
TOTAL VALUE	**$335,784.52**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Consolidated Summary

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 1/31/24)	This Period (as of 2/29/24)
Cash, BDP, MMFs	$22,023.49	$18,949.19
Savings and Time Deposits	84,671.83	84,999.79
Stocks	158,242.12	186,911.28
ETFs & CEFs	42,769.16	44,949.26
Total Assets	**$307,706.60**	**$335,809.52**
Cash, BDP, MMFs (Debit)	(25.00)	(25.00)
Total Liabilities (outstanding balance)	**$(25.00)**	**$(25.00)**
TOTAL VALUE	**$307,681.60**	**$335,784.52**

Total liabilities excludes Bank Loan Balances (including Liquidity Access Lines, Tailored Lending Loans and Mortgage Balances).

CASH FLOW

	This Period (2/1/24-2/29/24)	This Year (1/1/24-2/29/24)
OPENING CASH, BDP, MMFs	**$21,998.49**	**$25,139.19**
Purchases	(99,897.36)	(100,246.55)
Dividend Reinvestments	(5.57)	(11.92)
Sales and Redemptions	84,303.88	85,980.70
Income and Distributions	336.91	763.18
Total Investment Related Activity	**$(15,262.14)**	**$(13,514.59)**
Checks Deposited	15,042.84	20,754.59
Electronic Transfers-Credits	10,000.00	10,000.00
Electronic Transfers-Debits	(12,855.00)	(23,455.00)
Total Cash Related Activity	**$12,187.84**	**$7,299.59**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$18,924.19**	**$18,924.19**
Including:		
Personal Accounts	$18,949.19	
Retirement Accounts	$(25.00)	

This page intentionally left blank

Account Summary

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (2/1/24-2/29/24)	This Year (1/1/24-2/29/24)
TOTAL BEGINNING VALUE	**$65,213.27**	**$69,874.31**
Credits	15,042.84	20,754.59
Debits	(12,855.00)	(23,455.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$2,187.84**	**$(2,700.41)**
Change in Value	**213.41**	**440.62**
TOTAL ENDING VALUE	**$67,614.52**	**$67,614.52**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$67,614.52	100.00
TOTAL VALUE	**$67,614.52**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 1/31/24)	This Period (as of 2/29/24)
Cash, BDP, MMFs	$10,142.75	$12,330.69
Savings and Time Deposits	55,070.52	55,283.83
Total Assets	**$65,213.27**	**$67,614.52**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$65,213.27**	**$67,614.52**

CASH FLOW

	This Period (2/1/24-2/29/24)	This Year (1/1/24-2/29/24)
OPENING CASH, BDP, MMFs	**$10,142.75**	**$15,030.90**
Purchases	(213.31)	(440.42)
Income and Distributions	213.41	440.62
Total Investment Related Activity	**$0.10**	**$0.20**
Checks Deposited	15,042.84	20,754.59
Electronic Transfers-Debits	(12,855.00)	(23,455.00)
Total Cash Related Activity	**$2,187.84**	**$(2,700.41)**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$12,330.69**	**$12,330.69**

INCOME AND DISTRIBUTION SUMMARY

	This Period (2/1/24-2/29/24)	This Year (1/1/24-2/29/24)
Interest	$213.41	$440.62
Income And Distributions	**$213.41**	**$440.62**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$213.41**	**$440.62**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (2/1/24-2/29/24)	Realized This Year (1/1/24-2/29/24)	Unrealized Inception to Date (as of 2/29/24)
TOTAL GAIN/(LOSS)	—	—	—

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

Investment Objectives (in order of priority): Income

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$12,330.69**	—	$1.23	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**18.24%**	**$12,330.69**	**$1.23**

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$55,283.83**	$2,764.19	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**81.76%**	**$55,283.83**	**$2,764.19**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	—	**$67,614.52**	**N/A**	**$2,765.42** —	**4.09%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$12,330.69	—	—	—	—	—
Savings and Time Deposits	55,283.83	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$67,614.52**	**—**	**—**	**—**	**—**	**—**

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
2/1		Check Deposit	MS PAYROLL DEPOSIT				$9,331.09
2/8		Online Transfer	TRANSFER AS OF 02/07	CONFIRMATION # 216358789 TO 723-XXX755			(10,000.00)
2/14		Check Deposit	MS PAYROLL DEPOSIT				2,855.87
2/28		Check Deposit	MS PAYROLL DEPOSIT				2,855.88
2/29		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 02/01-02/29) CUSIP: 99YA78EB0			213.31
2/29		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 02/01-02/29)			0.10
2/29	2/29	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(213.31)
2/29		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 217664444			(2,855.00)
NET CREDITS/(DEBITS)							**$2,187.94**

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
2/2	Automatic Investment	BANK DEPOSIT PROGRAM	$9,331.09
2/8	Automatic Redemption	BANK DEPOSIT PROGRAM	(10,000.00)
2/15	Automatic Investment	BANK DEPOSIT PROGRAM	2,855.87
2/29	Automatic Investment	BANK DEPOSIT PROGRAM	0.88
2/29	Automatic Investment	BANK DEPOSIT PROGRAM	0.10
NET ACTIVITY FOR PERIOD			**$2,187.94**

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Upcoming Change to Bank Deposit Program (BDP) Pricing Groups

Interest rates for deposits in your account are tiered based on the Total Deposit Balances in your BDP Pricing Group. Currently, the Total Deposit Balances include deposits in the BDP and in the Morgan Stanley Savings Program in all applicable accounts within a BDP Pricing Group. A BDP Pricing Group is a group of accounts within a household that have the same address, or the same Social Security and/or tax identification number.

Effective May 3, 2024, Total Deposit Balances used to calculate your interest rate tier will no longer include deposits in the Morgan Stanley Savings Program within your BDP Pricing Group. If you have any questions or need assistance, please contact us or view the Bank Deposit Program Disclosure Statement at https://www.morganstanley.com/wealth-disclosures/pdfs/BDP_disclosure.pdf

This page intentionally left blank

Account Summary

Active Assets Account
723-140755-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (2/1/24-2/29/24)	This Year (1/1/24-2/29/24)
TOTAL BEGINNING VALUE	**$51,162.57**	**$48,822.27**
Credits	10,000.00	10,000.00
Debits	—	—
Security Transfers	—	—
Net Credits/Debits/Transfers	**$10,000.00**	**$10,000.00**
Change in Value	**5,399.97**	**7,740.27**
TOTAL ENDING VALUE	**$66,562.54**	**$66,562.54**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$990.95	1.49
Equities	65,571.59	98.51
TOTAL VALUE	**$66,562.54**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-140755-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 1/31/24)	This Period (as of 2/29/24)
Cash, BDP, MMFs	$8,517.10	$990.95
Stocks	36,594.09	59,208.52
ETFs & CEFs	6,051.38	6,363.07
Total Assets	**$51,162.57**	**$66,562.54**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$51,162.57**	**$66,562.54**

CASH FLOW

	This Period (2/1/24-2/29/24)	This Year (1/1/24-2/29/24)
OPENING CASH, BDP, MMFs	**$8,517.10**	**$8,517.03**
Purchases	(28,943.57)	(28,943.57)
Dividend Reinvestments	(5.57)	(11.92)
Sales and Redemptions	11,417.34	11,417.34
Income and Distributions	5.65	12.07
Total Investment Related Activity	**$(17,526.15)**	**$(17,526.08)**
Electronic Transfers-Credits	10,000.00	10,000.00
Total Cash Related Activity	**$10,000.00**	**$10,000.00**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$990.95**	**$990.95**

INCOME AND DISTRIBUTION SUMMARY

	This Period (2/1/24-2/29/24)	This Year (1/1/24-2/29/24)
Qualified Dividends	$5.59	$8.12
Other Dividends	—	3.82
Interest	0.06	0.13
Income And Distributions	**$5.65**	**$12.07**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$5.65**	**$12.07**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (2/1/24-2/29/24)	Realized This Year (1/1/24-2/29/24)	Unrealized Inception to Date (as of 2/29/24)
Short-Term Gain	$801.45	$801.45	$3,794.97
Short-Term (Loss)	—	—	(760.03)
Total Short-Term	**$801.45**	**$801.45**	**$3,034.94**
Long-Term Gain	666.28	666.28	9,869.50
Long-Term (Loss)	—	—	(611.08)
Total Long-Term	**$666.28**	**$666.28**	**$9,258.42**
TOTAL GAIN/(LOSS)	**$1,467.73**	**$1,467.73**	**$12,293.36**

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$990.95**	—	$0.10	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**1.49%**	**$990.95**	**$0.10**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADOBE INC (ADBE)	11/23/21	1.000	$651.520	$560.280	$651.52	$560.28	$(91.24) LT A		
	12/16/21	1.000	561.120	560.280	561.12	560.28	(0.84) LT A		
	Total	2.000			1,212.64	**1,120.56**	(92.08) LT	—	—

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
ADVANCED MICRO DEVICES (AMD)	11/23/21	2.000	147.555	192.530	295.11	385.06	89.95 LT A		
	12/3/21	1.000	144.450	192.530	144.45	192.53	48.08 LT A		
	12/6/21	2.000	137.100	192.530	274.20	385.06	110.86 LT A		
	12/9/21	1.000	138.000	192.530	138.00	192.53	54.53 LT A		
	1/4/22	1.000	141.350	192.530	141.35	192.53	51.18 LT A		
	4/12/22	2.000	95.280	192.530	190.56	385.06	194.50 LT A		
	4/26/22	2.000	86.040	192.530	172.08	385.06	212.98 LT A		
	9/21/23	20.000	96.905	192.530	1,938.10	3,850.60	1,912.50 ST		
	2/5/24	20.000	173.830	192.530	3,476.60	3,850.60	374.00 ST		
	2/8/24	49.000	170.469	192.530	8,352.97	9,433.97	1,081.00 ST		
	Total	100.000			15,123.42	**19,253.00**	762.08 LT 3,367.50 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
AMAZON COM INC (AMZN)	9/20/22	4.000	123.575	176.760	494.30	**707.04**	212.74 LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
APPLE INC (AAPL)	9/14/21	1.000	149.790	180.750	149.79	180.75	30.96 LT A		
	10/4/21	1.000	138.430	180.750	138.43	180.75	42.32 LT A		
	Purchases	2.000			288.22	**361.50**	73.28 LT		
Short Term Reinvestments		0.006			0.96	1.08	0.12 ST		
	Total	2.006			289.18	**362.58**	73.28 LT 0.12 ST	1.93	0.53
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 05/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	3/29/22	2.000	354.380	409.400	708.76	818.80	110.04 LT A		
	4/4/22	2.000	344.800	409.400	689.60	818.80	129.20 LT A		
	4/6/22	1.000	345.700	409.400	345.70	409.40	63.70 LT A		
	4/18/22	1.000	345.130	409.400	345.13	409.40	64.27 LT A		
	5/2/22	1.000	319.540	409.400	319.54	409.40	89.86 LT A		
	10/17/23	2.000	345.810	409.400	691.62	818.80	127.18 ST		
	Total	9.000			3,100.35	**3,684.60**	457.07 LT 127.18 ST	—	—
Rating: Morningstar: 2; Asset Class: Equities									
BOEING CO (BA)	11/26/21	1.000	194.610	203.720	194.61	**203.72**	9.11 LT A	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									
COCA COLA CONSOLIDATED INC (COKE)	—	—	—	840.800	—	—	—	—	—
Short Term Reinvestments		0.001			0.51	0.84	0.33 ST H		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	0.001			0.51	**0.84**	0.33 ST	—	—
Next Dividend Payable 05/2024; Basis Adjustment Due to Wash Sale: $0.01; Asset Class: Equities									
HOME DEPOT INC (HD)	10/8/21	1.000	334.830	380.610	334.83	380.61	45.78 LT A		
	3/24/22	1.000	315.730	380.610	315.73	380.61	64.88 LT A		
	4/22/22	1.000	303.760	380.610	303.76	380.61	76.85 LT A		
	9/16/22	1.000	275.690	380.610	275.69	380.61	104.92 LT A		
	9/20/22	1.000	272.590	380.610	272.59	380.61	108.02 LT A		
	Purchases	5.000			1,502.60	**1,903.05**	400.45 LT		
Short Term Reinvestments		0.064			20.97	24.36	3.39 ST		
	Total	5.064			1,523.57	**1,927.41**	400.45 LT 3.39 ST	45.58	2.36
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 12/2024; Asset Class: Equities									
LOWES COMPANIES INC (LOW)	3/24/22	1.000	219.140	240.670	219.14	240.67	21.53 LT A		
	4/22/22	1.000	199.670	240.670	199.67	240.67	41.00 LT A		
	9/16/22	1.000	191.510	240.670	191.51	240.67	49.16 LT A		
	9/20/22	1.000	189.270	240.670	189.27	240.67	51.40 LT A		
	Purchases	4.000			799.59	**962.68**	163.09 LT		
Short Term Reinvestments		0.044			8.83	10.59	1.76 ST		
	Total	4.044			808.42	**973.27**	163.09 LT 1.76 ST	17.79	1.83
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 05/2024; Asset Class: Equities									
MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	474.760	338.27	474.76	136.49 LT A		
	Purchases	1.000			338.27	**474.76**	136.49 LT		
Short Term Reinvestments		0.004			1.23	1.90	0.67 ST		
	Total	1.004			339.50	**476.66**	136.49 LT 0.67 ST	2.65	0.56
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 05/2024; Asset Class: Equities									
META PLATFORMS INC CL A (META)	10/22/21	2.000	323.010	490.130	646.02	980.26	334.24 LT A		
	10/26/21	2.000	311.685	490.130	623.37	980.26	356.89 LT A		
	Total	4.000			1,269.39	**1,960.52**	691.13 LT	8.00	0.41
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 03/2024; Asset Class: Equities									
MICRON TECH INC (MU)	2/26/24	100.000	91.630	90.610	9,163.00	**9,061.00**	(102.00) ST	46.00	0.51
Rating: Morgan Stanley: 3, Morningstar: 3; Next Dividend Payable 04/2024; Asset Class: Equities									
MICROSOFT CORP (MSFT)	9/8/21	2.000	298.370	413.640	596.74	827.28	230.54 LT A		
	9/28/21	1.000	284.770	413.640	284.77	413.64	128.87 LT A		
	9/29/21	1.000	284.790	413.640	284.79	413.64	128.85 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	10/4/21	1.000	280.790	413.640	280.79	413.64	132.85 LT A		
	11/23/21	2.000	334.960	413.640	669.92	827.28	157.36 LT A		
	11/26/21	1.000	331.490	413.640	331.49	413.64	82.15 LT A		
	12/3/21	1.000	318.700	413.640	318.70	413.64	94.94 LT A		
	12/20/21	1.000	319.020	413.640	319.02	413.64	94.62 LT A		
	1/24/22	1.000	291.870	413.640	291.87	413.64	121.77 LT A		
	3/4/22	2.000	290.890	413.640	581.78	827.28	245.50 LT A		
	4/6/22	2.000	298.160	413.640	596.32	827.28	230.96 LT A		
	4/12/22	1.000	281.870	413.640	281.87	413.64	131.77 LT A		
	4/22/22	1.000	277.390	413.640	277.39	413.64	136.25 LT A		
	4/26/22	1.000	272.660	413.640	272.66	413.64	140.98 LT A		
	5/9/22	1.000	265.070	413.640	265.07	413.64	148.57 LT A		
	5/20/22	2.000	250.930	413.640	501.86	827.28	325.42 LT A		
	9/20/22	2.000	242.720	413.640	485.44	827.28	341.84 LT A		
	9/23/22	1.000	237.730	413.640	237.73	413.64	175.91 LT A		
	Purchases	24.000			6,878.21	**9,927.36**	3,049.15 LT		
Short Term Reinvestments		0.097			34.36	40.12	5.76 ST		
	Total	24.097			6,912.57	**9,967.48**	3,049.15 LT 5.76 ST	72.29	0.73
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 03/2024; Asset Class: Equities									
NASDAQ INC COM (NDAQ)	8/19/21	3.000	61.380	56.200	184.14	168.60	(15.54) LT A		
	9/20/21	3.000	63.223	56.200	189.67	168.60	(21.07) LT A		
	9/28/21	3.000	63.693	56.200	191.08	168.60	(22.48) LT A		
	10/4/21	3.000	63.257	56.200	189.77	168.60	(21.17) LT A		
	10/20/21	6.000	66.867	56.200	401.20	337.20	(64.00) LT A		
	11/23/21	3.000	68.773	56.200	206.32	168.60	(37.72) LT A		
	11/26/21	3.000	68.663	56.200	205.99	168.60	(37.39) LT A		
	12/3/21	3.000	66.110	56.200	198.33	168.60	(29.73) LT A		
	12/7/21	3.000	67.110	56.200	201.33	168.60	(32.73) LT A		
	1/3/22	6.000	67.713	56.200	406.28	337.20	(69.08) LT A		
	1/4/22	3.000	65.853	56.200	197.56	168.60	(28.96) LT A		
	1/24/22	3.000	58.127	56.200	174.38	168.60	(5.78) LT A		
	3/4/22	3.000	56.840	56.200	170.52	168.60	(1.92) LT A		
	4/18/22	3.000	59.130	56.200	177.39	168.60	(8.79) LT A		
	4/22/22	3.000	55.957	56.200	167.87	168.60	0.73 LT A		
	5/2/22	3.000	52.233	56.200	156.70	168.60	11.90 LT A		
	5/10/22	3.000	48.713	56.200	146.14	168.60	22.46 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	10/3/22	1.000	57.470	56.200	57.47	56.20	(1.27) LT A		
	Purchases	58.000			3,622.14	**3,259.60**	(362.54) LT		
Short Term Reinvestments		0.490			25.58	27.54	1.96 ST		
	Total	58.490			3,647.72	**3,287.14**	(362.54) LT 1.96 ST	51.47	1.57
Rating: Morgan Stanley: 2, Morningstar: 2; Next Dividend Payable 12/2024; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	12/6/21	1.000	284.760	791.120	284.76	791.12	506.36 LT A		
	1/4/22	1.000	285.300	791.120	285.30	791.12	505.82 LT A		
	3/7/22	1.000	217.880	791.120	217.88	791.12	573.24 LT A		
	4/6/22	1.000	240.640	791.120	240.64	791.12	550.48 LT A		
	5/9/22	1.000	169.940	791.120	169.94	791.12	621.18 LT A		
	Purchases	5.000			1,198.52	**3,955.60**	2,757.08 LT		
Short Term Reinvestments		0.002			0.40	1.58	1.18 ST		
	Total	5.002			1,198.92	**3,957.18**	2,757.08 LT 1.18 ST	0.80	0.02
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 12/2024; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/11/23	2.000	162.670	165.340	325.34	330.68	5.34 ST		
	Purchases	2.000			325.34	**330.68**	5.34 ST		
Short Term Reinvestments		0.015			2.53	2.48	(0.05) ST		
	Total	2.015			327.87	**333.16**	5.29 ST	10.20	3.06
Rating: Morgan Stanley: 2, Morningstar: 1; Next Dividend Payable 04/2024; Asset Class: Equities									
SALESFORCE INC (CRM)	9/13/21	2.000	253.160	308.820	506.32	617.64	111.32 LT A		
	11/23/21	1.000	289.830	308.820	289.83	308.82	18.99 LT A		
	11/30/21	1.000	288.380	308.820	288.38	308.82	20.44 LT A		
	12/3/21	2.000	256.390	308.820	512.78	617.64	104.86 LT A		
	Total	6.000			1,597.31	**1,852.92**	255.61 LT	9.60	0.52
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
TESLA INC (TSLA)	5/20/22	3.000	217.877	201.880	653.63	**605.64**	(47.99) LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
VISA INC CL A (V)	10/27/21	1.000	222.200	282.640	222.20	282.64	60.44 LT A		
	Purchases	1.000			222.20	**282.64**	60.44 LT		
Short Term Reinvestments		0.004			0.97	1.13	0.16 ST		
	Total	1.004			223.17	**283.77**	60.44 LT 0.16 ST	2.09	0.74
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 03/2024; Asset Class: Equities									

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
COMMON STOCKS					**$48,080.08**	**$60,018.49**	**$8,525.11 LT** **$3,413.30 ST**	**$268.40**	**0.45%**

OPTIONS (Contract Prices are presented to only the third decimal (which may display as "$0.000"), while calculation of Market Value uses an extended price.)

Security Description	Trade Date	Number of Contracts	Unit Cost	Contract Price	Total Cost	Market Value	Unrealized Gain/(Loss)
CALL ADVANCED MICRO DEVIC AT 185.000 EXPIRES 03/01/2024 (AMD 240301C00185000) *Short Position; Asset Class: Equities*	2/26/24	(1.000)	$1.270	$7.850	$(126.99)	**$(784.97)**	$(657.98) ST
CALL MICRON TECH INC AT 92.000EXPIRES 03/01/2024 (MU 240301C00092000) *Short Position; Asset Class: Equities*	2/26/24	(1.000)	1.570	0.250	(156.99)	**(25.00)**	131.99 ST
OPTIONS					**$(283.98)**	**$(809.97)**	**$(525.99) ST**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**88.95%**	**$47,796.10**	**$59,208.52**	**$8,525.11 LT** **$2,887.31 ST**	**$268.40**	**0.45%**
Total Stocks (Long)			$60,018.49			
Total Stocks (Short)			$(809.97)			

For listed options that have a cost basis without a corresponding market value, an unrealized gain or loss is included for informational purposes. Where market value information is not available, for purposes of calculating the unrealized gain or loss, we assume that market value is $0. In such cases, the unrealized gain or loss may not provide an accurate reflection of the true unrealized gain or loss. For additional information regarding Gain/(Loss) and Pricing, refer to the Expanded Disclosures.

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	9/20/21	1.000	$121.990	$153.780	$121.99	$153.78	$31.79 LT A		
	11/23/21	1.000	131.600	153.780	131.60	153.78	22.18 LT A		
	11/26/21	1.000	131.230	153.780	131.23	153.78	22.55 LT A		
	Purchases	3.000			384.82	**461.34**	76.52 LT		
Short Term Reinvestments		0.015			1.97	2.31	0.34 ST		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	3.015			386.79	**463.65**	76.52 LT 0.34 ST	3.34	0.72
Next Dividend Payable 12/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	11/22/21	2.000	239.230	202.540	478.46	**405.08**	(73.38) LT A	—	—
Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	9/20/21	2.000	52.765	59.310	105.53	118.62	13.09 LT A		
	11/23/21	2.000	55.885	59.310	111.77	118.62	6.85 LT A		
	11/26/21	2.000	55.265	59.310	110.53	118.62	8.09 LT A		
	11/30/21	2.000	55.045	59.310	110.09	118.62	8.53 LT A		
	Purchases	8.000			437.92	**474.48**	36.56 LT		
Short Term Reinvestments		0.065			3.32	3.86	0.54 ST		
	Total	8.065			441.24	**478.34**	36.56 LT 0.54 ST	6.27	1.31
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	9/20/21	1.000	74.630	77.640	74.63	77.64	3.01 LT A		
	Purchases	1.000			74.63	**77.64**	3.01 LT		
Short Term Reinvestments		0.020			1.40	1.55	0.15 ST		
	Total	1.020			76.03	**79.19**	3.01 LT 0.15 ST	2.71	3.42
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	9/20/21	2.000	53.060	60.320	106.12	120.64	14.52 LT A		
	11/26/21	2.000	55.620	60.320	111.24	120.64	9.40 LT A		
	Purchases	4.000			217.36	**241.28**	23.92 LT		
Short Term Reinvestments		0.032			1.67	1.93	0.26 ST		
	Total	4.032			219.03	**243.21**	23.92 LT 0.26 ST	3.17	1.30
Next Dividend Payable 12/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	9/20/21	1.000	68.030	72.900	68.03	72.90	4.87 LT A		
	Purchases	1.000			68.03	**72.90**	4.87 LT		
Short Term Reinvestments		0.015			0.90	1.09	0.19 ST		
	Total	1.015			68.93	**73.99**	4.87 LT 0.19 ST	1.72	2.32
Next Dividend Payable 12/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	11/26/21	1.000	460.200	508.080	460.20	508.08	47.88 LT A		
	10/11/23	1.000	434.130	508.080	434.13	508.08	73.95 ST		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Purchases	2.000			894.33	**1,016.16**	47.88 LT 73.95 ST		
Short Term Reinvestments		0.012			5.40	6.10	0.70 ST		
	Total	2.012			899.73	**1,022.26**	47.88 LT 74.65 ST	13.35	1.31
Next Dividend Payable 04/2024; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	11/26/21	1.000	444.370	517.790	444.37	517.79	73.42 LT A		
	Purchases	1.000			444.37	**517.79**	73.42 LT		
Short Term Reinvestments		0.005			1.68	2.59	0.91 ST		
	Total	1.005			446.05	**520.38**	73.42 LT 0.91 ST	3.14	0.60
Next Dividend Payable 12/2024; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	11/26/21	1.000	422.970	466.930	422.97	466.93	43.96 LT A		
	9/20/22	2.000	355.765	466.930	711.53	933.86	222.33 LT A		
	9/23/22	2.000	338.100	466.930	676.20	933.86	257.66 LT A		
	10/11/23	1.000	399.040	466.930	399.04	466.93	67.89 ST		
	Purchases	6.000			2,209.74	**2,801.58**	523.95 LT 67.89 ST		
Short Term Reinvestments		0.044			18.30	20.54	2.24 ST		
	Total	6.044			2,228.04	**2,822.12**	523.95 LT 70.13 ST	38.42	1.36
Next Dividend Payable 12/2024; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	11/26/21	1.000	236.020	252.580	236.02	252.58	16.56 LT A		
	Purchases	1.000			236.02	**252.58**	16.56 LT		
Short Term Reinvestments		0.009			1.81	2.27	0.46 ST		
	Total	1.009			237.83	**254.85**	16.56 LT 0.46 ST	3.44	1.35
Next Dividend Payable 12/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**9.56%**	**$5,482.13**	**$6,363.07**	**$733.31 LT** **$147.63 ST**	**$75.56**	**1.19%**

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$53,278.23**	**$66,562.54**	**$9,258.42 LT** **$3,034.94 ST**	**$344.06** —	**0.52%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$990.95	—	—	—	—	—
Stocks	—	$59,208.52	—	—	—	—
ETFs & CEFs	—	6,363.07	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$990.95**	**$65,571.59**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
2/2	2/6	Sold	META PLATFORMS INC CL A	ACTED AS AGENT UNSOLICITED TRADE	5.000	$476.3359	$2,380.91
2/5	2/7	Bought	ADVANCED MICRO DEVICES	ACTED AS AGENT UNSOLICITED TRADE	20.000	173.6800	(3,476.60)
2/7		Qualified Dividend	LOWES COMPANIES INC				4.43
2/7		Dividend Reinvestment	LOWES COMPANIES INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.021	218.1402	(4.43)
2/8		Online Transfer	TRANSFER AS OF 02/07	CONFIRMATION # 216358789 FROM 723-XXX507			10,000.00
2/8	2/9	Sold	CALL AMD 02/16/24 180.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.3500	133.99
2/8	2/12	Bought	ADVANCED MICRO DEVICES	ACTED AS AGENT UNSOLICITED TRADE	49.000	170.3188	(8,352.97)
2/9		Qualified Dividend	MASTERCARD INC CL A				0.66
2/9		Qualified Dividend	COCA COLA CONSOLIDATED INC				0.02

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
2/9		Dividend Reinvestment	MASTERCARD INC CL A	ACTED AS AGENT DIVIDEND REINVESTMENT	0.002	459.1155	(0.66)
2/15		Qualified Dividend	APPLE INC				0.48
2/15		Dividend Reinvestment	APPLE INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.003	183.7766	(0.48)
2/20	2/21	Sold	CALL AMD 02/23/24 180.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.9900	197.99
2/20	2/21	Sold	CALL MU 02/23/24 84.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	0.3600	35.54
2/20	2/22	Bought	MICRON TECH INC	ACTED AS AGENT UNSOLICITED TRADE	100.000	79.3600	(7,951.00)
2/26	2/27	Sold	MICRON TECH INC	ACTED AS AGENT UNSOLICITED TRADE CALL ASN FEB PRM 00,000,035.54 a/o 02/23/24	100.000	84.0000	8,384.93
2/26	2/27	Sold	CALL MU 03/01/24 92.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.5800	156.99
2/26	2/27	Sold	CALL AMD 03/01/24 185.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.2800	126.99
2/26	2/28	Bought	MICRON TECH INC	ACTED AS AGENT UNSOLICITED TRADE	100.000	91.4800	(9,163.00)
2/29		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 02/01-02/29)			0.06
NET CREDITS/(DEBITS)							**$(7,526.15)**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
2/6	Automatic Investment	BANK DEPOSIT PROGRAM	$2,380.91
2/7	Automatic Redemption	BANK DEPOSIT PROGRAM	(3,476.60)
2/8	Automatic Investment	BANK DEPOSIT PROGRAM	10,000.00
2/9	Automatic Investment	BANK DEPOSIT PROGRAM	134.01
2/12	Automatic Redemption	BANK DEPOSIT PROGRAM	(8,352.97)
2/21	Automatic Investment	BANK DEPOSIT PROGRAM	233.53
2/22	Automatic Redemption	BANK DEPOSIT PROGRAM	(7,951.00)
2/27	Automatic Investment	BANK DEPOSIT PROGRAM	8,668.91
2/28	Automatic Redemption	BANK DEPOSIT PROGRAM	(9,163.00)
2/29	Automatic Investment	BANK DEPOSIT PROGRAM	0.06
NET ACTIVITY FOR PERIOD			**$(7,526.15)**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
2/20	Option Expired	CALL AMD 02/16/24 180.000	EXPIRED OPTIONS	1.000
2/26	Option Expired	CALL AMD 02/23/24 180.000	EXPIRED OPTIONS	1.000
2/26	Option Assigned	CALL MU 02/23/24 84.000	CALL ASSIGNED	1.000

REALIZED GAIN/(LOSS) DETAIL

LONG-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
META PLATFORMS INC CL A	09/20/21	02/02/24	1.000	$476.18	$355.81	$120.37	A
	09/20/21	02/02/24	1.000	476.18	353.35	122.83	A
	09/28/21	02/02/24	1.000	476.18	341.98	134.20	A
	09/28/21	02/02/24	1.000	476.19	339.82	136.37	A
	10/04/21	02/02/24	1.000	476.18	323.67	152.51	A
Long-Term This Period				**$2,380.91**	**$1,714.63**	**$666.28**	
Long-Term Year to Date				**$2,380.91**	**$1,714.63**	**$666.28**	

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
CALL AMD 02/16/24 180.000	02/16/24	02/08/24	1.000	$133.99	$0.00	$133.99	
CALL AMD 02/23/24 180.000	02/23/24	02/20/24	1.000	197.99	0.00	197.99	
MICRON TECH INC	02/20/24	02/23/24	100.000	8,420.47	7,951.00	469.47	M
Short-Term This Period				**$8,752.45**	**$7,951.00**	**$801.45**	
Short-Term Year to Date				**$8,752.45**	**$7,951.00**	**$801.45**	
Net Realized Gain/(Loss) This Period				**$11,133.36**	**$9,665.63**	**$1,467.73**	
Net Realized Gain/(Loss) Year to Date				**$11,133.36**	**$9,665.63**	**$1,467.73**	

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
M - The cost basis for shares acquired upon the exercise of an option, and the sales proceeds for a disposition of shares upon the assignment of an option, include the option premium.

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Upcoming Change to Bank Deposit Program (BDP) Pricing Groups

Interest rates for deposits in your account are tiered based on the Total Deposit Balances in your BDP Pricing Group. Currently, the Total Deposit Balances include deposits in the BDP and in the Morgan Stanley Savings Program in all applicable accounts within a BDP Pricing Group. A BDP Pricing Group is a group of accounts within a household that have the same address, or the same Social Security and/or tax identification number.

Effective May 3, 2024, Total Deposit Balances used to calculate your interest rate tier will no longer include deposits in the Morgan Stanley Savings Program within your BDP Pricing Group. If you have any questions or need assistance, please contact us or view the Bank Deposit Program Disclosure Statement at https://www.morganstanley.com/wealth-disclosures/pdfs/BDP_disclosure.pdf

Account Summary

Active Assets Account
723-141489-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (2/1/24-2/29/24)	This Year (1/1/24-2/29/24)
TOTAL BEGINNING VALUE	**$191,330.76**	**$184,323.59**
Credits	—	—
Debits	—	—
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**—**
Change in Value	**10,301.70**	**17,308.87**
TOTAL ENDING VALUE	**$201,632.46**	**$201,632.46**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$35,343.51	17.53
Equities	166,288.95	82.47
TOTAL VALUE	**$201,632.46**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account
723-141489-222

ARNAB GHOSH

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 1/31/24)	This Period (as of 2/29/24)
Cash, BDP, MMFs	$3,363.64	$5,627.55
Savings and Time Deposits	29,601.31	29,715.96
Stocks	121,648.03	127,702.76
ETFs & CEFs	36,717.78	38,586.19
Total Assets	**$191,330.76**	**$201,632.46**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$191,330.76**	**$201,632.46**

INCOME AND DISTRIBUTION SUMMARY

	This Period (2/1/24-2/29/24)	This Year (1/1/24-2/29/24)
Qualified Dividends	$1.20	$23.97
Other Dividends	1.92	49.69
Interest	114.73	236.83
Income And Distributions	**$117.85**	**$310.49**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$117.85**	**$310.49**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

	This Period (2/1/24-2/29/24)	This Year (1/1/24-2/29/24)
OPENING CASH, BDP, MMFs	**$3,363.64**	**$1,616.26**
Purchases	(70,740.48)	(70,862.56)
Sales and Redemptions	72,886.54	74,563.36
Income and Distributions	117.85	310.49
Total Investment Related Activity	**$2,263.91**	**$4,011.29**
Total Cash Related Activity	—	—
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$5,627.55**	**$5,627.55**

GAIN/(LOSS) SUMMARY

	Realized This Period (2/1/24-2/29/24)	Realized This Year (1/1/24-2/29/24)	Unrealized Inception to Date (as of 2/29/24)
Short-Term Gain	$120.54	$120.54	$11,963.72
Short-Term (Loss)	—	—	(473.97)
Total Short-Term	**$120.54**	**$120.54**	**$11,489.75**
Long-Term Gain	42,269.00	42,602.32	11,815.74
Long-Term (Loss)	(0.37)	(0.37)	(18.31)
Total Long-Term	**$42,268.63**	**$42,601.95**	**$11,797.43**
TOTAL GAIN/(LOSS)	**$42,389.17**	**$42,722.49**	**$23,287.18**
Disallowed Loss	$0.37	$0.37	

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$5,627.55**	—	$0.56	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**2.79%**	**$5,627.55**	**$0.56**

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$29,715.96**	$1,485.80	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**14.74%**	**$29,715.96**	**$1,485.80**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADVANCED MICRO DEVICES (AMD)	8/18/23	10.000	$104.450	$192.530	$1,044.50	$1,925.30	$880.80 ST		
	8/25/23	2.000	100.790	192.530	201.58	385.06	183.48 ST		
	9/21/23	5.000	96.780	192.530	483.90	962.65	478.75 ST		
	10/20/23	2.000	102.630	192.530	205.26	385.06	179.80 ST		
	10/27/23	4.000	96.645	192.530	386.58	770.12	383.54 ST		
	10/30/23	4.000	95.420	192.530	381.68	770.12	388.44 ST		
	Total	27.000			2,703.50	**5,198.31**	2,494.81 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
AMAZON COM INC (AMZN)	7/29/21	2.337	171.172	176.760	400.03	413.09	13.06 LT A		
	7/30/21	1.785	168.067	176.760	300.00	315.52	15.52 LT A		
	8/4/21	0.584	171.250	176.760	100.01	103.23	3.22 LT H		
	10/4/21	1.883	159.320	176.760	300.00	332.84	32.84 LT A		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	1/21/22	0.623	142.424	176.760	88.73	110.12	21.39 LT A		
	1/21/22	6.386	142.698	176.760	911.27	1,128.79	217.52 LT A		
	8/29/22	50.000	131.879	176.760	6,593.97	8,838.00	2,244.03 LT A		
	9/6/22	26.986	128.001	176.760	3,454.24	4,770.05	1,315.81 LT A		
	9/21/23	10.000	130.409	176.760	1,304.09	1,767.60	463.51 ST		
	2/8/24	49.416	170.619	176.760	8,431.32	8,734.77	303.45 ST		
	Total	150.000			21,883.66	**26,514.00**	3,863.39 LT 766.96 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Basis Adjustment Due to Wash Sale: $0.37; Asset Class: Equities									
APPLE INC (AAPL)	9/21/23	5.000	174.818	180.750	874.09	**903.75**	29.66 ST	4.80	0.53
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 05/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	10/2/23	10.000	349.313	409.400	3,493.13	4,094.00	600.87 ST		
	10/6/23	4.000	347.878	409.400	1,391.51	1,637.60	246.09 ST		
	10/19/23	2.000	342.575	409.400	685.15	818.80	133.65 ST		
	10/20/23	1.000	337.500	409.400	337.50	409.40	71.90 ST		
	10/27/23	2.000	331.525	409.400	663.05	818.80	155.75 ST		
	Total	19.000			6,570.34	**7,778.60**	1,208.26 ST	—	—
Rating: Morningstar: 2; Asset Class: Equities									
MICROSOFT CORP (MSFT)	9/3/20	1.000	224.050	413.640	224.05	413.64	189.59 LT A		
	9/3/20	1.000	224.180	413.640	224.18	413.64	189.46 LT A		
	9/4/20	1.000	207.100	413.640	207.10	413.64	206.54 LT A		
	9/4/20	1.000	209.140	413.640	209.14	413.64	204.50 LT A		
	9/4/20	6.000	208.500	413.640	1,251.00	2,481.84	1,230.84 LT A		
	9/8/20	1.000	206.380	413.640	206.38	413.64	207.26 LT A		
	9/11/20	1.000	202.160	413.640	202.16	413.64	211.48 LT A		
	9/11/20	1.000	202.170	413.640	202.17	413.64	211.47 LT A		
	9/11/20	1.000	206.910	413.640	206.91	413.64	206.73 LT A		
	9/17/20	2.000	201.965	413.640	403.93	827.28	423.35 LT A		
	9/17/20	2.000	202.450	413.640	404.90	827.28	422.38 LT A		
	9/18/20	2.000	198.360	413.640	396.72	827.28	430.56 LT A		
	9/21/20	2.000	196.530	413.640	393.06	827.28	434.22 LT A		
	9/23/20	1.000	201.150	413.640	201.15	413.64	212.49 LT A		
	10/26/20	1.000	209.380	413.640	209.38	413.64	204.26 LT A		
	2/23/21	1.000	231.270	413.640	231.27	413.64	182.37 LT A		
	3/3/21	1.000	227.540	413.640	227.54	413.64	186.10 LT A		
	9/20/21	1.000	290.250	413.640	290.25	413.64	123.39 LT A		
	11/30/21	1.000	331.780	413.640	331.78	413.64	81.86 LT A		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	12/3/21	1.000	319.840	413.640	319.84	413.64	93.80 LT A		
	12/3/21	1.000	325.260	413.640	325.26	413.64	88.38 LT A		
	1/5/22	1.000	319.020	413.640	319.02	413.64	94.62 LT A		
	1/10/22	1.000	309.770	413.640	309.77	413.64	103.87 LT A		
	1/13/22	1.000	305.520	413.640	305.52	413.64	108.12 LT A		
	2/4/22	1.000	305.150	413.640	305.15	413.64	108.49 LT A		
	8/29/22	5.000	266.740	413.640	1,333.70	2,068.20	734.50 LT A		
	8/18/23	1.000	314.530	413.640	314.53	413.64	99.11 ST		
	8/18/23	9.000	313.960	413.640	2,825.64	3,722.76	897.12 ST		
	9/21/23	2.000	320.960	413.640	641.92	827.28	185.36 ST		
	2/5/24	20.000	405.279	413.640	8,105.58	8,272.80	167.22 ST		
	2/6/24	30.000	405.044	413.640	12,151.32	12,409.20	257.88 ST		
	2/12/24	50.000	419.030	413.640	20,951.50	20,682.00	(269.50) ST		
	2/12/24	50.000	417.729	413.640	20,886.47	20,682.00	(204.47) ST		
	Total	201.000			75,118.29	**83,141.64**	6,890.63 LT 1,132.72 ST	603.00	0.73
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 03/2024; Asset Class: Equities									
NETFLIX INC (NFLX)	10/21/20	1.000	491.130	602.920	491.13	602.92	111.79 LT A		
	1/21/22	1.000	397.900	602.920	397.90	602.92	205.02 LT A		
	Total	2.000			889.03	**1,205.84**	316.81 LT	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/9/23	10.000	159.704	165.340	1,597.04	1,653.40	56.36 ST		
	10/17/23	4.000	160.718	165.340	642.87	661.36	18.49 ST		
	10/20/23	4.000	161.015	165.340	644.06	661.36	17.30 ST		
	Total	18.000			2,883.97	**2,976.12**	92.15 ST	91.08	3.06
Rating: Morgan Stanley: 2, Morningstar: 1; Next Dividend Payable 04/2024; Asset Class: Equities									
COMMON STOCKS					**$110,922.88**	**$127,718.26**	**$11,070.83 LT** **$5,724.56 ST**	**$698.88**	**0.55%**

OPTIONS (Contract Prices are presented to only the third decimal (which may display as "$0.000"), while calculation of Market Value uses an extended price.)

Security Description	Trade Date	Number of Contracts	Unit Cost	Contract Price	Total Cost	Market Value	Unrealized Gain/(Loss)
CALL MICROSOFT CORP AT 420.000EXPIRES 03/01/2024 (MSFT 240301C00420000)	2/26/24	(1.000)	$0.553	$0.155	$(55.29)	**$(15.50)**	$39.79 ST
Short Position; Asset Class: Equities							

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**63.33%**	**$110,867.59**	**$127,702.76**	**$11,070.83 LT** **$5,764.35 ST**	**$698.88**	**0.55%**
Total Stocks (Long)			$127,718.26			
Total Stocks (Short)			$(15.50)			

For listed options that have a cost basis without a corresponding market value, an unrealized gain or loss is included for informational purposes. Where market value information is not available, for purposes of calculating the unrealized gain or loss, we assume that market value is $0. In such cases, the unrealized gain or loss may not provide an accurate reflection of the true unrealized gain or loss. For additional information regarding Gain/(Loss) and Pricing, refer to the Expanded Disclosures.

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	6/11/20	1.000	$78.320	$153.780	$78.32	$153.78	$75.46 LT A		
	9/17/20	1.000	88.530	153.780	88.53	153.78	65.25 LT A		
	9/24/20	1.000	86.640	153.780	86.64	153.78	67.14 LT A		
	Total	3.000			253.49	**461.34**	207.85 LT	3.32	0.72
Next Dividend Payable 12/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	9/16/19	1.000	138.520	202.540	138.52	202.54	64.02 LT A		
	2/23/21	1.000	220.850	202.540	220.85	202.54	(18.31) LT A		
	Total	2.000			359.37	**405.08**	45.71 LT	—	—
Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	6/11/20	2.000	36.145	59.310	72.29	**118.62**	46.33 LT A	1.56	1.32
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	6/11/20	1.000	52.350	77.640	52.35	**77.64**	25.29 LT A	2.66	3.43
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	6/11/20	2.000	36.355	60.320	72.71	**120.64**	47.93 LT A	1.57	1.30
Next Dividend Payable 12/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	6/11/20	2.000	50.470	72.900	100.94	145.80	44.86 LT A		
	6/24/20	1.000	49.830	72.900	49.83	72.90	23.07 LT A		
	Total	3.000			150.77	**218.70**	67.93 LT	5.08	2.32
Next Dividend Payable 12/2024; Asset Class: Equities									

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
SPDR S&P 500 ETF TRUST (SPY)	9/21/23	4.000	433.750	508.080	1,735.00	2,032.32	297.32 ST		
	9/25/23	4.000	431.918	508.080	1,727.67	2,032.32	304.65 ST		
	10/2/23	8.000	427.010	508.080	3,416.08	4,064.64	648.56 ST		
	10/6/23	4.000	429.490	508.080	1,717.96	2,032.32	314.36 ST		
	10/17/23	2.000	435.140	508.080	870.28	1,016.16	145.88 ST		
	10/20/23	1.000	423.970	508.080	423.97	508.08	84.11 ST		
	10/27/23	2.000	410.485	508.080	820.97	1,016.16	195.19 ST		
	Total	25.000			10,711.93	**12,702.00**	1,990.07 ST	165.85	1.31
Next Dividend Payable 04/2024; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	8/25/23	10.000	422.929	517.790	4,229.29	**5,177.90**	948.61 ST	31.23	0.60
Next Dividend Payable 12/2024; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	6/11/20	1.000	280.070	466.930	280.07	466.93	186.86 LT A		
	8/25/23	5.000	401.810	466.930	2,009.05	2,334.65	325.60 ST		
	9/21/23	10.000	399.620	466.930	3,996.20	4,669.30	673.10 ST		
	9/25/23	2.000	398.395	466.930	796.79	933.86	137.07 ST		
	10/2/23	8.000	392.420	466.930	3,139.36	3,735.44	596.08 ST		
	10/6/23	4.000	394.700	466.930	1,578.80	1,867.72	288.92 ST		
	10/9/23	1.000	394.170	466.930	394.17	466.93	72.76 ST		
	10/17/23	1.000	399.680	466.930	399.68	466.93	67.25 ST		
	10/19/23	2.000	397.195	466.930	794.39	933.86	139.47 ST		
	10/20/23	1.000	389.720	466.930	389.72	466.93	77.21 ST		
	10/27/23	2.000	377.060	466.930	754.12	933.86	179.74 ST		
	Total	37.000			14,532.35	**17,276.41**	186.86 LT 2,557.20 ST	235.21	1.36
Next Dividend Payable 12/2024; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	6/11/20	1.000	153.880	252.580	153.88	**252.58**	98.70 LT A	3.41	1.35
Next Dividend Payable 12/2024; Asset Class: Equities									
WISDOMTREE TR US QTLY DIV GRT (DGRW)	10/17/23	20.000	64.627	73.970	1,292.53	1,479.40	186.87 ST		
	10/20/23	4.000	63.308	73.970	253.23	295.88	42.65 ST		
	Total	24.000			1,545.76	**1,775.28**	229.52 ST	29.88	1.68
Next Dividend Payable 03/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**19.14%**	**$32,134.19**	**$38,586.19**	**$726.60 LT** **$5,725.40 ST**	**$479.77**	**1.24%**

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$143,001.78**	**$201,632.46**	**$11,797.43 LT** **$11,489.75 ST**	**$2,665.01** —	**1.32%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$5,627.55	—	—	—	—	—
Savings and Time Deposits	29,715.96	—	—	—	—	—
Stocks	—	$127,702.76	—	—	—	—
ETFs & CEFs	—	38,586.19	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$35,343.51**	**$166,288.95**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
2/2	2/6	Sold	MICROSOFT CORP	ACTED AS AGENT UNSOLICITED TRADE	30.000	$409.7600	$12,288.20
2/2	2/6	Sold	AMAZON COM INC	ACTED AS AGENT UNSOLICITED TRADE	60.000	170.7016	10,233.01
2/2	2/6	Sold	MICROSOFT CORP	ACTED AS AGENT UNSOLICITED TRADE	20.000	410.1200	8,199.33
2/5	2/7	Bought	MICROSOFT CORP	ACTED AS AGENT UNSOLICITED TRADE	20.000	405.1288	(8,105.58)
2/6	2/8	Bought	MICROSOFT CORP	ACTED AS AGENT UNSOLICITED TRADE	30.000	404.8939	(12,151.32)
2/8	2/12	Bought	AMAZON COM INC	ACTED AS AGENT UNSOLICITED TRADE	50.000	170.4691	(8,530.96)
2/9	2/13	Sold	MICROSOFT CORP	ACTED AS AGENT UNSOLICITED TRADE	100.000	420.0551	41,990.17

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
2/12	2/14	Bought	MICROSOFT CORP	ACTED AS AGENT UNSOLICITED TRADE	50.000	418.8800	(20,951.50)
2/12	2/14	Bought	MICROSOFT CORP	ACTED AS AGENT UNSOLICITED TRADE	50.000	417.5793	(20,886.47)
2/15		Qualified Dividend	APPLE INC				1.20
2/20	2/21	Sold	CALL MSFT 02/23/24 415.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	0.8700	85.99
2/20	2/21	Sold	CALL AMZN 02/23/24 175.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	0.3500	34.55
2/26	2/27	Sold	CALL MSFT 03/01/24 420.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	0.5600	55.29
2/28		Dividend	WISDOMTREE TR US QTLY DIV GRT				1.92
2/29		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 02/01-02/29) CUSIP: 99YA78EB0			114.65
2/29		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 02/01-02/29)			0.08
2/29	2/29	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(114.65)
NET CREDITS/(DEBITS)							**$2,263.91**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
2/6	Automatic Investment	BANK DEPOSIT PROGRAM	$30,720.54
2/7	Automatic Redemption	BANK DEPOSIT PROGRAM	(8,105.58)
2/8	Automatic Redemption	BANK DEPOSIT PROGRAM	(12,151.32)
2/12	Automatic Redemption	BANK DEPOSIT PROGRAM	(8,530.96)
2/13	Automatic Investment	BANK DEPOSIT PROGRAM	41,990.17
2/14	Automatic Redemption	BANK DEPOSIT PROGRAM	(41,837.97)
2/15	Automatic Investment	BANK DEPOSIT PROGRAM	1.20
2/21	Automatic Investment	BANK DEPOSIT PROGRAM	120.54
2/27	Automatic Investment	BANK DEPOSIT PROGRAM	55.29
2/28	Automatic Investment	BANK DEPOSIT PROGRAM	1.92
2/29	Automatic Investment	BANK DEPOSIT PROGRAM	0.08
NET ACTIVITY FOR PERIOD			**$2,263.91**

Account Detail

Active Assets Account **723-141489-222** **ARNAB GHOSH**

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
2/26	Option Expired	CALL AMZN 02/23/24 175.000	EXPIRED OPTIONS	1.000
2/26	Option Expired	CALL MSFT 02/23/24 415.000	EXPIRED OPTIONS	1.000

REALIZED GAIN/(LOSS) DETAIL

LONG-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
AMAZON COM INC	05/27/20	02/02/24	20.000	$3,411.00	$2,367.21	$1,043.79	A
	07/14/20	02/02/24	3.352	571.69	500.00	71.69	A
	07/16/20	02/02/24	1.353	230.75	200.00	30.75	A
	07/23/20	02/02/24	3.354	572.03	500.00	72.03	A
	09/03/20	02/02/24	1.181	201.42	200.00	1.42	A
	09/04/20	02/02/24	2.515	428.93	400.00	28.93	A
	09/08/20	02/02/24	1.252	213.53	200.00	13.53	A
	09/11/20	02/02/24	3.138	535.19	500.00	35.19	A
	09/11/20	02/02/24	1.291	220.18	200.00	20.18	A
	09/17/20	02/02/24	2.015	343.65	300.00	43.65	A
	09/18/20	02/02/24	1.362	232.29	200.00	32.29	A
	09/21/20	02/02/24	2.080	354.75	300.00	54.75	A
	09/23/20	02/02/24	1.335	227.68	200.00	27.68	A
	10/30/20	02/02/24	1.322	225.47	200.00	25.47	A
	11/02/20	02/02/24	1.610	274.59	240.00	34.59	A
	01/29/21	02/02/24	0.624	106.42	100.00	6.42	A
	02/23/21	02/02/24	6.397	1,091.01	1,000.00	91.01	A
	02/25/21	02/02/24	1.769	301.70	271.74	29.96	A
	02/25/21	02/02/24	1.486	253.44	228.26	25.18	A
	03/18/21	02/02/24	1.980	337.69	300.00	37.69	A
	07/29/21	02/02/24	0.584	99.60	99.97	(0.37)	W
Disallowed Loss Based On Wash Sale: $0.37							
MICROSOFT CORP	04/25/18	02/02/24	6.000	2,459.80	550.32	1,909.48	A
	04/30/18	02/02/24	2.000	819.93	187.50	632.43	A
	05/03/18	02/02/24	2.000	819.94	186.40	633.54	A
	06/22/18	02/02/24	2.000	819.93	199.63	620.30	A
	06/25/18	02/02/24	8.000	3,279.73	793.24	2,486.49	A
	06/27/18	02/02/24	2.000	819.21	195.51	623.70	A
	08/15/18	02/02/24	1.000	409.61	107.60	302.01	A
	08/22/18	02/02/24	1.000	409.61	106.22	303.39	A
	09/06/18	02/02/24	1.000	409.60	108.20	301.40	A

Account Detail

Active Assets Account 723-141489-222 **ARNAB GHOSH**

LONG-TERM GAIN/(LOSS) (CONTINUED)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
	10/15/18	02/02/24	1.000	409.61	107.69	301.92	A
	11/12/18	02/02/24	2.000	819.21	213.71	605.50	A
	11/19/18	02/02/24	2.000	819.22	207.87	611.35	A
	11/20/18	02/02/24	2.000	819.21	204.40	614.81	A
	12/10/18	02/02/24	2.000	819.21	211.45	607.76	A
	12/14/18	02/02/24	1.000	409.61	106.34	303.27	A
	12/17/18	02/02/24	3.000	1,228.82	308.64	920.18	A
	12/17/18	02/02/24	2.000	819.21	208.65	610.56	A
	12/20/18	02/02/24	2.000	819.22	199.40	619.82	A
	12/21/18	02/02/24	2.000	819.21	195.65	623.56	A
	01/03/19	02/02/24	2.000	819.21	195.52	623.69	A
	01/31/19	02/02/24	2.000	819.22	207.93	611.29	A
	05/02/19	02/02/24	1.000	409.60	125.71	283.89	A
	05/09/19	02/02/24	1.000	409.61	124.26	285.35	A
	05/23/19	02/09/24	1.000	419.90	125.68	294.22	A
	06/03/19	02/09/24	1.000	419.90	122.07	297.83	A
	06/25/19	02/09/24	1.000	419.91	132.85	287.06	A
	08/02/19	02/09/24	1.000	419.90	135.69	284.21	A
	09/24/19	02/09/24	1.000	419.90	137.34	282.56	A
	10/02/19	02/09/24	1.000	419.90	135.99	283.91	A
	10/18/19	02/09/24	1.000	419.90	138.21	281.69	A
	10/18/19	02/09/24	1.000	419.90	137.79	282.11	A
	10/22/19	02/09/24	1.000	419.91	137.85	282.06	A
	10/23/19	02/09/24	1.000	419.90	136.37	283.53	A
	10/23/19	02/09/24	1.000	419.90	136.33	283.57	A
	10/23/19	02/09/24	1.000	419.90	136.11	283.79	A
	02/11/20	02/09/24	1.000	419.90	183.87	236.03	A
	02/20/20	02/09/24	1.000	419.90	182.87	237.03	A
	02/21/20	02/09/24	1.000	419.90	180.55	239.35	A
	02/21/20	02/09/24	1.000	419.91	179.53	240.38	A
	02/24/20	02/09/24	2.000	839.80	333.16	506.64	A
	02/24/20	02/09/24	1.000	419.90	171.21	248.69	A
	02/25/20	02/09/24	1.000	419.90	173.57	246.33	A
	02/26/20	02/09/24	9.000	3,779.11	1,521.00	2,258.11	A
	02/26/20	02/09/24	1.000	419.91	169.00	250.91	A
	02/27/20	02/09/24	2.000	839.80	328.14	511.66	A
	02/27/20	02/09/24	2.000	839.81	326.76	513.05	A
	02/27/20	02/09/24	2.000	839.80	322.75	517.05	A
	02/28/20	02/09/24	2.000	839.81	311.90	527.91	A
	02/28/20	02/09/24	2.000	839.80	305.62	534.18	A
	03/03/20	02/09/24	1.000	419.90	166.16	253.74	A
	03/03/20	02/09/24	1.000	419.90	162.67	257.23	A

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

LONG-TERM GAIN/(LOSS) (CONTINUED)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
	03/06/20	02/09/24	2.000	839.80	320.28	519.52 A	
	03/09/20	02/09/24	2.000	839.80	306.48	533.32 A	
	03/09/20	02/09/24	2.000	839.81	302.20	537.61 A	
	03/12/20	02/09/24	2.000	839.80	295.42	544.38 A	
	03/16/20	02/09/24	2.000	839.81	285.94	553.87 A	
	05/27/20	02/09/24	20.000	8,398.04	3,575.20	4,822.84 A	
	05/27/20	02/09/24	20.000	8,398.03	3,558.95	4,839.08 A	
	06/11/20	02/09/24	1.000	419.90	188.72	231.18 A	
	07/23/20	02/09/24	1.000	419.90	203.02	216.88 A	
	07/27/20	02/09/24	5.000	2,099.51	1,015.55	1,083.96 A	
	07/31/20	02/09/24	1.000	419.90	200.26	219.64 A	
Long-Term This Period				**$72,710.71**	**$30,442.08**	**$42,268.63**	
Long-Term Year to Date				**$74,387.53**	**$31,785.58**	**$42,601.95**	

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
CALL AMZN 02/23/24 175.000	02/23/24	02/20/24	1.000	$34.55	$0.00	$34.55	
CALL MSFT 02/23/24 415.000	02/23/24	02/20/24	1.000	85.99	0.00	85.99	
Short-Term This Period				**$120.54**	**$0.00**	**$120.54**	
Short-Term Year to Date				**$120.54**	**$0.00**	**$120.54**	
Net Realized Gain/(Loss) This Period				**$72,831.25**	**$30,442.08**	**$42,389.17**	
Net Realized Gain/(Loss) Year to Date				**$74,508.07**	**$31,785.58**	**$42,722.49**	

Disallowed Loss Based On Wash Sale This Period: $0.37

Disallowed Loss Based On Wash Sale Year to Date: $0.37

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H, W, > - The wash sale rule applies to this tax lot. For lots noted with an "H," the cost basis and acquisition date (trade date) have been adjusted to account for disallowed loss of a related wash sale transaction. For lots noted with a "W," the disallowed loss on covered securities will be reported on Form 1099-B for the current tax year. The aggregate basis adjustment and the disallowed loss amount are identified in italics under the Security Description. To take into account disallowed loss adjustments due to wash sales, add the total "Disallowed Loss Based on Wash Sale Year to Date" amount to the total "Net Realized Gain/ (Loss) Year to Date." For lots noted with a ">," both "H" and "W" apply.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Upcoming Change to Bank Deposit Program (BDP) Pricing Groups

Interest rates for deposits in your account are tiered based on the Total Deposit Balances in your BDP Pricing Group. Currently, the Total Deposit Balances include deposits in the BDP and in the Morgan Stanley Savings Program in all applicable accounts within a BDP Pricing Group. A BDP Pricing Group is a group of accounts within a household that have the same address, or the same Social Security and/or tax identification number.

Effective May 3, 2024, Total Deposit Balances used to calculate your interest rate tier will no longer include deposits in the Morgan Stanley Savings Program within your BDP Pricing Group. If you have any questions or need assistance, please contact us or view the Bank Deposit Program Disclosure Statement at https://www.morganstanley.com/wealth-disclosures/pdfs/BDP_disclosure.pdf

Morgan Stanley

CLIENT STATEMENT | For the Period February 1-29, 2024

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 2/1/24)	**$65,213.27**
Ending Total Value (as of 2/29/24)	**$67,614.52**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544 ; Fax: 914-225-6770

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Account Summary

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (2/1/24-2/29/24)	This Year (1/1/24-2/29/24)
TOTAL BEGINNING VALUE	**$65,213.27**	**$69,874.31**
Credits	15,042.84	20,754.59
Debits	(12,855.00)	(23,455.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$2,187.84**	**$(2,700.41)**
Change in Value	**213.41**	**440.62**
TOTAL ENDING VALUE	**$67,614.52**	**$67,614.52**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$67,614.52	100.00
TOTAL VALUE	**$67,614.52**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 1/31/24)	This Period (as of 2/29/24)
Cash, BDP, MMFs	$10,142.75	$12,330.69
Savings and Time Deposits	55,070.52	55,283.83
Total Assets	**$65,213.27**	**$67,614.52**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$65,213.27**	**$67,614.52**

CASH FLOW

	This Period (2/1/24-2/29/24)	This Year (1/1/24-2/29/24)
OPENING CASH, BDP, MMFs	**$10,142.75**	**$15,030.90**
Purchases	(213.31)	(440.42)
Income and Distributions	213.41	440.62
Total Investment Related Activity	**$0.10**	**$0.20**
Checks Deposited	15,042.84	20,754.59
Electronic Transfers-Debits	(12,855.00)	(23,455.00)
Total Cash Related Activity	**$2,187.84**	**$(2,700.41)**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$12,330.69**	**$12,330.69**

INCOME AND DISTRIBUTION SUMMARY

	This Period (2/1/24-2/29/24)	This Year (1/1/24-2/29/24)
Interest	$213.41	$440.62
Income And Distributions	**$213.41**	**$440.62**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$213.41**	**$440.62**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (2/1/24-2/29/24)	Realized This Year (1/1/24-2/29/24)	Unrealized Inception to Date (as of 2/29/24)
TOTAL GAIN/(LOSS)	—	—	—

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

Investment Objectives (in order of priority): Income

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$12,330.69**	—	$1.23	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**18.24%**	**$12,330.69**	**$1.23**

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$55,283.83**	$2,764.19	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**81.76%**	**$55,283.83**	**$2,764.19**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	—	**$67,614.52**	**N/A**	**$2,765.42** —	**4.09%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$12,330.69	—	—	—	—	—
Savings and Time Deposits	55,283.83	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$67,614.52**	**—**	**—**	**—**	**—**	**—**

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
2/1		Check Deposit	MS PAYROLL DEPOSIT				$9,331.09
2/8		Online Transfer	TRANSFER AS OF 02/07	CONFIRMATION # 216358789 TO 723-XXX755			(10,000.00)
2/14		Check Deposit	MS PAYROLL DEPOSIT				2,855.87
2/28		Check Deposit	MS PAYROLL DEPOSIT				2,855.88
2/29		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 02/01-02/29) CUSIP: 99YA78EB0			213.31
2/29		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 02/01-02/29)			0.10
2/29	2/29	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(213.31)
2/29		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 217664444			(2,855.00)
NET CREDITS/(DEBITS)							**$2,187.94**

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
2/2	Automatic Investment	BANK DEPOSIT PROGRAM	$9,331.09
2/8	Automatic Redemption	BANK DEPOSIT PROGRAM	(10,000.00)
2/15	Automatic Investment	BANK DEPOSIT PROGRAM	2,855.87
2/29	Automatic Investment	BANK DEPOSIT PROGRAM	0.88
2/29	Automatic Investment	BANK DEPOSIT PROGRAM	0.10
NET ACTIVITY FOR PERIOD			**$2,187.94**

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Upcoming Change to Bank Deposit Program (BDP) Pricing Groups

Interest rates for deposits in your account are tiered based on the Total Deposit Balances in your BDP Pricing Group. Currently, the Total Deposit Balances include deposits in the BDP and in the Morgan Stanley Savings Program in all applicable accounts within a BDP Pricing Group. A BDP Pricing Group is a group of accounts within a household that have the same address, or the same Social Security and/or tax identification number.

Effective May 3, 2024, Total Deposit Balances used to calculate your interest rate tier will no longer include deposits in the Morgan Stanley Savings Program within your BDP Pricing Group. If you have any questions or need assistance, please contact us or view the Bank Deposit Program Disclosure Statement at https://www.morganstanley.com/wealth-disclosures/pdfs/BDP_disclosure.pdf

This page intentionally left blank

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 1/1/24)	**$184,323.59**
Ending Total Value (as of 1/31/24)	**$191,330.76**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544 ; Fax: 914-225-6770

Morgan Stanley Smith Barney LLC. Member SIPC.

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (1/1/24-1/31/24)	This Year (1/1/24-1/31/24)
TOTAL BEGINNING VALUE	**$184,323.59**	**$184,323.59**
Credits	—	—
Debits	—	—
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**—**
Change in Value	**7,007.17**	**7,007.17**
TOTAL ENDING VALUE	**$191,330.76**	**$191,330.76**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$32,964.95	17.23
Equities	158,365.81	82.77
TOTAL VALUE	**$191,330.76**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account
723-141489-222

ARNAB GHOSH

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 12/31/23)	This Period (as of 1/31/24)
Cash, BDP, MMFs	$1,616.26	$3,363.64
Savings and Time Deposits	29,479.23	29,601.31
Stocks	117,105.22	121,648.03
ETFs & CEFs	36,122.88	36,717.78
Total Assets	**$184,323.59**	**$191,330.76**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$184,323.59**	**$191,330.76**

CASH FLOW

	This Period (1/1/24-1/31/24)	This Year (1/1/24-1/31/24)
OPENING CASH, BDP, MMFs	**$1,616.26**	**$1,616.26**
Purchases	(122.08)	(122.08)
Sales and Redemptions	1,676.82	1,676.82
Income and Distributions	192.64	192.64
Total Investment Related Activity	**$1,747.38**	**$1,747.38**
Total Cash Related Activity	**—**	**—**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$3,363.64**	**$3,363.64**

INCOME AND DISTRIBUTION SUMMARY

	This Period (1/1/24-1/31/24)	This Year (1/1/24-1/31/24)
Qualified Dividends	$22.77	$22.77
Other Dividends	47.77	47.77
Interest	122.10	122.10
Income And Distributions	**$192.64**	**$192.64**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$192.64**	**$192.64**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (1/1/24-1/31/24)	Realized This Year (1/1/24-1/31/24)	Unrealized Inception to Date (as of 1/31/24)
Short-Term Gain	—	—	$7,936.79
Long-Term Gain	333.32	333.32	47,718.31
Long-Term (Loss)	—	—	(162.24)
Total Long-Term	**$333.32**	**$333.32**	**$47,556.07**
TOTAL GAIN/(LOSS)	**$333.32**	**$333.32**	**$55,492.86**

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$3,363.64**	—	$0.34	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**1.76%**	**$3,363.64**	**$0.34**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$29,601.31**	$1,480.07	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**15.47%**	**$29,601.31**	**$1,480.07**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADVANCED MICRO DEVICES (AMD)	8/18/23	10.000	$104.450	$167.690	$1,044.50	$1,676.90	$632.40 ST		
	8/25/23	2.000	100.790	167.690	201.58	335.38	133.80 ST		
	9/21/23	5.000	96.780	167.690	483.90	838.45	354.55 ST		
	10/20/23	2.000	102.630	167.690	205.26	335.38	130.12 ST		
	10/27/23	4.000	96.645	167.690	386.58	670.76	284.18 ST		
	10/30/23	4.000	95.420	167.690	381.68	670.76	289.08 ST		
	Total	27.000			2,703.50	**4,527.63**	1,824.13 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
AMAZON COM INC (AMZN)	5/27/20	20.000	118.361	155.200	2,367.21	3,104.00	736.79 LT A		
	7/14/20	3.352	149.165	155.200	500.00	520.23	20.23 LT A		
	7/16/20	1.353	147.820	155.200	200.00	209.99	9.99 LT A		
	7/23/20	3.354	149.076	155.200	500.00	520.54	20.54 LT A		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/3/20	1.181	169.348	155.200	200.00	183.29	(16.71) LT A		
	9/4/20	2.515	159.046	155.200	400.00	390.33	(9.67) LT A		
	9/8/20	1.252	159.744	155.200	200.00	194.31	(5.69) LT A		
	9/11/20	1.291	154.919	155.200	200.00	200.36	0.36 LT A		
	9/11/20	3.138	159.337	155.200	500.00	487.02	(12.98) LT A		
	9/17/20	2.015	148.883	155.200	300.00	312.73	12.73 LT A		
	9/18/20	1.362	146.843	155.200	200.00	211.38	11.38 LT A		
	9/21/20	2.080	144.231	155.200	300.00	322.82	22.82 LT A		
	9/23/20	1.335	149.813	155.200	200.00	207.19	7.19 LT A		
	10/30/20	1.322	151.286	155.200	200.00	205.17	5.17 LT A		
	11/2/20	1.610	149.068	155.200	240.00	249.87	9.87 LT A		
	1/29/21	0.624	160.256	155.200	100.00	96.84	(3.16) LT A		
	2/23/21	6.397	156.323	155.200	1,000.00	992.81	(7.19) LT A		
	2/25/21	1.486	153.607	155.200	228.26	230.63	2.37 LT A		
	2/25/21	1.769	153.612	155.200	271.74	274.55	2.81 LT A		
	3/18/21	1.980	151.515	155.200	300.00	307.30	7.30 LT A		
	7/29/21	2.921	171.174	155.200	500.00	453.34	(46.66) LT A		
	7/30/21	1.785	168.067	155.200	300.00	277.03	(22.97) LT A		
	10/4/21	1.883	159.320	155.200	300.00	292.24	(7.76) LT A		
	1/21/22	0.623	142.424	155.200	88.73	96.69	7.96 LT A		
	1/21/22	6.386	142.698	155.200	911.27	991.11	79.84 LT A		
	8/29/22	50.000	131.879	155.200	6,593.97	7,760.00	1,166.03 LT A		
	9/6/22	26.986	128.001	155.200	3,454.24	4,188.23	733.99 LT A		
	9/21/23	10.000	130.409	155.200	1,304.09	1,552.00	247.91 ST		
	Total	160.000			21,859.51	**24,832.00**	2,724.58 LT 247.91 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
APPLE INC (AAPL)	9/21/23	5.000	174.818	184.400	874.09	**922.00**	47.91 ST	4.80	0.52
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 02/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	10/2/23	10.000	349.313	383.740	3,493.13	3,837.40	344.27 ST		
	10/6/23	4.000	347.878	383.740	1,391.51	1,534.96	143.45 ST		
	10/19/23	2.000	342.575	383.740	685.15	767.48	82.33 ST		
	10/20/23	1.000	337.500	383.740	337.50	383.74	46.24 ST		
	10/27/23	2.000	331.525	383.740	663.05	767.48	104.43 ST		
	Total	19.000			6,570.34	**7,291.06**	720.72 ST	—	—
Rating: Morningstar: 1; Asset Class: Equities									

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MICROSOFT CORP (MSFT)	4/25/18	6.000	91.720	397.580	550.32	2,385.48	1,835.16 LT A		
	4/30/18	2.000	93.750	397.580	187.50	795.16	607.66 LT A		
	5/3/18	2.000	93.200	397.580	186.40	795.16	608.76 LT A		
	6/22/18	2.000	99.815	397.580	199.63	795.16	595.53 LT A		
	6/25/18	8.000	99.155	397.580	793.24	3,180.64	2,387.40 LT A		
	6/27/18	2.000	97.755	397.580	195.51	795.16	599.65 LT A		
	8/15/18	1.000	107.600	397.580	107.60	397.58	289.98 LT A		
	8/22/18	1.000	106.220	397.580	106.22	397.58	291.36 LT A		
	9/6/18	1.000	108.200	397.580	108.20	397.58	289.38 LT A		
	10/15/18	1.000	107.690	397.580	107.69	397.58	289.89 LT A		
	11/12/18	2.000	106.855	397.580	213.71	795.16	581.45 LT A		
	11/19/18	2.000	103.935	397.580	207.87	795.16	587.29 LT A		
	11/20/18	2.000	102.200	397.580	204.40	795.16	590.76 LT A		
	12/10/18	2.000	105.725	397.580	211.45	795.16	583.71 LT A		
	12/14/18	1.000	106.340	397.580	106.34	397.58	291.24 LT A		
	12/17/18	2.000	104.325	397.580	208.65	795.16	586.51 LT A		
	12/17/18	3.000	102.880	397.580	308.64	1,192.74	884.10 LT A		
	12/20/18	2.000	99.700	397.580	199.40	795.16	595.76 LT A		
	12/21/18	2.000	97.825	397.580	195.65	795.16	599.51 LT A		
	1/3/19	2.000	97.760	397.580	195.52	795.16	599.64 LT A		
	1/31/19	2.000	103.965	397.580	207.93	795.16	587.23 LT A		
	5/2/19	1.000	125.710	397.580	125.71	397.58	271.87 LT A		
	5/9/19	1.000	124.260	397.580	124.26	397.58	273.32 LT A		
	5/23/19	1.000	125.680	397.580	125.68	397.58	271.90 LT A		
	6/3/19	1.000	122.070	397.580	122.07	397.58	275.51 LT A		
	6/25/19	1.000	132.850	397.580	132.85	397.58	264.73 LT A		
	8/2/19	1.000	135.690	397.580	135.69	397.58	261.89 LT A		
	9/24/19	1.000	137.340	397.580	137.34	397.58	260.24 LT A		
	10/2/19	1.000	135.990	397.580	135.99	397.58	261.59 LT A		
	10/18/19	1.000	137.790	397.580	137.79	397.58	259.79 LT A		
	10/18/19	1.000	138.210	397.580	138.21	397.58	259.37 LT A		
	10/22/19	1.000	137.850	397.580	137.85	397.58	259.73 LT A		
	10/23/19	1.000	136.110	397.580	136.11	397.58	261.47 LT A		
	10/23/19	1.000	136.330	397.580	136.33	397.58	261.25 LT A		
	10/23/19	1.000	136.370	397.580	136.37	397.58	261.21 LT A		
	2/11/20	1.000	183.870	397.580	183.87	397.58	213.71 LT A		
	2/20/20	1.000	182.870	397.580	182.87	397.58	214.71 LT A		

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	2/21/20	1.000	179.530	397.580	179.53	397.58	218.05 LT A		
	2/21/20	1.000	180.550	397.580	180.55	397.58	217.03 LT A		
	2/24/20	1.000	171.210	397.580	171.21	397.58	226.37 LT A		
	2/24/20	2.000	166.580	397.580	333.16	795.16	462.00 LT A		
	2/25/20	1.000	173.570	397.580	173.57	397.58	224.01 LT A		
	2/26/20	1.000	169.000	397.580	169.00	397.58	228.58 LT A		
	2/26/20	9.000	169.000	397.580	1,521.00	3,578.22	2,057.22 LT A		
	2/27/20	2.000	161.375	397.580	322.75	795.16	472.41 LT A		
	2/27/20	2.000	163.380	397.580	326.76	795.16	468.40 LT A		
	2/27/20	2.000	164.070	397.580	328.14	795.16	467.02 LT A		
	2/28/20	2.000	152.810	397.580	305.62	795.16	489.54 LT A		
	2/28/20	2.000	155.950	397.580	311.90	795.16	483.26 LT A		
	3/3/20	1.000	162.670	397.580	162.67	397.58	234.91 LT A		
	3/3/20	1.000	166.160	397.580	166.16	397.58	231.42 LT A		
	3/6/20	2.000	160.140	397.580	320.28	795.16	474.88 LT A		
	3/9/20	2.000	151.100	397.580	302.20	795.16	492.96 LT A		
	3/9/20	2.000	153.240	397.580	306.48	795.16	488.68 LT A		
	3/12/20	2.000	147.710	397.580	295.42	795.16	499.74 LT A		
	3/16/20	2.000	142.970	397.580	285.94	795.16	509.22 LT A		
	5/27/20	20.000	177.948	397.580	3,558.95	7,951.60	4,392.65 LT A		
	5/27/20	20.000	178.760	397.580	3,575.20	7,951.60	4,376.40 LT A		
	6/11/20	1.000	188.720	397.580	188.72	397.58	208.86 LT A		
	7/23/20	1.000	203.020	397.580	203.02	397.58	194.56 LT A		
	7/27/20	5.000	203.110	397.580	1,015.55	1,987.90	972.35 LT A		
	7/31/20	1.000	200.260	397.580	200.26	397.58	197.32 LT A		
	9/3/20	1.000	224.050	397.580	224.05	397.58	173.53 LT A		
	9/3/20	1.000	224.180	397.580	224.18	397.58	173.40 LT A		
	9/4/20	1.000	207.100	397.580	207.10	397.58	190.48 LT A		
	9/4/20	1.000	209.140	397.580	209.14	397.58	188.44 LT A		
	9/4/20	6.000	208.500	397.580	1,251.00	2,385.48	1,134.48 LT A		
	9/8/20	1.000	206.380	397.580	206.38	397.58	191.20 LT A		
	9/11/20	1.000	202.160	397.580	202.16	397.58	195.42 LT A		
	9/11/20	1.000	202.170	397.580	202.17	397.58	195.41 LT A		
	9/11/20	1.000	206.910	397.580	206.91	397.58	190.67 LT A		
	9/17/20	2.000	201.965	397.580	403.93	795.16	391.23 LT A		
	9/17/20	2.000	202.450	397.580	404.90	795.16	390.26 LT A		
	9/18/20	2.000	198.360	397.580	396.72	795.16	398.44 LT A		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/21/20	2.000	196.530	397.580	393.06	795.16	402.10 LT A		
	9/23/20	1.000	201.150	397.580	201.15	397.58	196.43 LT A		
	10/26/20	1.000	209.380	397.580	209.38	397.58	188.20 LT A		
	2/23/21	1.000	231.270	397.580	231.27	397.58	166.31 LT A		
	3/3/21	1.000	227.540	397.580	227.54	397.58	170.04 LT A		
	9/20/21	1.000	290.250	397.580	290.25	397.58	107.33 LT A		
	11/30/21	1.000	331.780	397.580	331.78	397.58	65.80 LT A		
	12/3/21	1.000	319.840	397.580	319.84	397.58	77.74 LT A		
	12/3/21	1.000	325.260	397.580	325.26	397.58	72.32 LT A		
	1/5/22	1.000	319.020	397.580	319.02	397.58	78.56 LT A		
	1/10/22	1.000	309.770	397.580	309.77	397.58	87.81 LT A		
	1/13/22	1.000	305.520	397.580	305.52	397.58	92.06 LT A		
	2/4/22	1.000	305.150	397.580	305.15	397.58	92.43 LT A		
	8/29/22	5.000	266.740	397.580	1,333.70	1,987.90	654.20 LT A		
	8/18/23	1.000	314.530	397.580	314.53	397.58	83.05 ST		
	8/18/23	9.000	313.960	397.580	2,825.64	3,578.22	752.58 ST		
	9/21/23	2.000	320.960	397.580	641.92	795.16	153.24 ST		
	Total	201.000			34,958.32	**79,913.58**	43,966.39 LT 988.87 ST	603.00	0.75
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 03/2024; Asset Class: Equities									
NETFLIX INC (NFLX)	10/21/20	1.000	491.130	564.110	491.13	564.11	72.98 LT A		
	1/21/22	1.000	397.900	564.110	397.90	564.11	166.21 LT A		
	Total	2.000			889.03	**1,128.22**	239.19 LT	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/9/23	10.000	159.704	168.530	1,597.04	1,685.30	88.26 ST		
	10/17/23	4.000	160.718	168.530	642.87	674.12	31.25 ST		
	10/20/23	4.000	161.015	168.530	644.06	674.12	30.06 ST		
	Total	18.000			2,883.97	**3,033.54**	149.57 ST	91.08	3.00
Rating: Morgan Stanley: 2, Morningstar: 1; Next Dividend Payable 04/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**63.58%**	**$70,738.76**	**$121,648.03**	**$46,930.16 LT** **$3,979.11 ST**	**$698.88**	**0.58%**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	6/11/20	1.000	$78.320	$146.740	$78.32	$146.74	$68.42 LT A		
	9/17/20	1.000	88.530	146.740	88.53	146.74	58.21 LT A		
	9/24/20	1.000	86.640	146.740	86.64	146.74	60.10 LT A		
	Total	3.000			253.49	**440.22**	186.73 LT	3.32	0.75
Next Dividend Payable 03/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	9/16/19	1.000	138.520	191.400	138.52	191.40	52.88 LT A		
	2/23/21	1.000	220.850	191.400	220.85	191.40	(29.45) LT A		
	Total	2.000			359.37	**382.80**	23.43 LT	—	—
Next Dividend Payable 03/2024; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	6/11/20	2.000	36.145	56.280	72.29	**112.56**	40.27 LT A	1.56	1.39
Next Dividend Payable 03/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	6/11/20	1.000	52.350	76.240	52.35	**76.24**	23.89 LT A	2.66	3.49
Next Dividend Payable 03/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	6/11/20	2.000	36.355	57.230	72.71	**114.46**	41.75 LT A	1.57	1.37
Next Dividend Payable 03/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	6/11/20	2.000	50.470	70.290	100.94	140.58	39.64 LT A		
	6/24/20	1.000	49.830	70.290	49.83	70.29	20.46 LT A		
	Total	3.000			150.77	**210.87**	60.10 LT	5.08	2.41
Next Dividend Payable 03/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	9/21/23	4.000	433.750	482.880	1,735.00	1,931.52	196.52 ST		
	9/25/23	4.000	431.918	482.880	1,727.67	1,931.52	203.85 ST		
	10/2/23	8.000	427.010	482.880	3,416.08	3,863.04	446.96 ST		
	10/6/23	4.000	429.490	482.880	1,717.96	1,931.52	213.56 ST		
	10/17/23	2.000	435.140	482.880	870.28	965.76	95.48 ST		
	10/20/23	1.000	423.970	482.880	423.97	482.88	58.91 ST		
	10/27/23	2.000	410.485	482.880	820.97	965.76	144.79 ST		
	Total	25.000			10,711.93	**12,072.00**	1,360.07 ST	165.85	1.37
Next Dividend Payable 04/2024; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	8/25/23	10.000	422.929	493.910	4,229.29	**4,939.10**	709.81 ST	31.23	0.63
Next Dividend Payable 03/2024; Asset Class: Equities									

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
VANGUARD S&P 500 ETF (VOO)	6/11/20	1.000	280.070	443.820	280.07	443.82	163.75 LT A		
	8/25/23	5.000	401.810	443.820	2,009.05	2,219.10	210.05 ST		
	9/21/23	10.000	399.620	443.820	3,996.20	4,438.20	442.00 ST		
	9/25/23	2.000	398.395	443.820	796.79	887.64	90.85 ST		
	10/2/23	8.000	392.420	443.820	3,139.36	3,550.56	411.20 ST		
	10/6/23	4.000	394.700	443.820	1,578.80	1,775.28	196.48 ST		
	10/9/23	1.000	394.170	443.820	394.17	443.82	49.65 ST		
	10/17/23	1.000	399.680	443.820	399.68	443.82	44.14 ST		
	10/19/23	2.000	397.195	443.820	794.39	887.64	93.25 ST		
	10/20/23	1.000	389.720	443.820	389.72	443.82	54.10 ST		
	10/27/23	2.000	377.060	443.820	754.12	887.64	133.52 ST		
	Total	37.000			14,532.35	**16,421.34**	163.75 LT 1,725.24 ST	235.21	1.43
Next Dividend Payable 03/2024; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	6/11/20	1.000	153.880	239.870	153.88	**239.87**	85.99 LT A	3.41	1.42
Next Dividend Payable 03/2024; Asset Class: Equities									
WISDOMTREE TR US QTLY DIV GRT (DGRW)	10/17/23	20.000	64.627	71.180	1,292.53	1,423.60	131.07 ST		
	10/20/23	4.000	63.308	71.180	253.23	284.72	31.49 ST		
	Total	24.000			1,545.76	**1,708.32**	162.56 ST	29.40	1.72
Next Dividend Payable 02/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**19.19%**	**$32,134.19**	**$36,717.78**	**$625.91 LT** **$3,957.68 ST**	**$479.29**	**1.31%**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$102,872.95**	**$191,330.76**	**$47,556.07 LT** **$7,936.79 ST**	**$2,658.58** —	**1.39%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$3,363.64	—	—	—	—	—
Savings and Time Deposits	29,601.31	—	—	—	—	—
Stocks	—	$121,648.03	—	—	—	—
ETFs & CEFs	—	36,717.78	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$32,964.95**	**$158,365.81**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
1/5		Qualified Dividend	PEPSICO INC NC				$22.77
1/24	1/26	Sold	NETFLIX INC	ACTED AS AGENT UNSOLICITED TRADE	3.000	559.0950	1,676.82
1/30		Dividend	WISDOMTREE TR US QTLY DIV GRT				0.12
1/31		Dividend	SPDR S&P 500 ETF TRUST				47.65
1/31		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 01/01-01/31) CUSIP: 99YA78EB0			122.08
1/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 01/01-01/31)			0.02
1/31	1/31	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(122.08)
NET CREDITS/(DEBITS)							**$1,747.38**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
1/5	Automatic Investment	BANK DEPOSIT PROGRAM	$22.77
1/26	Automatic Investment	BANK DEPOSIT PROGRAM	1,676.82
1/30	Automatic Investment	BANK DEPOSIT PROGRAM	0.12
1/31	Automatic Investment	BANK DEPOSIT PROGRAM	47.65
1/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.02
NET ACTIVITY FOR PERIOD			**$1,747.38**

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

REALIZED GAIN/(LOSS) DETAIL

LONG-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
NETFLIX INC	05/21/20	01/24/24	2.000	$1,117.88	$872.50	$245.38	A
	09/23/20	01/24/24	1.000	558.94	471.00	87.94	A
Long-Term This Period				**$1,676.82**	**$1,343.50**	**$333.32**	
Long-Term Year to Date				**$1,676.82**	**$1,343.50**	**$333.32**	
Net Realized Gain/(Loss) This Period				**$1,676.82**	**$1,343.50**	**$333.32**	
Net Realized Gain/(Loss) Year to Date				**$1,676.82**	**$1,343.50**	**$333.32**	

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Morgan Stanley

CLIENT STATEMENT | For the Period January 1-31, 2024

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 1/1/24)	**$48,822.27**
Ending Total Value (as of 1/31/24)	**$51,162.57**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544 ; Fax: 914-225-6770

Morgan Stanley Smith Barney LLC. Member SIPC.

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Account Summary

Active Assets Account
723-140755-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (1/1/24-1/31/24)	This Year (1/1/24-1/31/24)
TOTAL BEGINNING VALUE	**$48,822.27**	**$48,822.27**
Credits	—	—
Debits	—	—
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**—**
Change in Value	**2,340.30**	**2,340.30**
TOTAL ENDING VALUE	**$51,162.57**	**$51,162.57**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$8,517.10	16.65
Equities	42,645.47	83.35
TOTAL VALUE	**$51,162.57**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account
723-140755-222

ARNAB GHOSH

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 12/31/23)	This Period (as of 1/31/24)
Cash, BDP, MMFs	$8,517.03	$8,517.10
Stocks	34,355.58	36,594.09
ETFs & CEFs	5,949.66	6,051.38
Total Assets	**$48,822.27**	**$51,162.57**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$48,822.27**	**$51,162.57**

INCOME AND DISTRIBUTION SUMMARY

	This Period (1/1/24-1/31/24)	This Year (1/1/24-1/31/24)
Qualified Dividends	$2.53	$2.53
Other Dividends	3.82	3.82
Interest	0.07	0.07
Income And Distributions	**$6.42**	**$6.42**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$6.42**	**$6.42**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

	This Period (1/1/24-1/31/24)	This Year (1/1/24-1/31/24)
OPENING CASH, BDP, MMFs	**$8,517.03**	**$8,517.03**
Dividend Reinvestments	(6.35)	(6.35)
Income and Distributions	6.42	6.42
Total Investment Related Activity	**$0.07**	**$0.07**
Total Cash Related Activity	**—**	**—**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$8,517.10**	**$8,517.10**

GAIN/(LOSS) SUMMARY

	Realized This Period (1/1/24-1/31/24)	Realized This Year (1/1/24-1/31/24)	Unrealized Inception to Date (as of 1/31/24)
Short-Term Gain	—	—	$1,611.33
Long-Term Gain	—	—	7,322.72
Long-Term (Loss)	—	—	(567.28)
Total Long-Term	**—**	**—**	**$6,755.44**
TOTAL GAIN/(LOSS)	**—**	**—**	**$8,366.77**

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$8,517.10**	—	$0.85	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**16.65%**	**$8,517.10**	**$0.85**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADOBE INC (ADBE)	11/23/21	1.000	$651.520	$617.780	$651.52	$617.78	$(33.74) LT A		
	12/16/21	1.000	561.120	617.780	561.12	617.78	56.66 LT A		
	Total	2.000			1,212.64	**1,235.56**	22.92 LT	—	—

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
ADVANCED MICRO DEVICES (AMD)	11/23/21	2.000	147.555	167.690	295.11	335.38	40.27 LT A		
	12/3/21	1.000	144.450	167.690	144.45	167.69	23.24 LT A		
	12/6/21	2.000	137.100	167.690	274.20	335.38	61.18 LT A		
	12/9/21	1.000	138.000	167.690	138.00	167.69	29.69 LT A		
	1/4/22	1.000	141.350	167.690	141.35	167.69	26.34 LT A		
	4/12/22	2.000	95.280	167.690	190.56	335.38	144.82 LT A		
	4/26/22	2.000	86.040	167.690	172.08	335.38	163.30 LT A		
	9/21/23	20.000	96.905	167.690	1,938.10	3,353.80	1,415.70 ST		
	Total	31.000			3,293.85	**5,198.39**	488.84 LT 1,415.70 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
AMAZON COM INC (AMZN)	9/20/22	4.000	123.575	155.200	494.30	**620.80**	126.50 LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
APPLE INC (AAPL)	9/14/21	1.000	149.790	184.400	149.79	184.40	34.61 LT A		
	10/4/21	1.000	138.430	184.400	138.43	184.40	45.97 LT A		
	Purchases	2.000			288.22	**368.80**	80.58 LT		
Short Term Reinvestments		0.003			0.48	0.55	0.07 ST		
	Total	2.003			288.70	**369.35**	80.58 LT 0.07 ST	1.92	0.52
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 02/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	3/29/22	2.000	354.380	383.740	708.76	767.48	58.72 LT A		
	4/4/22	2.000	344.800	383.740	689.60	767.48	77.88 LT A		
	4/6/22	1.000	345.700	383.740	345.70	383.74	38.04 LT A		
	4/18/22	1.000	345.130	383.740	345.13	383.74	38.61 LT A		
	5/2/22	1.000	319.540	383.740	319.54	383.74	64.20 LT A		
	10/17/23	2.000	345.810	383.740	691.62	767.48	75.86 ST		
	Total	9.000			3,100.35	**3,453.66**	277.45 LT 75.86 ST	—	—
Rating: Morningstar: 1; Asset Class: Equities									
BOEING CO (BA)	11/26/21	1.000	194.610	211.040	194.61	**211.04**	16.43 LT A	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									
COCA COLA CONSOLIDATED INC (COKE)	—	—	—	861.390	—	—	—	—	—
Short Term Reinvestments		0.001			0.51	0.86	0.35 ST H		
	Total	0.001			0.51	**0.86**	0.35 ST	—	—
Next Dividend Payable 02/09/24; Basis Adjustment Due to Wash Sale: $0.01; Asset Class: Equities									

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
HOME DEPOT INC (HD)	10/8/21	1.000	334.830	352.960	334.83	352.96	18.13 LT A		
	3/24/22	1.000	315.730	352.960	315.73	352.96	37.23 LT A		
	4/22/22	1.000	303.760	352.960	303.76	352.96	49.20 LT A		
	9/16/22	1.000	275.690	352.960	275.69	352.96	77.27 LT A		
	9/20/22	1.000	272.590	352.960	272.59	352.96	80.37 LT A		
	Purchases	5.000			1,502.60	**1,764.80**	262.20 LT		
Short Term Reinvestments		0.064			20.97	22.59	1.62 ST		
	Total	5.064			1,523.57	**1,787.39**	262.20 LT 1.62 ST	42.34	2.37
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 03/2024; Asset Class: Equities									
LOWES COMPANIES INC (LOW)	3/24/22	1.000	219.140	212.840	219.14	212.84	(6.30) LT A		
	4/22/22	1.000	199.670	212.840	199.67	212.84	13.17 LT A		
	9/16/22	1.000	191.510	212.840	191.51	212.84	21.33 LT A		
	9/20/22	1.000	189.270	212.840	189.27	212.84	23.57 LT A		
	Purchases	4.000			799.59	**851.36**	51.77 LT		
Short Term Reinvestments		0.023			4.40	4.90	0.50 ST		
	Total	4.023			803.99	**856.26**	51.77 LT 0.50 ST	17.70	2.07
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 02/07/24; Asset Class: Equities									
MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	449.230	338.27	449.23	110.96 LT A		
	Purchases	1.000			338.27	**449.23**	110.96 LT		
Short Term Reinvestments		0.002			0.57	0.90	0.33 ST		
	Total	1.002			338.84	**450.13**	110.96 LT 0.33 ST	2.65	0.59
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 02/09/24; Asset Class: Equities									
META PLATFORMS INC CL A (META)	9/20/21	1.000	353.350	390.140	353.35	390.14	36.79 LT A		
	9/20/21	1.000	355.810	390.140	355.81	390.14	34.33 LT A		
	9/28/21	1.000	339.820	390.140	339.82	390.14	50.32 LT A		
	9/28/21	1.000	341.980	390.140	341.98	390.14	48.16 LT A		
	10/4/21	1.000	323.670	390.140	323.67	390.14	66.47 LT A		
	10/22/21	2.000	323.010	390.140	646.02	780.28	134.26 LT A		
	10/26/21	2.000	311.685	390.140	623.37	780.28	156.91 LT A		
	Total	9.000			2,984.02	**3,511.26**	527.24 LT	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MICROSOFT CORP (MSFT)	9/8/21	2.000	298.370	397.580	596.74	795.16	198.42 LT A		
	9/28/21	1.000	284.770	397.580	284.77	397.58	112.81 LT A		
	9/29/21	1.000	284.790	397.580	284.79	397.58	112.79 LT A		
	10/4/21	1.000	280.790	397.580	280.79	397.58	116.79 LT A		
	11/23/21	2.000	334.960	397.580	669.92	795.16	125.24 LT A		
	11/26/21	1.000	331.490	397.580	331.49	397.58	66.09 LT A		
	12/3/21	1.000	318.700	397.580	318.70	397.58	78.88 LT A		
	12/20/21	1.000	319.020	397.580	319.02	397.58	78.56 LT A		
	1/24/22	1.000	291.870	397.580	291.87	397.58	105.71 LT A		
	3/4/22	2.000	290.890	397.580	581.78	795.16	213.38 LT A		
	4/6/22	2.000	298.160	397.580	596.32	795.16	198.84 LT A		
	4/12/22	1.000	281.870	397.580	281.87	397.58	115.71 LT A		
	4/22/22	1.000	277.390	397.580	277.39	397.58	120.19 LT A		
	4/26/22	1.000	272.660	397.580	272.66	397.58	124.92 LT A		
	5/9/22	1.000	265.070	397.580	265.07	397.58	132.51 LT A		
	5/20/22	2.000	250.930	397.580	501.86	795.16	293.30 LT A		
	9/20/22	2.000	242.720	397.580	485.44	795.16	309.72 LT A		
	9/23/22	1.000	237.730	397.580	237.73	397.58	159.85 LT A		
	Purchases	24.000			6,878.21	**9,541.92**	2,663.71 LT		
Short Term Reinvestments		0.097			34.36	38.57	4.21 ST		
	Total	24.097			6,912.57	**9,580.49**	2,663.71 LT 4.21 ST	72.29	0.75
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 03/2024; Asset Class: Equities									
NASDAQ INC COM (NDAQ)	8/19/21	3.000	61.380	57.770	184.14	173.31	(10.83) LT A		
	9/20/21	3.000	63.223	57.770	189.67	173.31	(16.36) LT A		
	9/28/21	3.000	63.693	57.770	191.08	173.31	(17.77) LT A		
	10/4/21	3.000	63.257	57.770	189.77	173.31	(16.46) LT A		
	10/20/21	6.000	66.867	57.770	401.20	346.62	(54.58) LT A		
	11/23/21	3.000	68.773	57.770	206.32	173.31	(33.01) LT A		
	11/26/21	3.000	68.663	57.770	205.99	173.31	(32.68) LT A		
	12/3/21	3.000	66.110	57.770	198.33	173.31	(25.02) LT A		
	12/7/21	3.000	67.110	57.770	201.33	173.31	(28.02) LT A		
	1/3/22	6.000	67.713	57.770	406.28	346.62	(59.66) LT A		
	1/4/22	3.000	65.853	57.770	197.56	173.31	(24.25) LT A		
	1/24/22	3.000	58.127	57.770	174.38	173.31	(1.07) LT A		
	3/4/22	3.000	56.840	57.770	170.52	173.31	2.79 LT A		
	4/18/22	3.000	59.130	57.770	177.39	173.31	(4.08) LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	4/22/22	3.000	55.957	57.770	167.87	173.31	5.44 LT A		
	5/2/22	3.000	52.233	57.770	156.70	173.31	16.61 LT A		
	5/10/22	3.000	48.713	57.770	146.14	173.31	27.17 LT A		
	10/3/22	1.000	57.470	57.770	57.47	57.77	0.30 LT A		
	Purchases	58.000			3,622.14	**3,350.66**	(271.48) LT		
Short Term Reinvestments		0.490			25.58	28.31	2.73 ST		
	Total	58.490			3,647.72	**3,378.97**	(271.48) LT 2.73 ST	51.47	1.52
Rating: Morgan Stanley: 2, Morningstar: 2; Next Dividend Payable 03/2024; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	12/6/21	1.000	284.760	615.270	284.76	615.27	330.51 LT A		
	1/4/22	1.000	285.300	615.270	285.30	615.27	329.97 LT A		
	3/7/22	1.000	217.880	615.270	217.88	615.27	397.39 LT A		
	4/6/22	1.000	240.640	615.270	240.64	615.27	374.63 LT A		
	5/9/22	1.000	169.940	615.270	169.94	615.27	445.33 LT A		
	Purchases	5.000			1,198.52	**3,076.35**	1,877.83 LT		
Short Term Reinvestments		0.002			0.40	1.23	0.83 ST		
	Total	5.002			1,198.92	**3,077.58**	1,877.83 LT 0.83 ST	0.80	0.03
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 03/2024; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/11/23	2.000	162.670	168.530	325.34	337.06	11.72 ST		
	Purchases	2.000			325.34	**337.06**	11.72 ST		
Short Term Reinvestments		0.015			2.53	2.53	0.00 ST		
	Total	2.015			327.87	**339.59**	11.72 ST	10.20	3.00
Rating: Morgan Stanley: 2, Morningstar: 1; Next Dividend Payable 04/2024; Asset Class: Equities									
SALESFORCE INC (CRM)	9/13/21	2.000	253.160	281.090	506.32	562.18	55.86 LT A		
	11/23/21	1.000	289.830	281.090	289.83	281.09	(8.74) LT A		
	11/30/21	1.000	288.380	281.090	288.38	281.09	(7.29) LT A		
	12/3/21	2.000	256.390	281.090	512.78	562.18	49.40 LT A		
	Total	6.000			1,597.31	**1,686.54**	89.23 LT	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
TESLA INC (TSLA)	5/20/22	3.000	217.877	187.290	653.63	**561.87**	(91.76) LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
VISA INC CL A (V)	10/27/21	1.000	222.200	273.260	222.20	273.26	51.06 LT A		
	Purchases	1.000			222.20	**273.26**	51.06 LT		
Short Term Reinvestments		0.004			0.97	1.09	0.12 ST		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	1.004			223.17	**274.35**	51.06 LT 0.12 ST	2.09	0.76

Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 03/2024; Asset Class: Equities

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**71.53%**	**$28,796.57**	**$36,594.09**	**$6,283.48 LT** **$1,514.04 ST**	**$201.46**	**0.55%**

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	9/20/21	1.000	$121.990	$146.740	$121.99	$146.74	$24.75 LT A		
	11/23/21	1.000	131.600	146.740	131.60	146.74	15.14 LT A		
	11/26/21	1.000	131.230	146.740	131.23	146.74	15.51 LT A		
	Purchases	3.000			384.82	**440.22**	55.40 LT		
Short Term Reinvestments		0.015			1.97	2.20	0.23 ST		
	Total	3.015			386.79	**442.42**	55.40 LT 0.23 ST	3.34	0.75
Next Dividend Payable 03/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	11/22/21	2.000	239.230	191.400	478.46	**382.80**	(95.66) LT A	—	—
Next Dividend Payable 03/2024; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	9/20/21	2.000	52.765	56.280	105.53	112.56	7.03 LT A		
	11/23/21	2.000	55.885	56.280	111.77	112.56	0.79 LT A		
	11/26/21	2.000	55.265	56.280	110.53	112.56	2.03 LT A		
	11/30/21	2.000	55.045	56.280	110.09	112.56	2.47 LT A		
	Purchases	8.000			437.92	**450.24**	12.32 LT		
Short Term Reinvestments		0.065			3.32	3.66	0.34 ST		
	Total	8.065			441.24	**453.90**	12.32 LT 0.34 ST	6.27	1.38
Next Dividend Payable 03/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	9/20/21	1.000	74.630	76.240	74.63	76.24	1.61 LT A		
	Purchases	1.000			74.63	**76.24**	1.61 LT		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Short Term Reinvestments		0.020			1.40	1.52	0.12 ST		
	Total	1.020			76.03	**77.76**	1.61 LT 0.12 ST	2.71	3.49
Next Dividend Payable 03/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	9/20/21	2.000	53.060	57.230	106.12	114.46	8.34 LT A		
	11/26/21	2.000	55.620	57.230	111.24	114.46	3.22 LT A		
	Purchases	4.000			217.36	**228.92**	11.56 LT		
Short Term Reinvestments		0.032			1.67	1.83	0.16 ST		
	Total	4.032			219.03	**230.75**	11.56 LT 0.16 ST	3.17	1.37
Next Dividend Payable 03/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	9/20/21	1.000	68.030	70.290	68.03	70.29	2.26 LT A		
	Purchases	1.000			68.03	**70.29**	2.26 LT		
Short Term Reinvestments		0.015			0.90	1.05	0.15 ST		
	Total	1.015			68.93	**71.34**	2.26 LT 0.15 ST	1.72	2.41
Next Dividend Payable 03/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	11/26/21	1.000	460.200	482.880	460.20	482.88	22.68 LT A		
	10/11/23	1.000	434.130	482.880	434.13	482.88	48.75 ST		
	Purchases	2.000			894.33	**965.76**	22.68 LT 48.75 ST		
Short Term Reinvestments		0.012			5.40	5.79	0.39 ST		
	Total	2.012			899.73	**971.55**	22.68 LT 49.14 ST	13.35	1.37
Next Dividend Payable 04/2024; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	11/26/21	1.000	444.370	493.910	444.37	493.91	49.54 LT A		
	Purchases	1.000			444.37	**493.91**	49.54 LT		
Short Term Reinvestments		0.005			1.68	2.47	0.79 ST		
	Total	1.005			446.05	**496.38**	49.54 LT 0.79 ST	3.14	0.63
Next Dividend Payable 03/2024; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	11/26/21	1.000	422.970	443.820	422.97	443.82	20.85 LT A		
	9/20/22	2.000	355.765	443.820	711.53	887.64	176.11 LT A		
	9/23/22	2.000	338.100	443.820	676.20	887.64	211.44 LT A		
	10/11/23	1.000	399.040	443.820	399.04	443.82	44.78 ST		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Purchases	6.000			2,209.74	**2,662.92**	408.40 LT 44.78 ST		
Short Term Reinvestments		0.044			18.30	19.53	1.23 ST		
	Total	6.044			2,228.04	**2,682.45**	408.40 LT 46.01 ST	38.42	1.43
Next Dividend Payable 03/2024; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	11/26/21	1.000	236.020	239.870	236.02	239.87	3.85 LT A		
	Purchases	1.000			236.02	**239.87**	3.85 LT		
Short Term Reinvestments		0.009			1.81	2.16	0.35 ST		
	Total	1.009			237.83	**242.03**	3.85 LT 0.35 ST	3.44	1.42
Next Dividend Payable 03/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**11.83%**	**$5,482.13**	**$6,051.38**	**$471.96 LT** **$97.29 ST**	**$75.56**	**1.25%**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$34,278.70**	**$51,162.57**	**$6,755.44 LT** **$1,611.33 ST**	**$277.87** —	**0.54%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$8,517.10	—	—	—	—	—
Stocks	—	$36,594.09	—	—	—	—
ETFs & CEFs	—	6,051.38	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$8,517.10**	**$42,645.47**	**—**	**—**	**—**	**—**

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
1/5		Qualified Dividend	PEPSICO INC NC				$2.53
1/5		Dividend Reinvestment	PEPSICO INC NC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.015	173.0027	(2.53)
1/31		Dividend	SPDR S&P 500 ETF TRUST				3.82
1/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 01/01-01/31)			0.07
1/31		Dividend Reinvestment	SPDR S&P 500 ETF TRUST	ACTED AS AGENT DIVIDEND REINVESTMENT	0.008	490.7418	(3.82)
NET CREDITS/(DEBITS)							**$0.07**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
1/31	Automatic Investment	BANK DEPOSIT PROGRAM	$0.07

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

This page intentionally left blank

Morgan Stanley

CLIENT STATEMENT | For the Period April 1-30, 2024

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 4/1/24)	**$205,375.83**
Ending Total Value (as of 4/30/24)	**$195,794.27**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544 ; Fax: 914-225-6770

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Account Summary

Active Assets Account
723-141489-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (4/1/24-4/30/24)	This Year (1/1/24-4/30/24)
TOTAL BEGINNING VALUE	**$205,375.83**	**$184,323.59**
Credits	—	—
Debits	—	—
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**—**
Change in Value	**(9,581.56)**	**11,470.68**
TOTAL ENDING VALUE	**$195,794.27**	**$195,794.27**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$32,917.74	16.81
Equities	162,876.53	83.19
TOTAL VALUE	**$195,794.27**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 3/31/24)	This Period (as of 4/30/24)
Cash, BDP, MMFs	$5,465.74	$2,959.15
Savings and Time Deposits	29,839.02	29,958.59
Stocks	129,707.07	123,819.15
ETFs & CEFs	40,364.00	39,057.38
Total Assets	**$205,375.83**	**$195,794.27**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$205,375.83**	**$195,794.27**

INCOME AND DISTRIBUTION SUMMARY

	This Period (4/1/24-4/30/24)	This Year (1/1/24-4/30/24)
Qualified Dividends	$22.77	$197.49
Other Dividends	41.43	169.05
Interest	119.61	479.54
Income And Distributions	**$183.81**	**$846.08**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$183.81**	**$846.08**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

	This Period (4/1/24-4/30/24)	This Year (1/1/24-4/30/24)
OPENING CASH, BDP, MMFs	**$5,465.74**	**$1,616.26**
Purchases	(2,878.39)	(74,588.51)
Sales and Redemptions	187.99	75,085.32
Income and Distributions	183.81	846.08
Total Investment Related Activity	**$(2,506.59)**	**$1,342.89**
Total Cash Related Activity	**—**	**—**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$2,959.15**	**$2,959.15**

GAIN/(LOSS) SUMMARY

	Realized This Period (4/1/24-4/30/24)	Realized This Year (1/1/24-4/30/24)	Unrealized Inception to Date (as of 4/30/24)
Short-Term Gain	$187.99	$697.79	$9,527.28
Short-Term (Loss)	—	—	(3,727.05)
Total Short-Term	**$187.99**	**$697.79**	**$5,800.23**
Long-Term Gain	—	42,602.32	10,561.65
Long-Term (Loss)	—	(0.37)	(25.72)
Total Long-Term	**—**	**$42,601.95**	**$10,535.93**
TOTAL GAIN/(LOSS)	**$187.99**	**$43,299.74**	**$16,336.16**
Disallowed Loss	—	$0.37	

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$2,959.15**	—	$0.30	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**1.51%**	**$2,959.15**	**$0.30**

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$29,958.59**	$1,497.93	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**15.30%**	**$29,958.59**	**$1,497.93**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADVANCED MICRO DEVICES (AMD)	8/18/23	10.000	$104.450	$158.380	$1,044.50	$1,583.80	$539.30 ST		
	8/25/23	2.000	100.790	158.380	201.58	316.76	115.18 ST		
	9/21/23	5.000	96.780	158.380	483.90	791.90	308.00 ST		
	10/20/23	2.000	102.630	158.380	205.26	316.76	111.50 ST		
	10/27/23	4.000	96.645	158.380	386.58	633.52	246.94 ST		
	10/30/23	4.000	95.420	158.380	381.68	633.52	251.84 ST		
	Total	27.000			2,703.50	**4,276.26**	1,572.76 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
AMAZON COM INC (AMZN)	7/29/21	2.337	171.172	175.000	400.03	408.98	8.95 LT A		
	7/30/21	1.785	168.067	175.000	300.00	312.38	12.38 LT A		
	8/4/21	0.584	171.250	175.000	100.01	102.20	2.19 LT H		
	10/4/21	1.883	159.320	175.000	300.00	329.53	29.53 LT A		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	1/21/22	0.623	142.424	175.000	88.73	109.03	20.30 LT A		
	1/21/22	6.386	142.698	175.000	911.27	1,117.55	206.28 LT A		
	8/29/22	50.000	131.879	175.000	6,593.97	8,750.00	2,156.03 LT A		
	9/6/22	26.986	128.001	175.000	3,454.24	4,722.55	1,268.31 LT A		
	9/21/23	10.000	130.409	175.000	1,304.09	1,750.00	445.91 ST		
	2/8/24	49.416	170.619	175.000	8,431.32	8,647.80	216.48 ST		
	Total	150.000			21,883.66	**26,250.00**	3,703.97 LT 662.39 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Basis Adjustment Due to Wash Sale: $0.37; Asset Class: Equities									
APPLE INC (AAPL)	9/21/23	5.000	174.818	170.330	874.09	**851.65**	(22.44) ST	4.80	0.56
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 05/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	10/2/23	10.000	349.313	396.730	3,493.13	3,967.30	474.17 ST		
	10/6/23	4.000	347.878	396.730	1,391.51	1,586.92	195.41 ST		
	10/19/23	2.000	342.575	396.730	685.15	793.46	108.31 ST		
	10/20/23	1.000	337.500	396.730	337.50	396.73	59.23 ST		
	10/27/23	2.000	331.525	396.730	663.05	793.46	130.41 ST		
	4/16/24	6.000	398.270	396.730	2,389.62	2,380.38	(9.24) ST		
	Total	25.000			8,959.96	**9,918.25**	958.29 ST	—	—
Rating: Morningstar: 1; Asset Class: Equities									
MICROSOFT CORP (MSFT)	9/3/20	1.000	224.050	389.330	224.05	389.33	165.28 LT A		
	9/3/20	1.000	224.180	389.330	224.18	389.33	165.15 LT A		
	9/4/20	1.000	207.100	389.330	207.10	389.33	182.23 LT A		
	9/4/20	1.000	209.140	389.330	209.14	389.33	180.19 LT A		
	9/4/20	6.000	208.500	389.330	1,251.00	2,335.98	1,084.98 LT A		
	9/8/20	1.000	206.380	389.330	206.38	389.33	182.95 LT A		
	9/11/20	1.000	202.160	389.330	202.16	389.33	187.17 LT A		
	9/11/20	1.000	202.170	389.330	202.17	389.33	187.16 LT A		
	9/11/20	1.000	206.910	389.330	206.91	389.33	182.42 LT A		
	9/17/20	2.000	201.965	389.330	403.93	778.66	374.73 LT A		
	9/17/20	2.000	202.450	389.330	404.90	778.66	373.76 LT A		
	9/18/20	2.000	198.360	389.330	396.72	778.66	381.94 LT A		
	9/21/20	2.000	196.530	389.330	393.06	778.66	385.60 LT A		
	9/23/20	1.000	201.150	389.330	201.15	389.33	188.18 LT A		
	10/26/20	1.000	209.380	389.330	209.38	389.33	179.95 LT A		
	2/23/21	1.000	231.270	389.330	231.27	389.33	158.06 LT A		
	3/3/21	1.000	227.540	389.330	227.54	389.33	161.79 LT A		
	9/20/21	1.000	290.250	389.330	290.25	389.33	99.08 LT A		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	11/30/21	1.000	331.780	389.330	331.78	389.33	57.55 LT A		
	12/3/21	1.000	319.840	389.330	319.84	389.33	69.49 LT A		
	12/3/21	1.000	325.260	389.330	325.26	389.33	64.07 LT A		
	1/5/22	1.000	319.020	389.330	319.02	389.33	70.31 LT A		
	1/10/22	1.000	309.770	389.330	309.77	389.33	79.56 LT A		
	1/13/22	1.000	305.520	389.330	305.52	389.33	83.81 LT A		
	2/4/22	1.000	305.150	389.330	305.15	389.33	84.18 LT A		
	8/29/22	5.000	266.740	389.330	1,333.70	1,946.65	612.95 LT A		
	8/18/23	1.000	314.530	389.330	314.53	389.33	74.80 ST		
	8/18/23	9.000	313.960	389.330	2,825.64	3,503.97	678.33 ST		
	9/21/23	2.000	320.960	389.330	641.92	778.66	136.74 ST		
	2/5/24	20.000	405.279	389.330	8,105.58	7,786.60	(318.98) ST		
	2/6/24	30.000	405.044	389.330	12,151.32	11,679.90	(471.42) ST		
	2/12/24	50.000	419.030	389.330	20,951.50	19,466.50	(1,485.00) ST		
	2/12/24	50.000	417.729	389.330	20,886.47	19,466.50	(1,419.97) ST		
	Total	201.000			75,118.29	**78,255.33**	5,942.54 LT (2,805.50) ST	603.00	0.77
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 06/2024; Asset Class: Equities									
NETFLIX INC (NFLX)	10/21/20	1.000	491.130	550.640	491.13	550.64	59.51 LT A		
	1/21/22	1.000	397.900	550.640	397.90	550.64	152.74 LT A		
	Total	2.000			889.03	**1,101.28**	212.25 LT	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/9/23	10.000	159.704	175.910	1,597.04	1,759.10	162.06 ST		
	10/17/23	4.000	160.718	175.910	642.87	703.64	60.77 ST		
	10/20/23	4.000	161.015	175.910	644.06	703.64	59.58 ST		
	Total	18.000			2,883.97	**3,166.38**	282.41 ST	91.08	2.88
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 07/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**63.24%**	**$113,312.50**	**$123,819.15**	**$9,858.76 LT** **$647.91 ST**	**$698.88**	**0.56%**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	6/11/20	1.000	$78.320	$147.030	$78.32	$147.03	$68.71 LT A		
	9/17/20	1.000	88.530	147.030	88.53	147.03	58.50 LT A		
	9/24/20	1.000	86.640	147.030	86.64	147.03	60.39 LT A		
	Total	3.000			253.49	**441.09**	187.60 LT	3.34	0.76
Next Dividend Payable 06/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	9/16/19	1.000	138.520	195.130	138.52	195.13	56.61 LT A		
	2/23/21	1.000	220.850	195.130	220.85	195.13	(25.72) LT A		
	Total	2.000			359.37	**390.26**	30.89 LT	—	—
Next Dividend Payable 06/2024; Asset Class: Equities									
FRANKLIN FTSE INDIA ETF (FLIN)	3/22/24	20.000	36.225	37.500	724.50	750.00	25.50 ST		
	4/17/24	10.000	36.920	37.500	369.20	375.00	5.80 ST		
	Total	30.000			1,093.70	**1,125.00**	31.30 ST	7.65	0.68
Next Dividend Payable 06/2024; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	6/11/20	2.000	36.145	58.400	72.29	**116.80**	44.51 LT A	1.57	1.34
Next Dividend Payable 06/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	6/11/20	1.000	52.350	76.990	52.35	**76.99**	24.64 LT A	2.67	3.47
Next Dividend Payable 06/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	6/11/20	2.000	36.355	59.530	72.71	**119.06**	46.35 LT A	1.60	1.34
Next Dividend Payable 06/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	6/11/20	2.000	50.470	72.620	100.94	145.24	44.30 LT A		
	6/24/20	1.000	49.830	72.620	49.83	72.62	22.79 LT A		
	Total	3.000			150.77	**217.86**	67.09 LT	5.10	2.34
Next Dividend Payable 06/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	9/21/23	4.000	433.750	501.980	1,735.00	2,007.92	272.92 ST		
	9/25/23	4.000	431.918	501.980	1,727.67	2,007.92	280.25 ST		
	10/2/23	8.000	427.010	501.980	3,416.08	4,015.84	599.76 ST		
	10/6/23	4.000	429.490	501.980	1,717.96	2,007.92	289.96 ST		
	10/17/23	2.000	435.140	501.980	870.28	1,003.96	133.68 ST		
	10/20/23	1.000	423.970	501.980	423.97	501.98	78.01 ST		
	10/27/23	2.000	410.485	501.980	820.97	1,003.96	182.99 ST		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	25.000			10,711.93	**12,549.50**	1,837.57 ST	168.07	1.34
Next Dividend Payable 07/2024; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	8/25/23	10.000	422.929	494.730	4,229.29	**4,947.30**	718.01 ST	36.11	0.73
Next Dividend Payable 06/2024; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	6/11/20	1.000	280.070	461.430	280.07	461.43	181.36 LT A		
	8/25/23	5.000	401.810	461.430	2,009.05	2,307.15	298.10 ST		
	9/21/23	10.000	399.620	461.430	3,996.20	4,614.30	618.10 ST		
	9/25/23	2.000	398.395	461.430	796.79	922.86	126.07 ST		
	10/2/23	8.000	392.420	461.430	3,139.36	3,691.44	552.08 ST		
	10/6/23	4.000	394.700	461.430	1,578.80	1,845.72	266.92 ST		
	10/9/23	1.000	394.170	461.430	394.17	461.43	67.26 ST		
	10/17/23	1.000	399.680	461.430	399.68	461.43	61.75 ST		
	10/19/23	2.000	397.195	461.430	794.39	922.86	128.47 ST		
	10/20/23	1.000	389.720	461.430	389.72	461.43	71.71 ST		
	10/27/23	2.000	377.060	461.430	754.12	922.86	168.74 ST		
	Total	37.000			14,532.35	**17,072.91**	181.36 LT 2,359.20 ST	237.28	1.39
Next Dividend Payable 06/2024; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	6/11/20	1.000	153.880	248.610	153.88	**248.61**	94.73 LT A	3.54	1.42
Next Dividend Payable 06/2024; Asset Class: Equities									
WISDOMTREE TR US QTLY DIV GRT (DGRW)	10/17/23	20.000	64.627	73.000	1,292.53	1,460.00	167.47 ST		
	10/20/23	4.000	63.308	73.000	253.23	292.00	38.77 ST		
	Total	24.000			1,545.76	**1,752.00**	206.24 ST	30.00	1.71
Next Dividend Payable 05/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**19.95%**	**$33,227.89**	**$39,057.38**	**$677.17 LT** **$5,152.32 ST**	**$496.93**	**1.27%**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$146,540.39**	**$195,794.27**	**$10,535.93 LT** **$5,800.23 ST**	**$2,694.04** —	**1.38%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$2,959.15	—	—	—	—	—
Savings and Time Deposits	29,958.59	—	—	—	—	—
Stocks	—	$123,819.15	—	—	—	—
ETFs & CEFs	—	39,057.38	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$32,917.74**	**$162,876.53**	—	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
4/1		Qualified Dividend	PEPSICO INC NC				$22.77
4/15	4/16	Sold	CALL MSFT 04/26/24 445.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.8900	187.99
4/16	4/18	Bought	BERKSHIRE HATHAWAY CL-B NEW	ACTED AS AGENT UNSOLICITED TRADE	6.000	398.1200	(2,389.62)
4/17	4/19	Bought	FRANKLIN FTSE INDIA ETF	ACTED AS AGENT UNSOLICITED TRADE	10.000	36.7700	(369.20)
4/29		Dividend	WISDOMTREE TR US QTLY DIV GRT				1.56
4/30		Dividend	SPDR S&P 500 ETF TRUST				39.87
4/30		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 04/01-04/30) CUSIP: 99YA78EB0			119.57
4/30		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 04/01-04/30)			0.04
4/30	4/30	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(119.57)

Account Detail

Active Assets Account **723-141489-222** **ARNAB GHOSH**

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
NET CREDITS/(DEBITS)							**$(2,506.59)**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
4/1	Automatic Investment	BANK DEPOSIT PROGRAM	$22.77
4/16	Automatic Investment	BANK DEPOSIT PROGRAM	187.99
4/18	Automatic Redemption	BANK DEPOSIT PROGRAM	(2,389.62)
4/19	Automatic Redemption	BANK DEPOSIT PROGRAM	(369.20)
4/29	Automatic Investment	BANK DEPOSIT PROGRAM	1.56
4/30	Automatic Investment	BANK DEPOSIT PROGRAM	39.87
4/30	Automatic Investment	BANK DEPOSIT PROGRAM	0.04
NET ACTIVITY FOR PERIOD			**$(2,506.59)**

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
4/29	Option Expired	CALL MSFT 04/26/24 445.000	EXPIRED OPTIONS	1.000

REALIZED GAIN/(LOSS) DETAIL

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
CALL MSFT 04/26/24 445.000	04/26/24	04/15/24	1.000	$187.99	$0.00	$187.99	
Short-Term This Period				**$187.99**	**$0.00**	**$187.99**	
Short-Term Year to Date				**$697.79**	**$0.00**	**$697.79**	
Net Realized Gain/(Loss) This Period				**$187.99**	**$0.00**	**$187.99**	
Net Realized Gain/(Loss) Year to Date				**$75,085.32**	**$31,785.58**	**$43,299.74**	

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Disallowed Loss Based On Wash Sale Year to Date: $0.37

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Notice of T+1 Settlement Cycle Transition

Effective May 28, 2024, Securities and Exchange Commission (SEC) rules will require that most U.S. securities transactions settle on or before the next business day following the trade date (a settlement date of T+1).

Generally, the settlement date is when an investor must pay for the security purchased or deliver the security sold in negotiable form. Please note, final tax lot selection will be subject to the shortened T+1 settlement timeline and must be submitted by 4:00 p.m. ET on the settlement date.

For additional details about T+1 settlement and eligible securities, please visit the Depository Trust & Clearing Corporation (DTCC) website at www.dtcc.com/ust1. You can also view the full text of the final rules on the SEC website at www.sec.gov.

This page intentionally left blank

Morgan Stanley

CLIENT STATEMENT | For the Period April 1-30, 2024

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 4/1/24)	**$87,930.41**
Ending Total Value (as of 4/30/24)	**$89,705.31**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544 ; Fax: 914-225-6770

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Account Summary

Active Assets Account
723-140755-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (4/1/24-4/30/24)	This Year (1/1/24-4/30/24)
TOTAL BEGINNING VALUE	**$87,930.41**	**$48,822.27**
Credits	9,000.00	41,000.00
Debits	—	—
Security Transfers	—	—
Net Credits/Debits/Transfers	**$9,000.00**	**$41,000.00**
Change in Value	**(7,225.10)**	**(116.96)**
TOTAL ENDING VALUE	**$89,705.31**	**$89,705.31**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$5,584.03	6.22
Equities	84,121.28	93.78
TOTAL VALUE	**$89,705.31**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-140755-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 3/31/24)	This Period (as of 4/30/24)
Cash, BDP, MMFs	$12,473.15	$5,584.03
Stocks	68,911.86	77,858.29
ETFs & CEFs	6,545.40	6,262.99
Total Assets	**$87,930.41**	**$89,705.31**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$87,930.41**	**$89,705.31**

CASH FLOW

	This Period (4/1/24-4/30/24)	This Year (1/1/24-4/30/24)
OPENING CASH, BDP, MMFs	**$12,473.15**	**$8,517.03**
Purchases	(16,104.18)	(94,732.25)
Dividend Reinvestments	(8.16)	(80.68)
Sales and Redemptions	214.98	50,798.93
Income and Distributions	8.24	81.00
Total Investment Related Activity	**$(15,889.12)**	**$(43,933.00)**
Electronic Transfers-Credits	9,000.00	41,000.00
Total Cash Related Activity	**$9,000.00**	**$41,000.00**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$5,584.03**	**$5,584.03**

INCOME AND DISTRIBUTION SUMMARY

	This Period (4/1/24-4/30/24)	This Year (1/1/24-4/30/24)
Qualified Dividends	$4.95	$58.12
Other Dividends	3.21	22.58
Interest	0.08	0.30
Income And Distributions	**$8.24**	**$81.00**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$8.24**	**$81.00**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (4/1/24-4/30/24)	Realized This Year (1/1/24-4/30/24)	Unrealized Inception to Date (as of 4/30/24)
Short-Term Gain	—	$5,873.07	$408.48
Short-Term (Loss)	—	—	(8,983.95)
Total Short-Term	**—**	**$5,873.07**	**$(8,575.47)**
Long-Term Gain	—	1,357.83	7,963.70
Long-Term (Loss)	—	—	(784.20)
Total Long-Term	**—**	**$1,357.83**	**$7,179.50**
TOTAL GAIN/(LOSS)	**—**	**$7,230.90**	**$(1,395.97)**

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$5,584.03**	—	$0.56	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**6.22%**	**$5,584.03**	**$0.56**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADOBE INC (ADBE)	11/23/21	1.000	$651.520	$462.830	$651.52	$462.83	$(188.69) LT A		
	12/16/21	1.000	561.120	462.830	561.12	462.83	(98.29) LT A		
	Total	2.000			1,212.64	**925.66**	(286.98) LT	—	—

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 1; Asset Class: Equities									
ADVANCED MICRO DEVICES (AMD)	3/4/24	100.000	207.300	158.380	20,730.00	15,838.00	(4,892.00) ST		
	3/13/24	100.000	195.535	158.380	19,553.50	15,838.00	(3,715.50) ST		
	4/10/24	50.000	164.830	158.380	8,241.50	7,919.00	(322.50) ST		
	4/16/24	10.000	163.628	158.380	1,636.28	1,583.80	(52.48) ST		
	4/18/24	40.000	155.660	158.380	6,226.40	6,335.20	108.80 ST		
	Total	300.000			56,387.68	**47,514.00**	(8,873.68) ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
AMAZON COM INC (AMZN)	9/20/22	4.000	123.575	175.000	494.30	**700.00**	205.70 LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
APPLE INC (AAPL)	9/14/21	1.000	149.790	170.330	149.79	170.33	20.54 LT A		
	10/4/21	1.000	138.430	170.330	138.43	170.33	31.90 LT A		
	Purchases	2.000			288.22	**340.66**	52.44 LT		
Short Term Reinvestments		0.006			0.96	1.02	0.06 ST		
	Total	2.006			289.18	**341.68**	52.44 LT 0.06 ST	1.93	0.56
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 05/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	3/29/22	2.000	354.380	396.730	708.76	793.46	84.70 LT A		
	4/4/22	2.000	344.800	396.730	689.60	793.46	103.86 LT A		
	4/6/22	1.000	345.700	396.730	345.70	396.73	51.03 LT A		
	4/18/22	1.000	345.130	396.730	345.13	396.73	51.60 LT A		
	5/2/22	1.000	319.540	396.730	319.54	396.73	77.19 LT A		
	10/17/23	2.000	345.810	396.730	691.62	793.46	101.84 ST		
	Total	9.000			3,100.35	**3,570.57**	368.38 LT 101.84 ST	—	—
Rating: Morningstar: 1; Asset Class: Equities									
BOEING CO (BA)	11/26/21	1.000	194.610	167.840	194.61	**167.84**	(26.77) LT A	—	—
Rating: Morgan Stanley: 2, Morningstar: 1; Asset Class: Equities									
COCA COLA CONSOLIDATED INC (COKE)	—	—	—	826.000	—	—	—	—	—
Short Term Reinvestments		0.001			0.51	0.83	0.32 ST H		
	Total	0.001			0.51	**0.83**	0.32 ST	—	—
Next Dividend Payable 05/10/24; Basis Adjustment Due to Wash Sale: $0.01; Asset Class: Equities									
HOME DEPOT INC (HD)	10/8/21	1.000	334.830	334.220	334.83	334.22	(0.61) LT A		
	3/24/22	1.000	315.730	334.220	315.73	334.22	18.49 LT A		
	4/22/22	1.000	303.760	334.220	303.76	334.22	30.46 LT A		
	9/16/22	1.000	275.690	334.220	275.69	334.22	58.53 LT A		

Account Detail

Active Assets Account 723-140755-222 **ARNAB GHOSH**

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/20/22	1.000	272.590	334.220	272.59	334.22	61.63 LT A		
	Purchases	5.000			1,502.60	**1,671.10**	168.50 LT		
Short Term Reinvestments		0.094			32.36	31.42	(0.94) ST		
	Total	5.094			1,534.96	**1,702.52**	168.50 LT (0.94) ST	45.85	2.69
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 06/2024; Asset Class: Equities									
LOWES COMPANIES INC (LOW)	3/24/22	1.000	219.140	227.990	219.14	227.99	8.85 LT A		
	4/22/22	1.000	199.670	227.990	199.67	227.99	28.32 LT A		
	9/16/22	1.000	191.510	227.990	191.51	227.99	36.48 LT A		
	9/20/22	1.000	189.270	227.990	189.27	227.99	38.72 LT A		
	Purchases	4.000			799.59	**911.96**	112.37 LT		
Short Term Reinvestments		0.044			8.83	10.03	1.20 ST		
	Total	4.044			808.42	**921.99**	112.37 LT 1.20 ST	17.79	1.93
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 05/08/24; Asset Class: Equities									
MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	451.200	338.27	451.20	112.93 LT A		
	Purchases	1.000			338.27	**451.20**	112.93 LT		
Short Term Reinvestments		0.004			1.23	1.80	0.57 ST		
	Total	1.004			339.50	**453.00**	112.93 LT 0.57 ST	2.65	0.59
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 05/09/24; Asset Class: Equities									
META PLATFORMS INC CL A (META)	10/22/21	2.000	323.010	430.170	646.02	860.34	214.32 LT A		
	10/26/21	2.000	311.685	430.170	623.37	860.34	236.97 LT A		
	Purchases	4.000			1,269.39	**1,720.68**	451.29 LT		
Short Term Reinvestments		0.004			2.00	1.72	(0.28) ST		
	Total	4.004			1,271.39	**1,722.40**	451.29 LT (0.28) ST	8.01	0.47
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 06/2024; Asset Class: Equities									
MICROSOFT CORP (MSFT)	9/8/21	2.000	298.370	389.330	596.74	778.66	181.92 LT A		
	9/28/21	1.000	284.770	389.330	284.77	389.33	104.56 LT A		
	9/29/21	1.000	284.790	389.330	284.79	389.33	104.54 LT A		
	10/4/21	1.000	280.790	389.330	280.79	389.33	108.54 LT A		
	11/23/21	2.000	334.960	389.330	669.92	778.66	108.74 LT A		
	11/26/21	1.000	331.490	389.330	331.49	389.33	57.84 LT A		
	12/3/21	1.000	318.700	389.330	318.70	389.33	70.63 LT A		
	12/20/21	1.000	319.020	389.330	319.02	389.33	70.31 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	1/24/22	1.000	291.870	389.330	291.87	389.33	97.46 LT A		
	3/4/22	2.000	290.890	389.330	581.78	778.66	196.88 LT A		
	4/6/22	2.000	298.160	389.330	596.32	778.66	182.34 LT A		
	4/12/22	1.000	281.870	389.330	281.87	389.33	107.46 LT A		
	4/22/22	1.000	277.390	389.330	277.39	389.33	111.94 LT A		
	4/26/22	1.000	272.660	389.330	272.66	389.33	116.67 LT A		
	5/9/22	1.000	265.070	389.330	265.07	389.33	124.26 LT A		
	5/20/22	2.000	250.930	389.330	501.86	778.66	276.80 LT A		
	9/20/22	2.000	242.720	389.330	485.44	778.66	293.22 LT A		
	9/23/22	1.000	237.730	389.330	237.73	389.33	151.60 LT A		
	Purchases	24.000			6,878.21	**9,343.92**	2,465.71 LT		
Short Term Reinvestments		0.141			52.43	54.90	2.47 ST		
	Total	24.141			6,930.64	**9,398.82**	2,465.71 LT 2.47 ST	72.42	0.77
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 06/2024; Asset Class: Equities									
NASDAQ INC COM (NDAQ)	8/19/21	3.000	61.380	59.850	184.14	179.55	(4.59) LT A		
	9/20/21	3.000	63.223	59.850	189.67	179.55	(10.12) LT A		
	9/28/21	3.000	63.693	59.850	191.08	179.55	(11.53) LT A		
	10/4/21	3.000	63.257	59.850	189.77	179.55	(10.22) LT A		
	10/20/21	6.000	66.867	59.850	401.20	359.10	(42.10) LT A		
	11/23/21	3.000	68.773	59.850	206.32	179.55	(26.77) LT A		
	11/26/21	3.000	68.663	59.850	205.99	179.55	(26.44) LT A		
	12/3/21	3.000	66.110	59.850	198.33	179.55	(18.78) LT A		
	12/7/21	3.000	67.110	59.850	201.33	179.55	(21.78) LT A		
	1/3/22	6.000	67.713	59.850	406.28	359.10	(47.18) LT A		
	1/4/22	3.000	65.853	59.850	197.56	179.55	(18.01) LT A		
	1/24/22	3.000	58.127	59.850	174.38	179.55	5.17 LT A		
	3/4/22	3.000	56.840	59.850	170.52	179.55	9.03 LT A		
	4/18/22	3.000	59.130	59.850	177.39	179.55	2.16 LT A		
	4/22/22	3.000	55.957	59.850	167.87	179.55	11.68 LT A		
	5/2/22	3.000	52.233	59.850	156.70	179.55	22.85 LT A		
	5/10/22	3.000	48.713	59.850	146.14	179.55	33.41 LT A		
	10/3/22	1.000	57.470	59.850	57.47	59.85	2.38 LT A		
	Purchases	58.000			3,622.14	**3,471.30**	(150.84) LT		
Short Term Reinvestments		0.696			38.45	41.66	3.21 ST		
	Total	58.696			3,660.59	**3,512.96**	(150.84) LT 3.21 ST	56.35	1.60

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 06/2024; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	12/6/21	1.000	284.760	864.020	284.76	864.02	579.26 LT A		
	1/4/22	1.000	285.300	864.020	285.30	864.02	578.72 LT A		
	3/7/22	1.000	217.880	864.020	217.88	864.02	646.14 LT A		
	4/6/22	1.000	240.640	864.020	240.64	864.02	623.38 LT A		
	5/9/22	1.000	169.940	864.020	169.94	864.02	694.08 LT A		
	Purchases	5.000			1,198.52	**4,320.10**	3,121.58 LT		
Short Term Reinvestments		0.003			0.60	2.59	1.99 ST		
	Total	5.003			1,199.12	**4,322.69**	3,121.58 LT 1.99 ST	0.80	0.02
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 06/2024; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/11/23	2.000	162.670	175.910	325.34	351.82	26.48 ST		
	Purchases	2.000			325.34	**351.82**	26.48 ST		
Short Term Reinvestments		0.030			5.08	5.28	0.20 ST		
	Total	2.030			330.42	**357.10**	26.68 ST	10.27	2.88
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 07/2024; Asset Class: Equities									
SALESFORCE INC (CRM)	9/13/21	2.000	253.160	268.940	506.32	537.88	31.56 LT A		
	11/23/21	1.000	289.830	268.940	289.83	268.94	(20.89) LT A		
	11/30/21	1.000	288.380	268.940	288.38	268.94	(19.44) LT A		
	12/3/21	2.000	256.390	268.940	512.78	537.88	25.10 LT A		
	Purchases	6.000			1,597.31	**1,613.64**	16.33 LT		
Short Term Reinvestments		0.008			2.40	2.15	(0.25) ST		
	Total	6.008			1,599.71	**1,615.79**	16.33 LT (0.25) ST	9.61	0.59
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 07/2024; Asset Class: Equities									
TESLA INC (TSLA)	5/20/22	3.000	217.877	183.280	653.63	**549.84**	(103.79) LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
VISA INC CL A (V)	10/27/21	1.000	222.200	268.610	222.20	268.61	46.41 LT A		
	Purchases	1.000			222.20	**268.61**	46.41 LT		
Short Term Reinvestments		0.006			1.49	1.61	0.12 ST		
	Total	1.006			223.69	**270.22**	46.41 LT 0.12 ST	2.09	0.77
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 06/2024; Asset Class: Equities									
COMMON STOCKS					**$80,231.34**	**$78,047.91**	**$6,553.26 LT** **$(8,736.69) ST**	**$227.77**	**0.29%**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

OPTIONS (Contract Prices are presented to only the third decimal (which may display as "$0.000"), while calculation of Market Value uses an extended price.)

Security Description	Trade Date	Number of Contracts	Unit Cost	Contract Price	Total Cost	Market Value	Unrealized Gain/(Loss)
CALL ADVANCED MICRO DEVIC AT 180.000 EXPIRES 05/03/2024 (AMD 240503C00180000) *Short Position; Asset Class: Equities*	4/29/24	(1.000)	$1.130	$0.940	$(112.99)	**$(94.02)**	$18.97 ST
CALL ADVANCED MICRO DEVIC AT 205.000 EXPIRES 05/31/2024 (AMD 240531C00205000) *Short Position; Asset Class: Equities*	4/29/24	(1.000)	1.020	0.956	(101.99)	**(95.60)**	6.39 ST
OPTIONS					**$(214.98)**	**$(189.62)**	**$25.36 ST**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**86.79%**	**$80,016.36**	**$77,858.29**	**$6,553.26 LT** **$(8,711.33) ST**	**$227.77**	**0.29%**
Total Stocks (Long)			$78,047.91			
Total Stocks (Short)			$(189.62)			

For listed options that have a cost basis without a corresponding market value, an unrealized gain or loss is included for informational purposes. Where market value information is not available, for purposes of calculating the unrealized gain or loss, we assume that market value is $0. In such cases, the unrealized gain or loss may not provide an accurate reflection of the true unrealized gain or loss. For additional information regarding Gain/(Loss) and Pricing, refer to the Expanded Disclosures.

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	9/20/21	1.000	$121.990	$147.030	$121.99	$147.03	$25.04 LT A		
	11/23/21	1.000	131.600	147.030	131.60	147.03	15.43 LT A		
	11/26/21	1.000	131.230	147.030	131.23	147.03	15.80 LT A		
	Purchases	3.000			384.82	**441.09**	56.27 LT		
Short Term Reinvestments		0.020			2.68	2.94	0.26 ST		
	Total	3.020			387.50	**444.03**	56.27 LT 0.26 ST	3.36	0.76
Next Dividend Payable 06/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	11/22/21	2.000	239.230	195.130	478.46	**390.26**	(88.20) LT A	—	—
Next Dividend Payable 06/2024; Asset Class: Equities									

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
SCHWAB US BROAD MARKET ETF (SCHB)	9/20/21	2.000	52.765	58.400	105.53	116.80	11.27 LT A		
	11/23/21	2.000	55.885	58.400	111.77	116.80	5.03 LT A		
	11/26/21	2.000	55.265	58.400	110.53	116.80	6.27 LT A		
	11/30/21	2.000	55.045	58.400	110.09	116.80	6.71 LT A		
	Purchases	8.000			437.92	**467.20**	29.28 LT		
Short Term Reinvestments		0.090			4.83	5.26	0.43 ST		
	Total	8.090			442.75	**472.46**	29.28 LT 0.43 ST	6.37	1.35
Next Dividend Payable 06/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	9/20/21	1.000	74.630	76.990	74.63	76.99	2.36 LT A		
	Purchases	1.000			74.63	**76.99**	2.36 LT		
Short Term Reinvestments		0.028			2.02	2.16	0.14 ST		
	Total	1.028			76.65	**79.15**	2.36 LT 0.14 ST	2.75	3.47
Next Dividend Payable 06/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	9/20/21	2.000	53.060	59.530	106.12	119.06	12.94 LT A		
	11/26/21	2.000	55.620	59.530	111.24	119.06	7.82 LT A		
	Purchases	4.000			217.36	**238.12**	20.76 LT		
Short Term Reinvestments		0.045			2.46	2.68	0.22 ST		
	Total	4.045			219.82	**240.80**	20.76 LT 0.22 ST	3.24	1.35
Next Dividend Payable 06/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	9/20/21	1.000	68.030	72.620	68.03	72.62	4.59 LT A		
	Purchases	1.000			68.03	**72.62**	4.59 LT		
Short Term Reinvestments		0.021			1.30	1.53	0.23 ST		
	Total	1.021			69.33	**74.15**	4.59 LT 0.23 ST	1.74	2.35
Next Dividend Payable 06/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	11/26/21	1.000	460.200	501.980	460.20	501.98	41.78 LT A		
	10/11/23	1.000	434.130	501.980	434.13	501.98	67.85 ST		
	Purchases	2.000			894.33	**1,003.96**	41.78 LT 67.85 ST		
Short Term Reinvestments		0.019			8.61	9.54	0.93 ST		
	Total	2.019			902.94	**1,013.50**	41.78 LT 68.78 ST	13.57	1.34
Next Dividend Payable 07/2024; Asset Class: Equities									

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
VANGUARD INFO TECH ETF (VGT)	11/26/21	1.000	444.370	494.730	444.37	494.73	50.36 LT A		
	Purchases	1.000			444.37	**494.73**	50.36 LT		
Short Term Reinvestments		0.008			2.95	3.96	1.01 ST		
	Total	1.008			447.32	**498.69**	50.36 LT 1.01 ST	3.64	0.73
Next Dividend Payable 06/2024; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	11/26/21	1.000	422.970	461.430	422.97	461.43	38.46 LT A		
	9/20/22	2.000	355.765	461.430	711.53	922.86	211.33 LT A		
	9/23/22	2.000	338.100	461.430	676.20	922.86	246.66 LT A		
	10/11/23	1.000	399.040	461.430	399.04	461.43	62.39 ST		
	Purchases	6.000			2,209.74	**2,768.58**	496.45 LT 62.39 ST		
Short Term Reinvestments		0.064			27.63	29.53	1.90 ST		
	Total	6.064			2,237.37	**2,798.11**	496.45 LT 64.29 ST	38.89	1.39
Next Dividend Payable 06/2024; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	11/26/21	1.000	236.020	248.610	236.02	248.61	12.59 LT A		
	Purchases	1.000			236.02	**248.61**	12.59 LT		
Short Term Reinvestments		0.013			2.73	3.23	0.50 ST		
	Total	1.013			238.75	**251.84**	12.59 LT 0.50 ST	3.58	1.42
Next Dividend Payable 06/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**6.98%**	**$5,500.89**	**$6,262.99**	**$626.24 LT** **$135.86 ST**	**$77.14**	**1.23%**

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$85,517.25**	**$89,705.31**	**$7,179.50 LT** **$(8,575.47) ST**	**$305.47** —	**0.34%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$5,584.03	—	—	—	—	—
Stocks	—	$77,858.29	—	—	—	—
ETFs & CEFs	—	6,262.99	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$5,584.03**	**$84,121.28**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
4/1		Qualified Dividend	PEPSICO INC NC				$2.55
4/1		Dividend Reinvestment	PEPSICO INC NC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.015	175.3964	(2.55)
4/10	4/12	Bought	ADVANCED MICRO DEVICES	ACTED AS AGENT UNSOLICITED TRADE	50.000	164.6800	(8,241.50)
4/11		Qualified Dividend	SALESFORCE INC				2.40
4/11		Dividend Reinvestment	SALESFORCE INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.008	300.0030	(2.40)
4/16	4/18	Bought	ADVANCED MICRO DEVICES	ACTED AS AGENT UNSOLICITED TRADE	10.000	163.4782	(1,636.28)
4/17		Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 221198494 FROM 723-XXX507			9,000.00
4/18	4/22	Bought	ADVANCED MICRO DEVICES	ACTED AS AGENT UNSOLICITED TRADE	40.000	155.5100	(6,226.40)
4/29	4/30	Sold	CALL AMD 05/03/24 180.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.1400	112.99

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
4/29	4/30	Sold	CALL AMD 05/31/24 205.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.0300	101.99
4/30		Dividend	SPDR S&P 500 ETF TRUST				3.21
4/30		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 04/01-04/30)			0.08
4/30		Dividend Reinvestment	SPDR S&P 500 ETF TRUST	ACTED AS AGENT DIVIDEND REINVESTMENT	0.007	510.4003	(3.21)
NET CREDITS/(DEBITS)							**$(6,889.12)**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
4/12	Automatic Redemption	BANK DEPOSIT PROGRAM	$(8,241.50)
4/17	Automatic Investment	BANK DEPOSIT PROGRAM	9,000.00
4/18	Automatic Redemption	BANK DEPOSIT PROGRAM	(1,636.28)
4/22	Automatic Redemption	BANK DEPOSIT PROGRAM	(6,226.40)
4/30	Automatic Investment	BANK DEPOSIT PROGRAM	214.98
4/30	Automatic Investment	BANK DEPOSIT PROGRAM	0.08
NET ACTIVITY FOR PERIOD			**$(6,889.12)**

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Notice of T+1 Settlement Cycle Transition

Effective May 28, 2024, Securities and Exchange Commission (SEC) rules will require that most U.S. securities transactions settle on or before the next business day following the trade date (a settlement date of T+1).

Generally, the settlement date is when an investor must pay for the security purchased or deliver the security sold in negotiable form. Please note, final tax lot selection will be subject to the shortened T+1 settlement timeline and must be submitted by 4:00 p.m. ET on the settlement date.

For additional details about T+1 settlement and eligible securities, please visit the Depository Trust & Clearing Corporation (DTCC) website at www.dtcc.com/ust1. You can also view the full text of the final rules on the SEC website at www.sec.gov.

Morgan Stanley

CLIENT STATEMENT | For the Period April 1-30, 2024

STATEMENT PACKAGE FOR:
ARNAB GHOSH

Beginning Total Value (as of 4/1/24) **$356,892.71**
Ending Total Value (as of 4/30/24) **$344,851.52**
Includes Accrued Interest
Excludes Bank Loan Balances (See detail on Overview page)

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544 ; Fax: 914-225-6770

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Accounts Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Consolidated Summary

OVERVIEW OF YOUR ACCOUNTS (includes accrued interest)

Although only whole dollar amounts are displayed below, both dollars and cents are used to calculate all totals. Manually summing the individual line items may not equal the actual total displayed. Refer to Account Statements for details. Excludes Bank Loan Balances (including Liquidity Access Lines, Tailored Lending Loans and Mortgage Balances).

	Account Number	Beginning Value (4/1/24)	Funds Credited/(Debited)	Security/Currency Transfers Rcvd/(Dlvd)	Change in Value	Ending Value (4/30/24)	Income/Dist This Period/YTD	YTD Realized Gain/(Loss) (Total ST/LT)	Unrealized Gain/(Loss) (Total ST/LT)	Page
TOTAL FOR ALL ACCOUNTS		**$356,892**	**$4,542**	**—**	**$(16,584)**	**$344,851**	**$414** **$1,819**	**$50,530**	**$14,940**	
Personal Accounts										
ARNAB GHOSH	723-140507-222	63,586	(4,457)	—	222	59,351	222 892	— —	— —	7 eDel
ARNAB GHOSH	723-140755-222	87,930	9,000	—	(7,225)	89,705	8 81	5,873 1,357	(8,575)> 7,179	13 eDel
ARNAB GHOSH	723-141489-222	205,375	—	—	(9,581)	195,794	183 846	697 42,601	5,800 10,535>	25 eDel
Total Personal Accounts		**$356,892**	**$4,542**	**—**	**$(16,584)**	**$344,851**	**$414** **$1,819**	**$6,570** **$43,959**	**$(2,775)** **$17,715**	

This summary may include assets held in either brokerage and/or advisory accounts. Visit https://www.morganstanley.com/wealth-relationshipwithms/pdfs/understandingyourrelationship.pdf to understand the differences between brokerage and advisory accounts. Refer to individual Account Gain/(Loss) Summary and Expanded Disclosures for additional information. Accounts with no balances, holdings or activity year-to-date are not displayed on this page. eDel: This account is enrolled in eDelivery. >: Wash sale rules apply to some portion of this total.

Consolidated Summary

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (4/1/24-4/30/24)	This Year (1/1/24-4/30/24)
TOTAL BEGINNING VALUE	**$356,892.71**	**$302,995.17**
Credits	14,742.98	73,240.55
Debits	(10,200.00)	(43,630.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$4,542.98**	**$29,610.55**
Change in Value	**(16,584.17)**	**12,245.80**
TOTAL ENDING VALUE	**$344,851.52**	**$344,851.52**

Net Credits / Debits include investment advisory fees as applicable. See Activity section for details.

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$97,853.71	28.38
Equities	246,997.81	71.62
TOTAL VALUE	**$344,851.52**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Consolidated Summary

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 3/31/24)	This Period (as of 4/30/24)
Cash, BDP, MMFs	$26,012.60	$12,159.91
Savings and Time Deposits	85,351.78	85,693.80
Stocks	198,618.93	201,677.44
ETFs & CEFs	46,909.40	45,320.37
Total Assets	**$356,892.71**	**$344,851.52**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$356,892.71**	**$344,851.52**

Total liabilities excludes Bank Loan Balances (including Liquidity Access Lines, Tailored Lending Loans and Mortgage Balances).

CASH FLOW

	This Period (4/1/24-4/30/24)	This Year (1/1/24-4/30/24)
OPENING CASH, BDP, MMFs	**$26,012.60**	**$25,139.19**
Purchases	(19,205.02)	(170,212.56)
Dividend Reinvestments	(8.16)	(80.68)
Sales and Redemptions	402.97	125,884.25
Income and Distributions	414.54	1,819.16
Total Investment Related Activity	**$(18,395.67)**	**$(42,589.83)**
Checks Deposited	5,742.98	32,240.55
Electronic Transfers-Credits	9,000.00	41,000.00
Electronic Transfers-Debits	(10,200.00)	(43,655.00)
Other Debits	—	25.00
Total Cash Related Activity	**$4,542.98**	**$29,610.55**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$12,159.91**	**$12,159.91**

This page intentionally left blank

Account Summary

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (4/1/24-4/30/24)	This Year (1/1/24-4/30/24)
TOTAL BEGINNING VALUE	**$63,586.47**	**$69,874.31**
Credits	5,742.98	32,240.55
Debits	(10,200.00)	(43,655.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$(4,457.02)**	**$(11,414.45)**
Change in Value	**222.49**	**892.08**
TOTAL ENDING VALUE	**$59,351.94**	**$59,351.94**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$59,351.94	100.00
TOTAL VALUE	**$59,351.94**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 3/31/24)	This Period (as of 4/30/24)
Cash, BDP, MMFs	$8,073.71	$3,616.73
Savings and Time Deposits	55,512.76	55,735.21
Total Assets	**$63,586.47**	**$59,351.94**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$63,586.47**	**$59,351.94**

CASH FLOW

	This Period (4/1/24-4/30/24)	This Year (1/1/24-4/30/24)
OPENING CASH, BDP, MMFs	**$8,073.71**	**$15,030.90**
Purchases	(222.45)	(891.80)
Income and Distributions	222.49	892.08
Total Investment Related Activity	**$0.04**	**$0.28**
Checks Deposited	5,742.98	32,240.55
Electronic Transfers-Debits	(10,200.00)	(43,655.00)
Total Cash Related Activity	**$(4,457.02)**	**$(11,414.45)**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$3,616.73**	**$3,616.73**

INCOME AND DISTRIBUTION SUMMARY

	This Period (4/1/24-4/30/24)	This Year (1/1/24-4/30/24)
Interest	$222.49	$892.08
Income And Distributions	**$222.49**	**$892.08**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$222.49**	**$892.08**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (4/1/24-4/30/24)	Realized This Year (1/1/24-4/30/24)	Unrealized Inception to Date (as of 4/30/24)
TOTAL GAIN/(LOSS)	—	—	—

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

Investment Objectives (in order of priority): Income

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$3,616.73**	—	$0.36	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**6.09%**	**$3,616.73**	**$0.36**

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$55,735.21**	$2,786.76	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**93.91%**	**$55,735.21**	**$2,786.76**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	—	**$59,351.94**	**N/A**	**$2,787.12** —	**4.70%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$3,616.73	—	—	—	—	—
Savings and Time Deposits	55,735.21	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$59,351.94**	**—**	**—**	**—**	**—**	**—**

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
4/1		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 219767090			$(1,200.00)
4/12		Check Deposit	MS PAYROLL DEPOSIT				2,871.49
4/17		Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 221198494 TO 723-XXX755			(9,000.00)
4/29		Check Deposit	MS PAYROLL DEPOSIT				2,871.49
4/30		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 04/01-04/30) CUSIP: 99YA78EB0			222.45
4/30		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 04/01-04/30)			0.04
4/30	4/30	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(222.45)
NET CREDITS/(DEBITS)							**$(4,456.98)**

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
4/1	Automatic Redemption	BANK DEPOSIT PROGRAM	$(1,200.00)
4/15	Automatic Investment	BANK DEPOSIT PROGRAM	2,871.49
4/17	Automatic Redemption	BANK DEPOSIT PROGRAM	(9,000.00)
4/30	Automatic Investment	BANK DEPOSIT PROGRAM	2,871.49
4/30	Automatic Investment	BANK DEPOSIT PROGRAM	0.04
NET ACTIVITY FOR PERIOD			**$(4,456.98)**

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Notice of T+1 Settlement Cycle Transition

Effective May 28, 2024, Securities and Exchange Commission (SEC) rules will require that most U.S. securities transactions settle on or before the next business day following the trade date (a settlement date of T+1).

Generally, the settlement date is when an investor must pay for the security purchased or deliver the security sold in negotiable form. Please note, final tax lot selection will be subject to the shortened T+1 settlement timeline and must be submitted by 4:00 p.m. ET on the settlement date.

For additional details about T+1 settlement and eligible securities, please visit the Depository Trust & Clearing Corporation (DTCC) website at www.dtcc.com/ust1. You can also view the full text of the final rules on the SEC website at www.sec.gov.

This page intentionally left blank

Account Summary

Active Assets Account
723-140755-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (4/1/24-4/30/24)	This Year (1/1/24-4/30/24)
TOTAL BEGINNING VALUE	**$87,930.41**	**$48,822.27**
Credits	9,000.00	41,000.00
Debits	—	—
Security Transfers	—	—
Net Credits/Debits/Transfers	**$9,000.00**	**$41,000.00**
Change in Value	**(7,225.10)**	**(116.96)**
TOTAL ENDING VALUE	**$89,705.31**	**$89,705.31**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$5,584.03	6.22
Equities	84,121.28	93.78
TOTAL VALUE	**$89,705.31**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-140755-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 3/31/24)	This Period (as of 4/30/24)
Cash, BDP, MMFs	$12,473.15	$5,584.03
Stocks	68,911.86	77,858.29
ETFs & CEFs	6,545.40	6,262.99
Total Assets	**$87,930.41**	**$89,705.31**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$87,930.41**	**$89,705.31**

CASH FLOW

	This Period (4/1/24-4/30/24)	This Year (1/1/24-4/30/24)
OPENING CASH, BDP, MMFs	**$12,473.15**	**$8,517.03**
Purchases	(16,104.18)	(94,732.25)
Dividend Reinvestments	(8.16)	(80.68)
Sales and Redemptions	214.98	50,798.93
Income and Distributions	8.24	81.00
Total Investment Related Activity	**$(15,889.12)**	**$(43,933.00)**
Electronic Transfers-Credits	9,000.00	41,000.00
Total Cash Related Activity	**$9,000.00**	**$41,000.00**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$5,584.03**	**$5,584.03**

INCOME AND DISTRIBUTION SUMMARY

	This Period (4/1/24-4/30/24)	This Year (1/1/24-4/30/24)
Qualified Dividends	$4.95	$58.12
Other Dividends	3.21	22.58
Interest	0.08	0.30
Income And Distributions	**$8.24**	**$81.00**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$8.24**	**$81.00**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (4/1/24-4/30/24)	Realized This Year (1/1/24-4/30/24)	Unrealized Inception to Date (as of 4/30/24)
Short-Term Gain	—	$5,873.07	$408.48
Short-Term (Loss)	—	—	(8,983.95)
Total Short-Term	**—**	**$5,873.07**	**$(8,575.47)**
Long-Term Gain	—	1,357.83	7,963.70
Long-Term (Loss)	—	—	(784.20)
Total Long-Term	**—**	**$1,357.83**	**$7,179.50**
TOTAL GAIN/(LOSS)	**—**	**$7,230.90**	**$(1,395.97)**

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$5,584.03**	—	$0.56	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**6.22%**	**$5,584.03**	**$0.56**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADOBE INC (ADBE)	11/23/21	1.000	$651.520	$462.830	$651.52	$462.83	$(188.69) LT A		
	12/16/21	1.000	561.120	462.830	561.12	462.83	(98.29) LT A		
	Total	2.000			1,212.64	**925.66**	(286.98) LT	—	—

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 1; Asset Class: Equities									
ADVANCED MICRO DEVICES (AMD)	3/4/24	100.000	207.300	158.380	20,730.00	15,838.00	(4,892.00) ST		
	3/13/24	100.000	195.535	158.380	19,553.50	15,838.00	(3,715.50) ST		
	4/10/24	50.000	164.830	158.380	8,241.50	7,919.00	(322.50) ST		
	4/16/24	10.000	163.628	158.380	1,636.28	1,583.80	(52.48) ST		
	4/18/24	40.000	155.660	158.380	6,226.40	6,335.20	108.80 ST		
	Total	300.000			56,387.68	**47,514.00**	(8,873.68) ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
AMAZON COM INC (AMZN)	9/20/22	4.000	123.575	175.000	494.30	**700.00**	205.70 LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
APPLE INC (AAPL)	9/14/21	1.000	149.790	170.330	149.79	170.33	20.54 LT A		
	10/4/21	1.000	138.430	170.330	138.43	170.33	31.90 LT A		
	Purchases	2.000			288.22	**340.66**	52.44 LT		
Short Term Reinvestments		0.006			0.96	1.02	0.06 ST		
	Total	2.006			289.18	**341.68**	52.44 LT 0.06 ST	1.93	0.56
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 05/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	3/29/22	2.000	354.380	396.730	708.76	793.46	84.70 LT A		
	4/4/22	2.000	344.800	396.730	689.60	793.46	103.86 LT A		
	4/6/22	1.000	345.700	396.730	345.70	396.73	51.03 LT A		
	4/18/22	1.000	345.130	396.730	345.13	396.73	51.60 LT A		
	5/2/22	1.000	319.540	396.730	319.54	396.73	77.19 LT A		
	10/17/23	2.000	345.810	396.730	691.62	793.46	101.84 ST		
	Total	9.000			3,100.35	**3,570.57**	368.38 LT 101.84 ST	—	—
Rating: Morningstar: 1; Asset Class: Equities									
BOEING CO (BA)	11/26/21	1.000	194.610	167.840	194.61	**167.84**	(26.77) LT A	—	—
Rating: Morgan Stanley: 2, Morningstar: 1; Asset Class: Equities									
COCA COLA CONSOLIDATED INC (COKE)	—	—	—	826.000	—	—	—	—	—
Short Term Reinvestments		0.001			0.51	0.83	0.32 ST H		
	Total	0.001			0.51	**0.83**	0.32 ST	—	—
Next Dividend Payable 05/10/24; Basis Adjustment Due to Wash Sale: $0.01; Asset Class: Equities									
HOME DEPOT INC (HD)	10/8/21	1.000	334.830	334.220	334.83	334.22	(0.61) LT A		
	3/24/22	1.000	315.730	334.220	315.73	334.22	18.49 LT A		
	4/22/22	1.000	303.760	334.220	303.76	334.22	30.46 LT A		
	9/16/22	1.000	275.690	334.220	275.69	334.22	58.53 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/20/22	1.000	272.590	334.220	272.59	334.22	61.63 LT A		
	Purchases	5.000			1,502.60	**1,671.10**	168.50 LT		
Short Term Reinvestments		0.094			32.36	31.42	(0.94) ST		
	Total	5.094			1,534.96	**1,702.52**	168.50 LT (0.94) ST	45.85	2.69
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 06/2024; Asset Class: Equities									
LOWES COMPANIES INC (LOW)	3/24/22	1.000	219.140	227.990	219.14	227.99	8.85 LT A		
	4/22/22	1.000	199.670	227.990	199.67	227.99	28.32 LT A		
	9/16/22	1.000	191.510	227.990	191.51	227.99	36.48 LT A		
	9/20/22	1.000	189.270	227.990	189.27	227.99	38.72 LT A		
	Purchases	4.000			799.59	**911.96**	112.37 LT		
Short Term Reinvestments		0.044			8.83	10.03	1.20 ST		
	Total	4.044			808.42	**921.99**	112.37 LT 1.20 ST	17.79	1.93
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 05/08/24; Asset Class: Equities									
MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	451.200	338.27	451.20	112.93 LT A		
	Purchases	1.000			338.27	**451.20**	112.93 LT		
Short Term Reinvestments		0.004			1.23	1.80	0.57 ST		
	Total	1.004			339.50	**453.00**	112.93 LT 0.57 ST	2.65	0.59
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 05/09/24; Asset Class: Equities									
META PLATFORMS INC CL A (META)	10/22/21	2.000	323.010	430.170	646.02	860.34	214.32 LT A		
	10/26/21	2.000	311.685	430.170	623.37	860.34	236.97 LT A		
	Purchases	4.000			1,269.39	**1,720.68**	451.29 LT		
Short Term Reinvestments		0.004			2.00	1.72	(0.28) ST		
	Total	4.004			1,271.39	**1,722.40**	451.29 LT (0.28) ST	8.01	0.47
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 06/2024; Asset Class: Equities									
MICROSOFT CORP (MSFT)	9/8/21	2.000	298.370	389.330	596.74	778.66	181.92 LT A		
	9/28/21	1.000	284.770	389.330	284.77	389.33	104.56 LT A		
	9/29/21	1.000	284.790	389.330	284.79	389.33	104.54 LT A		
	10/4/21	1.000	280.790	389.330	280.79	389.33	108.54 LT A		
	11/23/21	2.000	334.960	389.330	669.92	778.66	108.74 LT A		
	11/26/21	1.000	331.490	389.330	331.49	389.33	57.84 LT A		
	12/3/21	1.000	318.700	389.330	318.70	389.33	70.63 LT A		
	12/20/21	1.000	319.020	389.330	319.02	389.33	70.31 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	1/24/22	1.000	291.870	389.330	291.87	389.33	97.46 LT A		
	3/4/22	2.000	290.890	389.330	581.78	778.66	196.88 LT A		
	4/6/22	2.000	298.160	389.330	596.32	778.66	182.34 LT A		
	4/12/22	1.000	281.870	389.330	281.87	389.33	107.46 LT A		
	4/22/22	1.000	277.390	389.330	277.39	389.33	111.94 LT A		
	4/26/22	1.000	272.660	389.330	272.66	389.33	116.67 LT A		
	5/9/22	1.000	265.070	389.330	265.07	389.33	124.26 LT A		
	5/20/22	2.000	250.930	389.330	501.86	778.66	276.80 LT A		
	9/20/22	2.000	242.720	389.330	485.44	778.66	293.22 LT A		
	9/23/22	1.000	237.730	389.330	237.73	389.33	151.60 LT A		
	Purchases	24.000			6,878.21	**9,343.92**	2,465.71 LT		
Short Term Reinvestments		0.141			52.43	54.90	2.47 ST		
	Total	24.141			6,930.64	**9,398.82**	2,465.71 LT 2.47 ST	72.42	0.77
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 06/2024; Asset Class: Equities									
NASDAQ INC COM (NDAQ)	8/19/21	3.000	61.380	59.850	184.14	179.55	(4.59) LT A		
	9/20/21	3.000	63.223	59.850	189.67	179.55	(10.12) LT A		
	9/28/21	3.000	63.693	59.850	191.08	179.55	(11.53) LT A		
	10/4/21	3.000	63.257	59.850	189.77	179.55	(10.22) LT A		
	10/20/21	6.000	66.867	59.850	401.20	359.10	(42.10) LT A		
	11/23/21	3.000	68.773	59.850	206.32	179.55	(26.77) LT A		
	11/26/21	3.000	68.663	59.850	205.99	179.55	(26.44) LT A		
	12/3/21	3.000	66.110	59.850	198.33	179.55	(18.78) LT A		
	12/7/21	3.000	67.110	59.850	201.33	179.55	(21.78) LT A		
	1/3/22	6.000	67.713	59.850	406.28	359.10	(47.18) LT A		
	1/4/22	3.000	65.853	59.850	197.56	179.55	(18.01) LT A		
	1/24/22	3.000	58.127	59.850	174.38	179.55	5.17 LT A		
	3/4/22	3.000	56.840	59.850	170.52	179.55	9.03 LT A		
	4/18/22	3.000	59.130	59.850	177.39	179.55	2.16 LT A		
	4/22/22	3.000	55.957	59.850	167.87	179.55	11.68 LT A		
	5/2/22	3.000	52.233	59.850	156.70	179.55	22.85 LT A		
	5/10/22	3.000	48.713	59.850	146.14	179.55	33.41 LT A		
	10/3/22	1.000	57.470	59.850	57.47	59.85	2.38 LT A		
	Purchases	58.000			3,622.14	**3,471.30**	(150.84) LT		
Short Term Reinvestments		0.696			38.45	41.66	3.21 ST		
	Total	58.696			3,660.59	**3,512.96**	(150.84) LT 3.21 ST	56.35	1.60

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 06/2024; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	12/6/21	1.000	284.760	864.020	284.76	864.02	579.26 LT A		
	1/4/22	1.000	285.300	864.020	285.30	864.02	578.72 LT A		
	3/7/22	1.000	217.880	864.020	217.88	864.02	646.14 LT A		
	4/6/22	1.000	240.640	864.020	240.64	864.02	623.38 LT A		
	5/9/22	1.000	169.940	864.020	169.94	864.02	694.08 LT A		
	Purchases	5.000			1,198.52	**4,320.10**	3,121.58 LT		
Short Term Reinvestments		0.003			0.60	2.59	1.99 ST		
	Total	5.003			1,199.12	**4,322.69**	3,121.58 LT 1.99 ST	0.80	0.02
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 06/2024; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/11/23	2.000	162.670	175.910	325.34	351.82	26.48 ST		
	Purchases	2.000			325.34	**351.82**	26.48 ST		
Short Term Reinvestments		0.030			5.08	5.28	0.20 ST		
	Total	2.030			330.42	**357.10**	26.68 ST	10.27	2.88
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 07/2024; Asset Class: Equities									
SALESFORCE INC (CRM)	9/13/21	2.000	253.160	268.940	506.32	537.88	31.56 LT A		
	11/23/21	1.000	289.830	268.940	289.83	268.94	(20.89) LT A		
	11/30/21	1.000	288.380	268.940	288.38	268.94	(19.44) LT A		
	12/3/21	2.000	256.390	268.940	512.78	537.88	25.10 LT A		
	Purchases	6.000			1,597.31	**1,613.64**	16.33 LT		
Short Term Reinvestments		0.008			2.40	2.15	(0.25) ST		
	Total	6.008			1,599.71	**1,615.79**	16.33 LT (0.25) ST	9.61	0.59
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 07/2024; Asset Class: Equities									
TESLA INC (TSLA)	5/20/22	3.000	217.877	183.280	653.63	**549.84**	(103.79) LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
VISA INC CL A (V)	10/27/21	1.000	222.200	268.610	222.20	268.61	46.41 LT A		
	Purchases	1.000			222.20	**268.61**	46.41 LT		
Short Term Reinvestments		0.006			1.49	1.61	0.12 ST		
	Total	1.006			223.69	**270.22**	46.41 LT 0.12 ST	2.09	0.77
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 06/2024; Asset Class: Equities									
COMMON STOCKS					**$80,231.34**	**$78,047.91**	**$6,553.26 LT** **$(8,736.69) ST**	**$227.77**	**0.29%**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

OPTIONS (Contract Prices are presented to only the third decimal (which may display as "$0.000"), while calculation of Market Value uses an extended price.)

Security Description	Trade Date	Number of Contracts	Unit Cost	Contract Price	Total Cost	Market Value	Unrealized Gain/(Loss)
CALL ADVANCED MICRO DEVIC AT 180.000 EXPIRES 05/03/2024 (AMD 240503C00180000)	4/29/24	(1.000)	$1.130	$0.940	$(112.99)	**$(94.02)**	$18.97 ST
Short Position; Asset Class: Equities							
CALL ADVANCED MICRO DEVIC AT 205.000 EXPIRES 05/31/2024 (AMD 240531C00205000)	4/29/24	(1.000)	1.020	0.956	(101.99)	**(95.60)**	6.39 ST
Short Position; Asset Class: Equities							
OPTIONS					**$(214.98)**	**$(189.62)**	**$25.36 ST**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**86.79%**	**$80,016.36**	**$77,858.29**	**$6,553.26 LT** **$(8,711.33) ST**	**$227.77**	**0.29%**
Total Stocks (Long)			$78,047.91			
Total Stocks (Short)			$(189.62)			

For listed options that have a cost basis without a corresponding market value, an unrealized gain or loss is included for informational purposes. Where market value information is not available, for purposes of calculating the unrealized gain or loss, we assume that market value is $0. In such cases, the unrealized gain or loss may not provide an accurate reflection of the true unrealized gain or loss. For additional information regarding Gain/(Loss) and Pricing, refer to the Expanded Disclosures.

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	9/20/21	1.000	$121.990	$147.030	$121.99	$147.03	$25.04 LT A		
	11/23/21	1.000	131.600	147.030	131.60	147.03	15.43 LT A		
	11/26/21	1.000	131.230	147.030	131.23	147.03	15.80 LT A		
	Purchases	3.000			384.82	**441.09**	56.27 LT		
Short Term Reinvestments		0.020			2.68	2.94	0.26 ST		
	Total	3.020			387.50	**444.03**	56.27 LT 0.26 ST	3.36	0.76
Next Dividend Payable 06/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	11/22/21	2.000	239.230	195.130	478.46	**390.26**	(88.20) LT A	—	—
Next Dividend Payable 06/2024; Asset Class: Equities									

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
SCHWAB US BROAD MARKET ETF (SCHB)	9/20/21	2.000	52.765	58.400	105.53	116.80	11.27 LT A		
	11/23/21	2.000	55.885	58.400	111.77	116.80	5.03 LT A		
	11/26/21	2.000	55.265	58.400	110.53	116.80	6.27 LT A		
	11/30/21	2.000	55.045	58.400	110.09	116.80	6.71 LT A		
	Purchases	8.000			437.92	**467.20**	29.28 LT		
Short Term Reinvestments		0.090			4.83	5.26	0.43 ST		
	Total	8.090			442.75	**472.46**	29.28 LT 0.43 ST	6.37	1.35
Next Dividend Payable 06/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	9/20/21	1.000	74.630	76.990	74.63	76.99	2.36 LT A		
	Purchases	1.000			74.63	**76.99**	2.36 LT		
Short Term Reinvestments		0.028			2.02	2.16	0.14 ST		
	Total	1.028			76.65	**79.15**	2.36 LT 0.14 ST	2.75	3.47
Next Dividend Payable 06/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	9/20/21	2.000	53.060	59.530	106.12	119.06	12.94 LT A		
	11/26/21	2.000	55.620	59.530	111.24	119.06	7.82 LT A		
	Purchases	4.000			217.36	**238.12**	20.76 LT		
Short Term Reinvestments		0.045			2.46	2.68	0.22 ST		
	Total	4.045			219.82	**240.80**	20.76 LT 0.22 ST	3.24	1.35
Next Dividend Payable 06/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	9/20/21	1.000	68.030	72.620	68.03	72.62	4.59 LT A		
	Purchases	1.000			68.03	**72.62**	4.59 LT		
Short Term Reinvestments		0.021			1.30	1.53	0.23 ST		
	Total	1.021			69.33	**74.15**	4.59 LT 0.23 ST	1.74	2.35
Next Dividend Payable 06/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	11/26/21	1.000	460.200	501.980	460.20	501.98	41.78 LT A		
	10/11/23	1.000	434.130	501.980	434.13	501.98	67.85 ST		
	Purchases	2.000			894.33	**1,003.96**	41.78 LT 67.85 ST		
Short Term Reinvestments		0.019			8.61	9.54	0.93 ST		
	Total	2.019			902.94	**1,013.50**	41.78 LT 68.78 ST	13.57	1.34
Next Dividend Payable 07/2024; Asset Class: Equities									

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
VANGUARD INFO TECH ETF (VGT)	11/26/21	1.000	444.370	494.730	444.37	494.73	50.36 LT A		
	Purchases	1.000			444.37	**494.73**	50.36 LT		
Short Term Reinvestments		0.008			2.95	3.96	1.01 ST		
	Total	1.008			447.32	**498.69**	50.36 LT 1.01 ST	3.64	0.73
Next Dividend Payable 06/2024; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	11/26/21	1.000	422.970	461.430	422.97	461.43	38.46 LT A		
	9/20/22	2.000	355.765	461.430	711.53	922.86	211.33 LT A		
	9/23/22	2.000	338.100	461.430	676.20	922.86	246.66 LT A		
	10/11/23	1.000	399.040	461.430	399.04	461.43	62.39 ST		
	Purchases	6.000			2,209.74	**2,768.58**	496.45 LT 62.39 ST		
Short Term Reinvestments		0.064			27.63	29.53	1.90 ST		
	Total	6.064			2,237.37	**2,798.11**	496.45 LT 64.29 ST	38.89	1.39
Next Dividend Payable 06/2024; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	11/26/21	1.000	236.020	248.610	236.02	248.61	12.59 LT A		
	Purchases	1.000			236.02	**248.61**	12.59 LT		
Short Term Reinvestments		0.013			2.73	3.23	0.50 ST		
	Total	1.013			238.75	**251.84**	12.59 LT 0.50 ST	3.58	1.42
Next Dividend Payable 06/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**6.98%**	**$5,500.89**	**$6,262.99**	**$626.24 LT** **$135.86 ST**	**$77.14**	**1.23%**

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$85,517.25**	**$89,705.31**	**$7,179.50 LT** **$(8,575.47) ST**	**$305.47** —	**0.34%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$5,584.03	—	—	—	—	—
Stocks	—	$77,858.29	—	—	—	—
ETFs & CEFs	—	6,262.99	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$5,584.03**	**$84,121.28**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
4/1		Qualified Dividend	PEPSICO INC NC				$2.55
4/1		Dividend Reinvestment	PEPSICO INC NC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.015	175.3964	(2.55)
4/10	4/12	Bought	ADVANCED MICRO DEVICES	ACTED AS AGENT UNSOLICITED TRADE	50.000	164.6800	(8,241.50)
4/11		Qualified Dividend	SALESFORCE INC				2.40
4/11		Dividend Reinvestment	SALESFORCE INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.008	300.0030	(2.40)
4/16	4/18	Bought	ADVANCED MICRO DEVICES	ACTED AS AGENT UNSOLICITED TRADE	10.000	163.4782	(1,636.28)
4/17		Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 221198494 FROM 723-XXX507			9,000.00
4/18	4/22	Bought	ADVANCED MICRO DEVICES	ACTED AS AGENT UNSOLICITED TRADE	40.000	155.5100	(6,226.40)
4/29	4/30	Sold	CALL AMD 05/03/24 180.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.1400	112.99

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
4/29	4/30	Sold	CALL AMD 05/31/24 205.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.0300	101.99
4/30		Dividend	SPDR S&P 500 ETF TRUST				3.21
4/30		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 04/01-04/30)			0.08
4/30		Dividend Reinvestment	SPDR S&P 500 ETF TRUST	ACTED AS AGENT DIVIDEND REINVESTMENT	0.007	510.4003	(3.21)
NET CREDITS/(DEBITS)							**$(6,889.12)**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
4/12	Automatic Redemption	BANK DEPOSIT PROGRAM	$(8,241.50)
4/17	Automatic Investment	BANK DEPOSIT PROGRAM	9,000.00
4/18	Automatic Redemption	BANK DEPOSIT PROGRAM	(1,636.28)
4/22	Automatic Redemption	BANK DEPOSIT PROGRAM	(6,226.40)
4/30	Automatic Investment	BANK DEPOSIT PROGRAM	214.98
4/30	Automatic Investment	BANK DEPOSIT PROGRAM	0.08
NET ACTIVITY FOR PERIOD			**$(6,889.12)**

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Notice of T+1 Settlement Cycle Transition

Effective May 28, 2024, Securities and Exchange Commission (SEC) rules will require that most U.S. securities transactions settle on or before the next business day following the trade date (a settlement date of T+1).

Generally, the settlement date is when an investor must pay for the security purchased or deliver the security sold in negotiable form. Please note, final tax lot selection will be subject to the shortened T+1 settlement timeline and must be submitted by 4:00 p.m. ET on the settlement date.

For additional details about T+1 settlement and eligible securities, please visit the Depository Trust & Clearing Corporation (DTCC) website at www.dtcc.com/ust1. You can also view the full text of the final rules on the SEC website at www.sec.gov.

Account Summary

Active Assets Account
723-141489-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (4/1/24-4/30/24)	This Year (1/1/24-4/30/24)
TOTAL BEGINNING VALUE	**$205,375.83**	**$184,323.59**
Credits	—	—
Debits	—	—
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**—**
Change in Value	**(9,581.56)**	**11,470.68**
TOTAL ENDING VALUE	**$195,794.27**	**$195,794.27**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$32,917.74	16.81
Equities	162,876.53	83.19
TOTAL VALUE	**$195,794.27**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 3/31/24)	This Period (as of 4/30/24)
Cash, BDP, MMFs	$5,465.74	$2,959.15
Savings and Time Deposits	29,839.02	29,958.59
Stocks	129,707.07	123,819.15
ETFs & CEFs	40,364.00	39,057.38
Total Assets	**$205,375.83**	**$195,794.27**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$205,375.83**	**$195,794.27**

INCOME AND DISTRIBUTION SUMMARY

	This Period (4/1/24-4/30/24)	This Year (1/1/24-4/30/24)
Qualified Dividends	$22.77	$197.49
Other Dividends	41.43	169.05
Interest	119.61	479.54
Income And Distributions	**$183.81**	**$846.08**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$183.81**	**$846.08**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

	This Period (4/1/24-4/30/24)	This Year (1/1/24-4/30/24)
OPENING CASH, BDP, MMFs	**$5,465.74**	**$1,616.26**
Purchases	(2,878.39)	(74,588.51)
Sales and Redemptions	187.99	75,085.32
Income and Distributions	183.81	846.08
Total Investment Related Activity	**$(2,506.59)**	**$1,342.89**
Total Cash Related Activity	**—**	**—**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$2,959.15**	**$2,959.15**

GAIN/(LOSS) SUMMARY

	Realized This Period (4/1/24-4/30/24)	Realized This Year (1/1/24-4/30/24)	Unrealized Inception to Date (as of 4/30/24)
Short-Term Gain	$187.99	$697.79	$9,527.28
Short-Term (Loss)	—	—	(3,727.05)
Total Short-Term	**$187.99**	**$697.79**	**$5,800.23**
Long-Term Gain	—	42,602.32	10,561.65
Long-Term (Loss)	—	(0.37)	(25.72)
Total Long-Term	**—**	**$42,601.95**	**$10,535.93**
TOTAL GAIN/(LOSS)	**$187.99**	**$43,299.74**	**$16,336.16**
Disallowed Loss	—	$0.37	

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$2,959.15**	—	$0.30	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**1.51%**	**$2,959.15**	**$0.30**

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$29,958.59**	$1,497.93	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**15.30%**	**$29,958.59**	**$1,497.93**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADVANCED MICRO DEVICES (AMD)	8/18/23	10.000	$104.450	$158.380	$1,044.50	$1,583.80	$539.30 ST		
	8/25/23	2.000	100.790	158.380	201.58	316.76	115.18 ST		
	9/21/23	5.000	96.780	158.380	483.90	791.90	308.00 ST		
	10/20/23	2.000	102.630	158.380	205.26	316.76	111.50 ST		
	10/27/23	4.000	96.645	158.380	386.58	633.52	246.94 ST		
	10/30/23	4.000	95.420	158.380	381.68	633.52	251.84 ST		
	Total	27.000			2,703.50	**4,276.26**	1,572.76 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
AMAZON COM INC (AMZN)	7/29/21	2.337	171.172	175.000	400.03	408.98	8.95 LT A		
	7/30/21	1.785	168.067	175.000	300.00	312.38	12.38 LT A		
	8/4/21	0.584	171.250	175.000	100.01	102.20	2.19 LT H		
	10/4/21	1.883	159.320	175.000	300.00	329.53	29.53 LT A		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	1/21/22	0.623	142.424	175.000	88.73	109.03	20.30 LT A		
	1/21/22	6.386	142.698	175.000	911.27	1,117.55	206.28 LT A		
	8/29/22	50.000	131.879	175.000	6,593.97	8,750.00	2,156.03 LT A		
	9/6/22	26.986	128.001	175.000	3,454.24	4,722.55	1,268.31 LT A		
	9/21/23	10.000	130.409	175.000	1,304.09	1,750.00	445.91 ST		
	2/8/24	49.416	170.619	175.000	8,431.32	8,647.80	216.48 ST		
	Total	150.000			21,883.66	**26,250.00**	3,703.97 LT 662.39 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Basis Adjustment Due to Wash Sale: $0.37; Asset Class: Equities									
APPLE INC (AAPL)	9/21/23	5.000	174.818	170.330	874.09	**851.65**	(22.44) ST	4.80	0.56
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 05/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	10/2/23	10.000	349.313	396.730	3,493.13	3,967.30	474.17 ST		
	10/6/23	4.000	347.878	396.730	1,391.51	1,586.92	195.41 ST		
	10/19/23	2.000	342.575	396.730	685.15	793.46	108.31 ST		
	10/20/23	1.000	337.500	396.730	337.50	396.73	59.23 ST		
	10/27/23	2.000	331.525	396.730	663.05	793.46	130.41 ST		
	4/16/24	6.000	398.270	396.730	2,389.62	2,380.38	(9.24) ST		
	Total	25.000			8,959.96	**9,918.25**	958.29 ST	—	—
Rating: Morningstar: 1; Asset Class: Equities									
MICROSOFT CORP (MSFT)	9/3/20	1.000	224.050	389.330	224.05	389.33	165.28 LT A		
	9/3/20	1.000	224.180	389.330	224.18	389.33	165.15 LT A		
	9/4/20	1.000	207.100	389.330	207.10	389.33	182.23 LT A		
	9/4/20	1.000	209.140	389.330	209.14	389.33	180.19 LT A		
	9/4/20	6.000	208.500	389.330	1,251.00	2,335.98	1,084.98 LT A		
	9/8/20	1.000	206.380	389.330	206.38	389.33	182.95 LT A		
	9/11/20	1.000	202.160	389.330	202.16	389.33	187.17 LT A		
	9/11/20	1.000	202.170	389.330	202.17	389.33	187.16 LT A		
	9/11/20	1.000	206.910	389.330	206.91	389.33	182.42 LT A		
	9/17/20	2.000	201.965	389.330	403.93	778.66	374.73 LT A		
	9/17/20	2.000	202.450	389.330	404.90	778.66	373.76 LT A		
	9/18/20	2.000	198.360	389.330	396.72	778.66	381.94 LT A		
	9/21/20	2.000	196.530	389.330	393.06	778.66	385.60 LT A		
	9/23/20	1.000	201.150	389.330	201.15	389.33	188.18 LT A		
	10/26/20	1.000	209.380	389.330	209.38	389.33	179.95 LT A		
	2/23/21	1.000	231.270	389.330	231.27	389.33	158.06 LT A		
	3/3/21	1.000	227.540	389.330	227.54	389.33	161.79 LT A		
	9/20/21	1.000	290.250	389.330	290.25	389.33	99.08 LT A		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	11/30/21	1.000	331.780	389.330	331.78	389.33	57.55 LT A		
	12/3/21	1.000	319.840	389.330	319.84	389.33	69.49 LT A		
	12/3/21	1.000	325.260	389.330	325.26	389.33	64.07 LT A		
	1/5/22	1.000	319.020	389.330	319.02	389.33	70.31 LT A		
	1/10/22	1.000	309.770	389.330	309.77	389.33	79.56 LT A		
	1/13/22	1.000	305.520	389.330	305.52	389.33	83.81 LT A		
	2/4/22	1.000	305.150	389.330	305.15	389.33	84.18 LT A		
	8/29/22	5.000	266.740	389.330	1,333.70	1,946.65	612.95 LT A		
	8/18/23	1.000	314.530	389.330	314.53	389.33	74.80 ST		
	8/18/23	9.000	313.960	389.330	2,825.64	3,503.97	678.33 ST		
	9/21/23	2.000	320.960	389.330	641.92	778.66	136.74 ST		
	2/5/24	20.000	405.279	389.330	8,105.58	7,786.60	(318.98) ST		
	2/6/24	30.000	405.044	389.330	12,151.32	11,679.90	(471.42) ST		
	2/12/24	50.000	419.030	389.330	20,951.50	19,466.50	(1,485.00) ST		
	2/12/24	50.000	417.729	389.330	20,886.47	19,466.50	(1,419.97) ST		
	Total	201.000			75,118.29	**78,255.33**	5,942.54 LT (2,805.50) ST	603.00	0.77
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 06/2024; Asset Class: Equities									
NETFLIX INC (NFLX)	10/21/20	1.000	491.130	550.640	491.13	550.64	59.51 LT A		
	1/21/22	1.000	397.900	550.640	397.90	550.64	152.74 LT A		
	Total	2.000			889.03	**1,101.28**	212.25 LT	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/9/23	10.000	159.704	175.910	1,597.04	1,759.10	162.06 ST		
	10/17/23	4.000	160.718	175.910	642.87	703.64	60.77 ST		
	10/20/23	4.000	161.015	175.910	644.06	703.64	59.58 ST		
	Total	18.000			2,883.97	**3,166.38**	282.41 ST	91.08	2.88
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 07/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**63.24%**	**$113,312.50**	**$123,819.15**	**$9,858.76 LT** **$647.91 ST**	**$698.88**	**0.56%**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	6/11/20	1.000	$78.320	$147.030	$78.32	$147.03	$68.71 LT A		
	9/17/20	1.000	88.530	147.030	88.53	147.03	58.50 LT A		
	9/24/20	1.000	86.640	147.030	86.64	147.03	60.39 LT A		
	Total	3.000			253.49	**441.09**	187.60 LT	3.34	0.76
Next Dividend Payable 06/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	9/16/19	1.000	138.520	195.130	138.52	195.13	56.61 LT A		
	2/23/21	1.000	220.850	195.130	220.85	195.13	(25.72) LT A		
	Total	2.000			359.37	**390.26**	30.89 LT	—	—
Next Dividend Payable 06/2024; Asset Class: Equities									
FRANKLIN FTSE INDIA ETF (FLIN)	3/22/24	20.000	36.225	37.500	724.50	750.00	25.50 ST		
	4/17/24	10.000	36.920	37.500	369.20	375.00	5.80 ST		
	Total	30.000			1,093.70	**1,125.00**	31.30 ST	7.65	0.68
Next Dividend Payable 06/2024; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	6/11/20	2.000	36.145	58.400	72.29	**116.80**	44.51 LT A	1.57	1.34
Next Dividend Payable 06/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	6/11/20	1.000	52.350	76.990	52.35	**76.99**	24.64 LT A	2.67	3.47
Next Dividend Payable 06/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	6/11/20	2.000	36.355	59.530	72.71	**119.06**	46.35 LT A	1.60	1.34
Next Dividend Payable 06/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	6/11/20	2.000	50.470	72.620	100.94	145.24	44.30 LT A		
	6/24/20	1.000	49.830	72.620	49.83	72.62	22.79 LT A		
	Total	3.000			150.77	**217.86**	67.09 LT	5.10	2.34
Next Dividend Payable 06/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	9/21/23	4.000	433.750	501.980	1,735.00	2,007.92	272.92 ST		
	9/25/23	4.000	431.918	501.980	1,727.67	2,007.92	280.25 ST		
	10/2/23	8.000	427.010	501.980	3,416.08	4,015.84	599.76 ST		
	10/6/23	4.000	429.490	501.980	1,717.96	2,007.92	289.96 ST		
	10/17/23	2.000	435.140	501.980	870.28	1,003.96	133.68 ST		
	10/20/23	1.000	423.970	501.980	423.97	501.98	78.01 ST		
	10/27/23	2.000	410.485	501.980	820.97	1,003.96	182.99 ST		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	25.000			10,711.93	**12,549.50**	1,837.57 ST	168.07	1.34
Next Dividend Payable 07/2024; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	8/25/23	10.000	422.929	494.730	4,229.29	**4,947.30**	718.01 ST	36.11	0.73
Next Dividend Payable 06/2024; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	6/11/20	1.000	280.070	461.430	280.07	461.43	181.36 LT A		
	8/25/23	5.000	401.810	461.430	2,009.05	2,307.15	298.10 ST		
	9/21/23	10.000	399.620	461.430	3,996.20	4,614.30	618.10 ST		
	9/25/23	2.000	398.395	461.430	796.79	922.86	126.07 ST		
	10/2/23	8.000	392.420	461.430	3,139.36	3,691.44	552.08 ST		
	10/6/23	4.000	394.700	461.430	1,578.80	1,845.72	266.92 ST		
	10/9/23	1.000	394.170	461.430	394.17	461.43	67.26 ST		
	10/17/23	1.000	399.680	461.430	399.68	461.43	61.75 ST		
	10/19/23	2.000	397.195	461.430	794.39	922.86	128.47 ST		
	10/20/23	1.000	389.720	461.430	389.72	461.43	71.71 ST		
	10/27/23	2.000	377.060	461.430	754.12	922.86	168.74 ST		
	Total	37.000			14,532.35	**17,072.91**	181.36 LT 2,359.20 ST	237.28	1.39
Next Dividend Payable 06/2024; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	6/11/20	1.000	153.880	248.610	153.88	**248.61**	94.73 LT A	3.54	1.42
Next Dividend Payable 06/2024; Asset Class: Equities									
WISDOMTREE TR US QTLY DIV GRT (DGRW)	10/17/23	20.000	64.627	73.000	1,292.53	1,460.00	167.47 ST		
	10/20/23	4.000	63.308	73.000	253.23	292.00	38.77 ST		
	Total	24.000			1,545.76	**1,752.00**	206.24 ST	30.00	1.71
Next Dividend Payable 05/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**19.95%**	**$33,227.89**	**$39,057.38**	**$677.17 LT** **$5,152.32 ST**	**$496.93**	**1.27%**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$146,540.39**	**$195,794.27**	**$10,535.93 LT** **$5,800.23 ST**	**$2,694.04** —	**1.38%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$2,959.15	—	—	—	—	—
Savings and Time Deposits	29,958.59	—	—	—	—	—
Stocks	—	$123,819.15	—	—	—	—
ETFs & CEFs	—	39,057.38	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$32,917.74**	**$162,876.53**	—	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
4/1		Qualified Dividend	PEPSICO INC NC				$22.77
4/15	4/16	Sold	CALL MSFT 04/26/24 445.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.8900	187.99
4/16	4/18	Bought	BERKSHIRE HATHAWAY CL-B NEW	ACTED AS AGENT UNSOLICITED TRADE	6.000	398.1200	(2,389.62)
4/17	4/19	Bought	FRANKLIN FTSE INDIA ETF	ACTED AS AGENT UNSOLICITED TRADE	10.000	36.7700	(369.20)
4/29		Dividend	WISDOMTREE TR US QTLY DIV GRT				1.56
4/30		Dividend	SPDR S&P 500 ETF TRUST				39.87
4/30		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 04/01-04/30) CUSIP: 99YA78EB0			119.57
4/30		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 04/01-04/30)			0.04
4/30	4/30	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(119.57)

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
NET CREDITS/(DEBITS)							**$(2,506.59)**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
4/1	Automatic Investment	BANK DEPOSIT PROGRAM	$22.77
4/16	Automatic Investment	BANK DEPOSIT PROGRAM	187.99
4/18	Automatic Redemption	BANK DEPOSIT PROGRAM	(2,389.62)
4/19	Automatic Redemption	BANK DEPOSIT PROGRAM	(369.20)
4/29	Automatic Investment	BANK DEPOSIT PROGRAM	1.56
4/30	Automatic Investment	BANK DEPOSIT PROGRAM	39.87
4/30	Automatic Investment	BANK DEPOSIT PROGRAM	0.04
NET ACTIVITY FOR PERIOD			**$(2,506.59)**

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
4/29	Option Expired	CALL MSFT 04/26/24 445.000	EXPIRED OPTIONS	1.000

REALIZED GAIN/(LOSS) DETAIL

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
CALL MSFT 04/26/24 445.000	04/26/24	04/15/24	1.000	$187.99	$0.00	$187.99	
Short-Term This Period				**$187.99**	**$0.00**	**$187.99**	
Short-Term Year to Date				**$697.79**	**$0.00**	**$697.79**	
Net Realized Gain/(Loss) This Period				**$187.99**	**$0.00**	**$187.99**	
Net Realized Gain/(Loss) Year to Date				**$75,085.32**	**$31,785.58**	**$43,299.74**	

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Disallowed Loss Based On Wash Sale Year to Date: $0.37

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Notice of T+1 Settlement Cycle Transition

Effective May 28, 2024, Securities and Exchange Commission (SEC) rules will require that most U.S. securities transactions settle on or before the next business day following the trade date (a settlement date of T+1).

Generally, the settlement date is when an investor must pay for the security purchased or deliver the security sold in negotiable form. Please note, final tax lot selection will be subject to the shortened T+1 settlement timeline and must be submitted by 4:00 p.m. ET on the settlement date.

For additional details about T+1 settlement and eligible securities, please visit the Depository Trust & Clearing Corporation (DTCC) website at www.dtcc.com/ust1. You can also view the full text of the final rules on the SEC website at www.sec.gov.

This page intentionally left blank

Morgan Stanley

CLIENT STATEMENT | For the Period April 1-30, 2024

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 4/1/24)	**$63,586.47**
Ending Total Value (as of 4/30/24)	**$59,351.94**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544 ; Fax: 914-225-6770

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Account Summary

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (4/1/24-4/30/24)	This Year (1/1/24-4/30/24)
TOTAL BEGINNING VALUE	**$63,586.47**	**$69,874.31**
Credits	5,742.98	32,240.55
Debits	(10,200.00)	(43,655.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$(4,457.02)**	**$(11,414.45)**
Change in Value	**222.49**	**892.08**
TOTAL ENDING VALUE	**$59,351.94**	**$59,351.94**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$59,351.94	100.00
TOTAL VALUE	**$59,351.94**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 3/31/24)	This Period (as of 4/30/24)
Cash, BDP, MMFs	$8,073.71	$3,616.73
Savings and Time Deposits	55,512.76	55,735.21
Total Assets	**$63,586.47**	**$59,351.94**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$63,586.47**	**$59,351.94**

CASH FLOW

	This Period (4/1/24-4/30/24)	This Year (1/1/24-4/30/24)
OPENING CASH, BDP, MMFs	**$8,073.71**	**$15,030.90**
Purchases	(222.45)	(891.80)
Income and Distributions	222.49	892.08
Total Investment Related Activity	**$0.04**	**$0.28**
Checks Deposited	5,742.98	32,240.55
Electronic Transfers-Debits	(10,200.00)	(43,655.00)
Total Cash Related Activity	**$(4,457.02)**	**$(11,414.45)**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$3,616.73**	**$3,616.73**

INCOME AND DISTRIBUTION SUMMARY

	This Period (4/1/24-4/30/24)	This Year (1/1/24-4/30/24)
Interest	$222.49	$892.08
Income And Distributions	**$222.49**	**$892.08**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$222.49**	**$892.08**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (4/1/24-4/30/24)	Realized This Year (1/1/24-4/30/24)	Unrealized Inception to Date (as of 4/30/24)
TOTAL GAIN/(LOSS)	—	—	—

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

Investment Objectives (in order of priority): Income

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$3,616.73**	—	$0.36	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**6.09%**	**$3,616.73**	**$0.36**

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$55,735.21**	$2,786.76	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**93.91%**	**$55,735.21**	**$2,786.76**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	—	**$59,351.94**	**N/A**	**$2,787.12** —	**4.70%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$3,616.73	—	—	—	—	—
Savings and Time Deposits	55,735.21	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$59,351.94**	**—**	**—**	**—**	**—**	**—**

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
4/1		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 219767090			$(1,200.00)
4/12		Check Deposit	MS PAYROLL DEPOSIT				2,871.49
4/17		Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 221198494 TO 723-XXX755			(9,000.00)
4/29		Check Deposit	MS PAYROLL DEPOSIT				2,871.49
4/30		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 04/01-04/30) CUSIP: 99YA78EB0			222.45
4/30		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 04/01-04/30)			0.04
4/30	4/30	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(222.45)
NET CREDITS/(DEBITS)							**$(4,456.98)**

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
4/1	Automatic Redemption	BANK DEPOSIT PROGRAM	$(1,200.00)
4/15	Automatic Investment	BANK DEPOSIT PROGRAM	2,871.49
4/17	Automatic Redemption	BANK DEPOSIT PROGRAM	(9,000.00)
4/30	Automatic Investment	BANK DEPOSIT PROGRAM	2,871.49
4/30	Automatic Investment	BANK DEPOSIT PROGRAM	0.04
NET ACTIVITY FOR PERIOD			**$(4,456.98)**

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Notice of T+1 Settlement Cycle Transition

Effective May 28, 2024, Securities and Exchange Commission (SEC) rules will require that most U.S. securities transactions settle on or before the next business day following the trade date (a settlement date of T+1).

Generally, the settlement date is when an investor must pay for the security purchased or deliver the security sold in negotiable form. Please note, final tax lot selection will be subject to the shortened T+1 settlement timeline and must be submitted by 4:00 p.m. ET on the settlement date.

For additional details about T+1 settlement and eligible securities, please visit the Depository Trust & Clearing Corporation (DTCC) website at www.dtcc.com/ust1. You can also view the full text of the final rules on the SEC website at www.sec.gov.

This page intentionally left blank

Morgan Stanley

CLIENT STATEMENT | For the Period March 1-31, 2024

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 3/1/24)	**$201,632.46**
Ending Total Value (as of 3/31/24)	**$205,375.83**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544 ; Fax: 914-225-6770

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (3/1/24-3/31/24)	This Year (1/1/24-3/31/24)
TOTAL BEGINNING VALUE	**$201,632.46**	**$184,323.59**
Credits	—	—
Debits	—	—
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**—**
Change in Value	**3,743.37**	**21,052.24**
TOTAL ENDING VALUE	**$205,375.83**	**$205,375.83**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$35,304.76	17.19
Equities	170,071.07	82.81
TOTAL VALUE	**$205,375.83**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 2/29/24)	This Period (as of 3/31/24)
Cash, BDP, MMFs	$5,627.55	$5,465.74
Savings and Time Deposits	29,715.96	29,839.02
Stocks	127,702.76	129,707.07
ETFs & CEFs	38,586.19	40,364.00
Total Assets	**$201,632.46**	**$205,375.83**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$201,632.46**	**$205,375.83**

INCOME AND DISTRIBUTION SUMMARY

	This Period (3/1/24-3/31/24)	This Year (1/1/24-3/31/24)
Qualified Dividends	$150.75	$174.72
Other Dividends	77.93	127.62
Interest	123.10	359.93
Income And Distributions	**$351.78**	**$662.27**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$351.78**	**$662.27**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

	This Period (3/1/24-3/31/24)	This Year (1/1/24-3/31/24)
OPENING CASH, BDP, MMFs	**$5,627.55**	**$1,616.26**
Purchases	(847.56)	(71,710.12)
Sales and Redemptions	333.97	74,897.33
Income and Distributions	351.78	662.27
Total Investment Related Activity	**$(161.81)**	**$3,849.48**
Total Cash Related Activity	—	—
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$5,465.74**	**$5,465.74**

GAIN/(LOSS) SUMMARY

	Realized This Period (3/1/24-3/31/24)	Realized This Year (1/1/24-3/31/24)	Unrealized Inception to Date (as of 3/31/24)
Short-Term Gain	$389.26	$509.80	$13,844.36
Short-Term (Loss)	—	—	(16.69)
Total Short-Term	**$389.26**	**$509.80**	**$13,827.67**
Long-Term Gain	—	42,602.32	12,477.60
Long-Term (Loss)	—	(0.37)	(15.76)
Total Long-Term	**—**	**$42,601.95**	**$12,461.84**
TOTAL GAIN/(LOSS)	**$389.26**	**$43,111.75**	**$26,289.51**
Disallowed Loss	—	$0.37	

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$5,465.74**	—	$0.55	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**2.66%**	**$5,465.74**	**$0.55**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$29,839.02**	$1,491.95	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**14.53%**	**$29,839.02**	**$1,491.95**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADVANCED MICRO DEVICES (AMD)	8/18/23	10.000	$104.450	$180.490	$1,044.50	$1,804.90	$760.40 ST		
	8/25/23	2.000	100.790	180.490	201.58	360.98	159.40 ST		
	9/21/23	5.000	96.780	180.490	483.90	902.45	418.55 ST		
	10/20/23	2.000	102.630	180.490	205.26	360.98	155.72 ST		
	10/27/23	4.000	96.645	180.490	386.58	721.96	335.38 ST		
	10/30/23	4.000	95.420	180.490	381.68	721.96	340.28 ST		
	Total	27.000			2,703.50	**4,873.23**	2,169.73 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
AMAZON COM INC (AMZN)	7/29/21	2.337	171.172	180.380	400.03	421.55	21.52 LT A		
	7/30/21	1.785	168.067	180.380	300.00	321.98	21.98 LT A		
	8/4/21	0.584	171.250	180.380	100.01	105.34	5.33 LT H		
	10/4/21	1.883	159.320	180.380	300.00	339.66	39.66 LT A		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	1/21/22	0.623	142.424	180.380	88.73	112.38	23.65 LT A		
	1/21/22	6.386	142.698	180.380	911.27	1,151.91	240.64 LT A		
	8/29/22	50.000	131.879	180.380	6,593.97	9,019.00	2,425.03 LT A		
	9/6/22	26.986	128.001	180.380	3,454.24	4,867.73	1,413.49 LT A		
	9/21/23	10.000	130.409	180.380	1,304.09	1,803.80	499.71 ST		
	2/8/24	49.416	170.619	180.380	8,431.32	8,913.66	482.34 ST		
	Total	150.000			21,883.66	**27,057.00**	4,191.30 LT 982.05 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Basis Adjustment Due to Wash Sale: $0.37; Asset Class: Equities									
APPLE INC (AAPL)	9/21/23	5.000	174.818	171.480	874.09	**857.40**	(16.69) ST	4.80	0.56
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 05/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	10/2/23	10.000	349.313	420.520	3,493.13	4,205.20	712.07 ST		
	10/6/23	4.000	347.878	420.520	1,391.51	1,682.08	290.57 ST		
	10/19/23	2.000	342.575	420.520	685.15	841.04	155.89 ST		
	10/20/23	1.000	337.500	420.520	337.50	420.52	83.02 ST		
	10/27/23	2.000	331.525	420.520	663.05	841.04	177.99 ST		
	Total	19.000			6,570.34	**7,989.88**	1,419.54 ST	—	—
Rating: Morningstar: 2; Asset Class: Equities									
MICROSOFT CORP (MSFT)	9/3/20	1.000	224.050	420.720	224.05	420.72	196.67 LT A		
	9/3/20	1.000	224.180	420.720	224.18	420.72	196.54 LT A		
	9/4/20	1.000	207.100	420.720	207.10	420.72	213.62 LT A		
	9/4/20	1.000	209.140	420.720	209.14	420.72	211.58 LT A		
	9/4/20	6.000	208.500	420.720	1,251.00	2,524.32	1,273.32 LT A		
	9/8/20	1.000	206.380	420.720	206.38	420.72	214.34 LT A		
	9/11/20	1.000	202.160	420.720	202.16	420.72	218.56 LT A		
	9/11/20	1.000	202.170	420.720	202.17	420.72	218.55 LT A		
	9/11/20	1.000	206.910	420.720	206.91	420.72	213.81 LT A		
	9/17/20	2.000	201.965	420.720	403.93	841.44	437.51 LT A		
	9/17/20	2.000	202.450	420.720	404.90	841.44	436.54 LT A		
	9/18/20	2.000	198.360	420.720	396.72	841.44	444.72 LT A		
	9/21/20	2.000	196.530	420.720	393.06	841.44	448.38 LT A		
	9/23/20	1.000	201.150	420.720	201.15	420.72	219.57 LT A		
	10/26/20	1.000	209.380	420.720	209.38	420.72	211.34 LT A		
	2/23/21	1.000	231.270	420.720	231.27	420.72	189.45 LT A		
	3/3/21	1.000	227.540	420.720	227.54	420.72	193.18 LT A		
	9/20/21	1.000	290.250	420.720	290.25	420.72	130.47 LT A		
	11/30/21	1.000	331.780	420.720	331.78	420.72	88.94 LT A		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	12/3/21	1.000	319.840	420.720	319.84	420.72	100.88 LT A		
	12/3/21	1.000	325.260	420.720	325.26	420.72	95.46 LT A		
	1/5/22	1.000	319.020	420.720	319.02	420.72	101.70 LT A		
	1/10/22	1.000	309.770	420.720	309.77	420.72	110.95 LT A		
	1/13/22	1.000	305.520	420.720	305.52	420.72	115.20 LT A		
	2/4/22	1.000	305.150	420.720	305.15	420.72	115.57 LT A		
	8/29/22	5.000	266.740	420.720	1,333.70	2,103.60	769.90 LT A		
	8/18/23	1.000	314.530	420.720	314.53	420.72	106.19 ST		
	8/18/23	9.000	313.960	420.720	2,825.64	3,786.48	960.84 ST		
	9/21/23	2.000	320.960	420.720	641.92	841.44	199.52 ST		
	2/5/24	20.000	405.279	420.720	8,105.58	8,414.40	308.82 ST		
	2/6/24	30.000	405.044	420.720	12,151.32	12,621.60	470.28 ST		
	2/12/24	50.000	419.030	420.720	20,951.50	21,036.00	84.50 ST		
	2/12/24	50.000	417.729	420.720	20,886.47	21,036.00	149.53 ST		
	Total	201.000			75,118.29	**84,564.72**	7,166.75 LT 2,279.68 ST	603.00	0.71
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 06/2024; Asset Class: Equities									
NETFLIX INC (NFLX)	10/21/20	1.000	491.130	607.330	491.13	607.33	116.20 LT A		
	1/21/22	1.000	397.900	607.330	397.90	607.33	209.43 LT A		
	Total	2.000			889.03	**1,214.66**	325.63 LT	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/9/23	10.000	159.704	175.010	1,597.04	1,750.10	153.06 ST		
	10/17/23	4.000	160.718	175.010	642.87	700.04	57.17 ST		
	10/20/23	4.000	161.015	175.010	644.06	700.04	55.98 ST		
	Total	18.000			2,883.97	**3,150.18**	266.21 ST	91.08	2.89
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 04/01/24; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**63.16%**	**$110,922.88**	**$129,707.07**	**$11,683.68 LT** **$7,100.52 ST**	**$698.88**	**0.54%**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	6/11/20	1.000	$78.320	$155.840	$78.32	$155.84	$77.52 LT A		
	9/17/20	1.000	88.530	155.840	88.53	155.84	67.31 LT A		
	9/24/20	1.000	86.640	155.840	86.64	155.84	69.20 LT A		
	Total	3.000			253.49	**467.52**	214.03 LT	3.34	0.71
Next Dividend Payable 06/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	9/16/19	1.000	138.520	205.090	138.52	205.09	66.57 LT A		
	2/23/21	1.000	220.850	205.090	220.85	205.09	(15.76) LT A		
	Total	2.000			359.37	**410.18**	50.81 LT	—	—
Next Dividend Payable 06/2024; Asset Class: Equities									
FRANKLIN FTSE INDIA ETF (FLIN)	3/22/24	20.000	36.225	36.850	724.50	**737.00**	12.50 ST	5.10	0.69
Next Dividend Payable 06/2024; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	6/11/20	2.000	36.145	61.050	72.29	**122.10**	49.81 LT A	1.57	1.29
Next Dividend Payable 06/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	6/11/20	1.000	52.350	80.630	52.35	**80.63**	28.28 LT A	2.67	3.31
Next Dividend Payable 06/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	6/11/20	2.000	36.355	62.060	72.71	**124.12**	51.41 LT A	1.60	1.29
Next Dividend Payable 06/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	6/11/20	2.000	50.470	75.980	100.94	151.96	51.02 LT A		
	6/24/20	1.000	49.830	75.980	49.83	75.98	26.15 LT A		
	Total	3.000			150.77	**227.94**	77.17 LT	5.10	2.24
Next Dividend Payable 06/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	9/21/23	4.000	433.750	523.070	1,735.00	2,092.28	357.28 ST		
	9/25/23	4.000	431.918	523.070	1,727.67	2,092.28	364.61 ST		
	10/2/23	8.000	427.010	523.070	3,416.08	4,184.56	768.48 ST		
	10/6/23	4.000	429.490	523.070	1,717.96	2,092.28	374.32 ST		
	10/17/23	2.000	435.140	523.070	870.28	1,046.14	175.86 ST		
	10/20/23	1.000	423.970	523.070	423.97	523.07	99.10 ST		
	10/27/23	2.000	410.485	523.070	820.97	1,046.14	225.17 ST		
	Total	25.000			10,711.93	**13,076.75**	2,364.82 ST	168.07	1.29
Next Dividend Payable 04/30/24; Asset Class: Equities									

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
VANGUARD INFO TECH ETF (VGT)	8/25/23	10.000	422.929	524.340	4,229.29	**5,243.40**	1,014.11 ST	36.11	0.69
Next Dividend Payable 06/2024; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	6/11/20	1.000	280.070	480.700	280.07	480.70	200.63 LT A		
	8/25/23	5.000	401.810	480.700	2,009.05	2,403.50	394.45 ST		
	9/21/23	10.000	399.620	480.700	3,996.20	4,807.00	810.80 ST		
	9/25/23	2.000	398.395	480.700	796.79	961.40	164.61 ST		
	10/2/23	8.000	392.420	480.700	3,139.36	3,845.60	706.24 ST		
	10/6/23	4.000	394.700	480.700	1,578.80	1,922.80	344.00 ST		
	10/9/23	1.000	394.170	480.700	394.17	480.70	86.53 ST		
	10/17/23	1.000	399.680	480.700	399.68	480.70	81.02 ST		
	10/19/23	2.000	397.195	480.700	794.39	961.40	167.01 ST		
	10/20/23	1.000	389.720	480.700	389.72	480.70	90.98 ST		
	10/27/23	2.000	377.060	480.700	754.12	961.40	207.28 ST		
	Total	37.000			14,532.35	**17,785.90**	200.63 LT 3,052.92 ST	237.28	1.33
Next Dividend Payable 06/2024; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	6/11/20	1.000	153.880	259.900	153.88	**259.90**	106.02 LT A	3.54	1.36
Next Dividend Payable 06/2024; Asset Class: Equities									
WISDOMTREE TR US QTLY DIV GRT (DGRW)	10/17/23	20.000	64.627	76.190	1,292.53	1,523.80	231.27 ST		
	10/20/23	4.000	63.308	76.190	253.23	304.76	51.53 ST		
	Total	24.000			1,545.76	**1,828.56**	282.80 ST	29.40	1.61
Next Dividend Payable 04/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**19.65%**	**$32,858.69**	**$40,364.00**	**$778.16 LT** **$6,727.15 ST**	**$493.78**	**1.22%**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$143,781.57**	**$205,375.83**	**$12,461.84 LT** **$13,827.67 ST**	**$2,685.16** —	**1.31%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$5,465.74	—	—	—	—	—
Savings and Time Deposits	29,839.02	—	—	—	—	—
Stocks	—	$129,707.07	—	—	—	—
ETFs & CEFs	—	40,364.00	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$35,304.76**	**$170,071.07**	—	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
3/4	3/5	Sold	CALL MSFT 03/08/24 422.500	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	$1.0600	$104.99
3/12	3/13	Sold	CALL MSFT 03/15/24 417.500	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.0700	105.99
3/14		Qualified Dividend	MICROSOFT CORP				150.75
3/18	3/19	Sold	CALL MSFT 03/22/24 430.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.2400	122.99
3/20		Dividend	FIDELITY MSCI INFO TECH				0.71
3/22	3/26	Bought	FRANKLIN FTSE INDIA ETF	ACTED AS AGENT UNSOLICITED TRADE	20.000	36.0750	(724.50)
3/25		Dividend	SCWAB U.S. LARGE-CAP VALUE				1.18
3/25		Dividend	SCHWAB US DVD EQUITY ETF				0.61
3/25		Dividend	SCHWAB US LARGE-CAP ETF				0.39
3/25		Dividend	SCHWAB US BROAD MARKET ETF				0.37

Account Detail

Active Assets Account **723-141489-222** **ARNAB GHOSH**

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
3/27		Dividend	VANGUARD S&P 500 ETF				57.09
3/27		Dividend	VANGUARD INFO TECH ETF				12.59
3/27		Dividend	WISDOMTREE TR US QTLY DIV GRT				4.08
3/27		Dividend	VANGUARD TTL STK MKT ETF				0.91
3/28		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 03/01-03/31) CUSIP: 99YA78EB0			123.06
3/28		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 03/01-03/31)			0.04
3/28	3/28	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(123.06)
NET CREDITS/(DEBITS)							**$(161.81)**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
3/5	Automatic Investment	BANK DEPOSIT PROGRAM	$104.99
3/13	Automatic Investment	BANK DEPOSIT PROGRAM	105.99
3/14	Automatic Investment	BANK DEPOSIT PROGRAM	150.75
3/19	Automatic Investment	BANK DEPOSIT PROGRAM	122.99
3/20	Automatic Investment	BANK DEPOSIT PROGRAM	0.71
3/25	Automatic Investment	BANK DEPOSIT PROGRAM	2.55
3/26	Automatic Redemption	BANK DEPOSIT PROGRAM	(724.50)
3/27	Automatic Investment	BANK DEPOSIT PROGRAM	74.67
3/28	Automatic Investment	BANK DEPOSIT PROGRAM	0.04
NET ACTIVITY FOR PERIOD			**$(161.81)**

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
3/4	Option Expired	CALL MSFT 03/01/24 420.000	EXPIRED OPTIONS	1.000
3/11	Option Expired	CALL MSFT 03/08/24 422.500	EXPIRED OPTIONS	1.000
3/18	Option Expired	CALL MSFT 03/15/24 417.500	EXPIRED OPTIONS	1.000
3/25	Option Expired	CALL MSFT 03/22/24 430.000	EXPIRED OPTIONS	1.000

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

REALIZED GAIN/(LOSS) DETAIL

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
CALL MSFT 03/01/24 420.000	03/01/24	02/26/24	1.000	$55.29	$0.00	$55.29	
CALL MSFT 03/08/24 422.500	03/08/24	03/04/24	1.000	104.99	0.00	104.99	
CALL MSFT 03/15/24 417.500	03/15/24	03/12/24	1.000	105.99	0.00	105.99	
CALL MSFT 03/22/24 430.000	03/22/24	03/18/24	1.000	122.99	0.00	122.99	
Short-Term This Period				**$389.26**	**$0.00**	**$389.26**	
Short-Term Year to Date				**$509.80**	**$0.00**	**$509.80**	
Net Realized Gain/(Loss) This Period				**$389.26**	**$0.00**	**$389.26**	
Net Realized Gain/(Loss) Year to Date				**$74,897.33**	**$31,785.58**	**$43,111.75**	

Disallowed Loss Based On Wash Sale Year to Date: $0.37

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

MESSAGES

Financial Disclosure Statement (in millions of dollars):
At January 31, 2024 Morgan Stanley Smith Barney LLC had net capital of $4,627 which exceeded the Securities and Exchange Commission's minimum requirement by $4,139. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at December 31, 2023 can be viewed online at: https://www.morganstanley.com/about-us-ir/subsidiaries, or may be mailed to you at no cost by calling 1 (833) 445-2492, after March 15, 2024.

Senior Investor Helpline
For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

FINRA BrokerCheck
FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA website address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

Tips on Protecting Yourself from Fraudulent Account Activity
The protection of client data is of the utmost importance to us. Scams are on the rise, and they have become more sophisticated. Please remember to never share your personal information including account verification codes, account numbers, passwords or social security numbers with anyone you do not personally know.
Please be cautious opening attachments, clicking on links, or allowing external access to your computer. Scammers will be aggressive and create a sense of urgency. Scammers will promise unbelievable returns using crypto currency investing or sweepstakes/lottery. Scammers will use social media apps to build trust and then make sudden requests for money due to a hardship or emergency.
If you have any questions regarding scams or believe that you are a victim of a scam, please contact us or call 888-454-3965 to report online fraud or security concerns.

Retirement Rollover Guide
If you are considering rolling over your retirement assets, please review our Rollover Guide which can be found at https://www.morganstanleyclientserv.com/publiccontent/msoc/pdf/RolloverGuide.pdf for important information regarding your options and the factors that you should consider before you make your rollover decision.

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

Best Practices for Protecting Yourself and Your Investments

When investing at any financial institution or with a financial professional, it is important to keep the following best practices in mind:

- Be clear about your investment goals and the amount of risk you are comfortable taking.
- Before making any investments, be sure to ask questions about the potential investment, including the potential risks associated with them. Request information such as the prospectus, offering documents, or research information and carefully review them.
- Be cautious of investment opportunities that offer an unusually high rate of return but are described as low-risk or guaranteed.
- Be cautious of investment opportunities that are not offered directly through the institution you are investing with, such as real estate, start-up businesses, etc. as most financial institutions, like Morgan Stanley prohibit these types of recommendations.
- Read and retain your account statements, confirmations, and any other information you receive about your investment transactions including the firm's client relationship summary (CRS). The CRS can be located on the websites of all SEC registered investment advisors and broker-dealers who work with retail investors.
- Immediately contact a member of the management team if you recognize any type of a discrepancy on your account statement. For example;
  - A security or money transaction you did not authorize
  - An investment you purchased that you do not see on your account statement
  - An item on your account statement that you do not understand
- When sending funds to your financial institution, be sure the funds are being sent directly to the financial institution you are investing with and not to a 3rd party institution.

Last but not least, never share your account passwords with anyone.

Notice of T+1 Settlement Cycle Transition

Effective May 28, 2024, Securities and Exchange Commission (SEC) rules will require that most U.S. securities transactions settle on or before the next business day following the trade date (a settlement date of T+1).

Generally, the settlement date is when an investor must pay for the security purchased or deliver the security sold in negotiable form. Please note, final tax lot selection will be subject to the shortened T+1 settlement timeline and must be submitted by 4:00 p.m. ET on the settlement date.

For additional details about T+1 settlement and eligible securities, please visit the Depository Trust & Clearing Corporation (DTCC) website at www.dtcc.com/ust1. You can also view the full text of the final rules on the SEC website at www.sec.gov.

Upcoming Change to Bank Deposit Program (BDP) Pricing Groups

Interest rates for deposits in your account are tiered based on the Total Deposit Balances in your BDP Pricing Group. Currently, the Total Deposit Balances include deposits in the BDP and in the Morgan Stanley Savings Program in all applicable accounts within a BDP Pricing Group. A BDP Pricing Group is a group of accounts within a household that have the same address, or the same Social Security and/or tax identification number.

Effective May 3, 2024, Total Deposit Balances used to calculate your interest rate tier will no longer include deposits in the Morgan Stanley Savings Program within your BDP Pricing Group. If you have any questions or need assistance, please contact us or view the Bank Deposit Program Disclosure Statement at https://www.morganstanley.com/wealth-disclosures/pdfs/BDP_disclosure.pdf

Changes to the Liquidity Needs Question on your Account Profile

To better understand the importance of your liquidity needs, Morgan Stanley has renamed the existing profile question called Liquidity Needs to the "Anticipated Withdrawal Period," and has created a new investor profile question called “Liquidity Needs” with four different responses ranging from Very Important to Not Important.

To update your profile related to the new Liquidity Needs question, Morgan Stanley estimated the liquidity of your collective account holdings as of January 31, 2024. Based on this estimation, we have inferred an implied response to the importance of your Liquidity Needs.

The response we selected for your profile is: Important - I want the majority of the assets in this account to be convertible to cash (1) quickly and (2) without incurring significant penalties or costs. I am comfortable holding some illiquid assets during the life of the account.

Please refer to the enclosed “For Your Information” booklet (page 2) for more information. If the implied response appears inaccurate, or for more information on your Anticipated Withdrawal Period and these changes, please contact a member of your Morgan Stanley team.

Important Information Regarding Your February Account Statement

Your February Statement listed an incorrect Next Dividend Payable date for securities that pay either a quarterly or semi-annual dividend.

Please note, this was a display error only and there was no impact to the actual dividend payment(s) to your account.

The issue has been resolved and the Next Dividend Payable date on your March statement is accurate. We apologize for any inconvenience.

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 3/1/24)	**$66,562.54**
Ending Total Value (as of 3/31/24)	**$87,930.41**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544 ; Fax: 914-225-6770

Morgan Stanley Smith Barney LLC. Member SIPC.

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Account Summary

Active Assets Account
723-140755-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (3/1/24-3/31/24)	This Year (1/1/24-3/31/24)
TOTAL BEGINNING VALUE	**$66,562.54**	**$48,822.27**
Credits	22,000.00	32,000.00
Debits	—	—
Security Transfers	—	—
Net Credits/Debits/Transfers	**$22,000.00**	**$32,000.00**
Change in Value	**(632.13)**	**7,108.14**
TOTAL ENDING VALUE	**$87,930.41**	**$87,930.41**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$12,473.15	14.19
Equities	75,457.26	85.81
TOTAL VALUE	**$87,930.41**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-140755-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 2/29/24)	This Period (as of 3/31/24)
Cash, BDP, MMFs	$990.95	$12,473.15
Stocks	59,208.52	68,911.86
ETFs & CEFs	6,363.07	6,545.40
Total Assets	**$66,562.54**	**$87,930.41**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$66,562.54**	**$87,930.41**

CASH FLOW

	This Period (3/1/24-3/31/24)	This Year (1/1/24-3/31/24)
OPENING CASH, BDP, MMFs	**$990.95**	**$8,517.03**
Purchases	(49,684.50)	(78,628.07)
Dividend Reinvestments	(60.60)	(72.52)
Sales and Redemptions	39,166.61	50,583.95
Income and Distributions	60.69	72.76
Total Investment Related Activity	**$(10,517.80)**	**$(28,043.88)**
Electronic Transfers-Credits	22,000.00	32,000.00
Total Cash Related Activity	**$22,000.00**	**$32,000.00**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$12,473.15**	**$12,473.15**

INCOME AND DISTRIBUTION SUMMARY

	This Period (3/1/24-3/31/24)	This Year (1/1/24-3/31/24)
Qualified Dividends	$45.05	$53.17
Other Dividends	15.55	19.37
Interest	0.09	0.22
Income And Distributions	**$60.69**	**$72.76**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$60.69**	**$72.76**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (3/1/24-3/31/24)	Realized This Year (1/1/24-3/31/24)	Unrealized Inception to Date (as of 3/31/24)
Short-Term Gain	$5,071.62	$5,873.07	$374.51
Short-Term (Loss)	—	—	(4,185.56)
Total Short-Term	**$5,071.62**	**$5,873.07**	**$(3,811.05)**
Long-Term Gain	691.55	1,357.83	10,163.95
Long-Term (Loss)	—	—	(515.53)
Total Long-Term	**$691.55**	**$1,357.83**	**$9,648.42**
TOTAL GAIN/(LOSS)	**$5,763.17**	**$7,230.90**	**$5,837.37**

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$12,473.15**	—	$1.25	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**14.19%**	**$12,473.15**	**$1.25**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADOBE INC (ADBE)	11/23/21	1.000	$651.520	$504.600	$651.52	$504.60	$(146.92) LT A		
	12/16/21	1.000	561.120	504.600	561.12	504.60	(56.52) LT A		
	Total	2.000			1,212.64	**1,009.20**	(203.44) LT	—	—

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 1; Asset Class: Equities									
ADVANCED MICRO DEVICES (AMD)	3/4/24	100.000	207.300	180.490	20,730.00	18,049.00	(2,681.00) ST		
	3/13/24	100.000	195.535	180.490	19,553.50	18,049.00	(1,504.50) ST		
	Total	200.000			40,283.50	**36,098.00**	(4,185.50) ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
AMAZON COM INC (AMZN)	9/20/22	4.000	123.575	180.380	494.30	**721.52**	227.22 LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
APPLE INC (AAPL)	9/14/21	1.000	149.790	171.480	149.79	171.48	21.69 LT A		
	10/4/21	1.000	138.430	171.480	138.43	171.48	33.05 LT A		
	Purchases	2.000			288.22	**342.96**	54.74 LT		
Short Term Reinvestments		0.006			0.96	1.03	0.07 ST		
	Total	2.006			289.18	**343.99**	54.74 LT 0.07 ST	1.93	0.56
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 05/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	3/29/22	2.000	354.380	420.520	708.76	841.04	132.28 LT A		
	4/4/22	2.000	344.800	420.520	689.60	841.04	151.44 LT A		
	4/6/22	1.000	345.700	420.520	345.70	420.52	74.82 LT A		
	4/18/22	1.000	345.130	420.520	345.13	420.52	75.39 LT A		
	5/2/22	1.000	319.540	420.520	319.54	420.52	100.98 LT A		
	10/17/23	2.000	345.810	420.520	691.62	841.04	149.42 ST		
	Total	9.000			3,100.35	**3,784.68**	534.91 LT 149.42 ST	—	—
Rating: Morningstar: 2; Asset Class: Equities									
BOEING CO (BA)	11/26/21	1.000	194.610	192.990	194.61	**192.99**	(1.62) LT A	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									
COCA COLA CONSOLIDATED INC (COKE)	—	—	—	846.410	—	—	—	—	—
Short Term Reinvestments		0.001			0.51	0.85	0.34 ST H		
	Total	0.001			0.51	**0.85**	0.34 ST	—	—
Next Dividend Payable 05/2024; Basis Adjustment Due to Wash Sale: $0.01; Asset Class: Equities									
HOME DEPOT INC (HD)	10/8/21	1.000	334.830	383.600	334.83	383.60	48.77 LT A		
	3/24/22	1.000	315.730	383.600	315.73	383.60	67.87 LT A		
	4/22/22	1.000	303.760	383.600	303.76	383.60	79.84 LT A		
	9/16/22	1.000	275.690	383.600	275.69	383.60	107.91 LT A		
	9/20/22	1.000	272.590	383.600	272.59	383.60	111.01 LT A		
	Purchases	5.000			1,502.60	**1,918.00**	415.40 LT		
Short Term Reinvestments		0.094			32.36	36.06	3.70 ST		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	5.094			1,534.96	**1,954.06**	415.40 LT 3.70 ST	45.85	2.35
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 06/2024; Asset Class: Equities									
LOWES COMPANIES INC (LOW)	3/24/22	1.000	219.140	254.730	219.14	254.73	35.59 LT A		
	4/22/22	1.000	199.670	254.730	199.67	254.73	55.06 LT A		
	9/16/22	1.000	191.510	254.730	191.51	254.73	63.22 LT A		
	9/20/22	1.000	189.270	254.730	189.27	254.73	65.46 LT A		
	Purchases	4.000			799.59	**1,018.92**	219.33 LT		
Short Term Reinvestments		0.044			8.83	11.21	2.38 ST		
	Total	4.044			808.42	**1,030.13**	219.33 LT 2.38 ST	17.79	1.73
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 05/2024; Asset Class: Equities									
MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	481.570	338.27	481.57	143.30 LT A		
	Purchases	1.000			338.27	**481.57**	143.30 LT		
Short Term Reinvestments		0.004			1.23	1.93	0.70 ST		
	Total	1.004			339.50	**483.50**	143.30 LT 0.70 ST	2.65	0.55
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 05/2024; Asset Class: Equities									
META PLATFORMS INC CL A (META)	10/22/21	2.000	323.010	485.580	646.02	971.16	325.14 LT A		
	10/26/21	2.000	311.685	485.580	623.37	971.16	347.79 LT A		
	Purchases	4.000			1,269.39	**1,942.32**	672.93 LT		
Short Term Reinvestments		0.004			2.00	1.94	(0.06) ST		
	Total	4.004			1,271.39	**1,944.26**	672.93 LT (0.06) ST	8.01	0.41
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 06/2024; Asset Class: Equities									
MICROSOFT CORP (MSFT)	9/8/21	2.000	298.370	420.720	596.74	841.44	244.70 LT A		
	9/28/21	1.000	284.770	420.720	284.77	420.72	135.95 LT A		
	9/29/21	1.000	284.790	420.720	284.79	420.72	135.93 LT A		
	10/4/21	1.000	280.790	420.720	280.79	420.72	139.93 LT A		
	11/23/21	2.000	334.960	420.720	669.92	841.44	171.52 LT A		
	11/26/21	1.000	331.490	420.720	331.49	420.72	89.23 LT A		
	12/3/21	1.000	318.700	420.720	318.70	420.72	102.02 LT A		
	12/20/21	1.000	319.020	420.720	319.02	420.72	101.70 LT A		
	1/24/22	1.000	291.870	420.720	291.87	420.72	128.85 LT A		
	3/4/22	2.000	290.890	420.720	581.78	841.44	259.66 LT A		
	4/6/22	2.000	298.160	420.720	596.32	841.44	245.12 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	4/12/22	1.000	281.870	420.720	281.87	420.72	138.85 LT A		
	4/22/22	1.000	277.390	420.720	277.39	420.72	143.33 LT A		
	4/26/22	1.000	272.660	420.720	272.66	420.72	148.06 LT A		
	5/9/22	1.000	265.070	420.720	265.07	420.72	155.65 LT A		
	5/20/22	2.000	250.930	420.720	501.86	841.44	339.58 LT A		
	9/20/22	2.000	242.720	420.720	485.44	841.44	356.00 LT A		
	9/23/22	1.000	237.730	420.720	237.73	420.72	182.99 LT A		
	Purchases	24.000			6,878.21	**10,097.28**	3,219.07 LT		
Short Term Reinvestments		0.141			52.43	59.32	6.89 ST		
	Total	24.141			6,930.64	**10,156.60**	3,219.07 LT 6.89 ST	72.42	0.71
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 06/2024; Asset Class: Equities									
NASDAQ INC COM (NDAQ)	8/19/21	3.000	61.380	63.100	184.14	189.30	5.16 LT A		
	9/20/21	3.000	63.223	63.100	189.67	189.30	(0.37) LT A		
	9/28/21	3.000	63.693	63.100	191.08	189.30	(1.78) LT A		
	10/4/21	3.000	63.257	63.100	189.77	189.30	(0.47) LT A		
	10/20/21	6.000	66.867	63.100	401.20	378.60	(22.60) LT A		
	11/23/21	3.000	68.773	63.100	206.32	189.30	(17.02) LT A		
	11/26/21	3.000	68.663	63.100	205.99	189.30	(16.69) LT A		
	12/3/21	3.000	66.110	63.100	198.33	189.30	(9.03) LT A		
	12/7/21	3.000	67.110	63.100	201.33	189.30	(12.03) LT A		
	1/3/22	6.000	67.713	63.100	406.28	378.60	(27.68) LT A		
	1/4/22	3.000	65.853	63.100	197.56	189.30	(8.26) LT A		
	1/24/22	3.000	58.127	63.100	174.38	189.30	14.92 LT A		
	3/4/22	3.000	56.840	63.100	170.52	189.30	18.78 LT A		
	4/18/22	3.000	59.130	63.100	177.39	189.30	11.91 LT A		
	4/22/22	3.000	55.957	63.100	167.87	189.30	21.43 LT A		
	5/2/22	3.000	52.233	63.100	156.70	189.30	32.60 LT A		
	5/10/22	3.000	48.713	63.100	146.14	189.30	43.16 LT A		
	10/3/22	1.000	57.470	63.100	57.47	63.10	5.63 LT A		
	Purchases	58.000			3,622.14	**3,659.80**	37.66 LT		
Short Term Reinvestments		0.696			38.45	43.92	5.47 ST		
	Total	58.696			3,660.59	**3,703.72**	37.66 LT 5.47 ST	51.65	1.39
Rating: Morgan Stanley: 2, Morningstar: 2; Next Dividend Payable 06/2024; Asset Class: Equities									

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
NVIDIA CORPORATION (NVDA)	12/6/21	1.000	284.760	903.560	284.76	903.56	618.80 LT A		
	1/4/22	1.000	285.300	903.560	285.30	903.56	618.26 LT A		
	3/7/22	1.000	217.880	903.560	217.88	903.56	685.68 LT A		
	4/6/22	1.000	240.640	903.560	240.64	903.56	662.92 LT A		
	5/9/22	1.000	169.940	903.560	169.94	903.56	733.62 LT A		
	Purchases	5.000			1,198.52	**4,517.80**	3,319.28 LT		
Short Term Reinvestments		0.003			0.60	2.71	2.11 ST		
	Total	5.003			1,199.12	**4,520.51**	3,319.28 LT 2.11 ST	0.80	0.02
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 06/2024; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/11/23	2.000	162.670	175.010	325.34	350.02	24.68 ST		
	Purchases	2.000			325.34	**350.02**	24.68 ST		
Short Term Reinvestments		0.015			2.53	2.63	0.10 ST		
	Total	2.015			327.87	**352.65**	24.78 ST	10.20	2.89
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 04/01/24; Asset Class: Equities									
SALESFORCE INC (CRM)	9/13/21	2.000	253.160	301.180	506.32	602.36	96.04 LT A		
	11/23/21	1.000	289.830	301.180	289.83	301.18	11.35 LT A		
	11/30/21	1.000	288.380	301.180	288.38	301.18	12.80 LT A		
	12/3/21	2.000	256.390	301.180	512.78	602.36	89.58 LT A		
	Total	6.000			1,597.31	**1,807.08**	209.77 LT	9.60	0.53
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 04/11/24; Asset Class: Equities									
TESLA INC (TSLA)	5/20/22	3.000	217.877	175.790	653.63	**527.37**	(126.26) LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
VISA INC CL A (V)	10/27/21	1.000	222.200	279.080	222.20	279.08	56.88 LT A		
	Purchases	1.000			222.20	**279.08**	56.88 LT		
Short Term Reinvestments		0.006			1.49	1.67	0.18 ST		
	Total	1.006			223.69	**280.75**	56.88 LT 0.18 ST	2.09	0.74
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 06/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**78.37%**	**$64,122.21**	**$68,911.86**	**$8,779.17 LT** **$(3,989.52) ST**	**$222.99**	**0.32%**

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	9/20/21	1.000	$121.990	$155.840	$121.99	$155.84	$33.85 LT A		
	11/23/21	1.000	131.600	155.840	131.60	155.84	24.24 LT A		
	11/26/21	1.000	131.230	155.840	131.23	155.84	24.61 LT A		
	Purchases	3.000			384.82	**467.52**	82.70 LT		
Short Term Reinvestments		0.020			2.68	3.12	0.44 ST		
	Total	3.020			387.50	**470.64**	82.70 LT 0.44 ST	3.36	0.71
Next Dividend Payable 06/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	11/22/21	2.000	239.230	205.090	478.46	**410.18**	(68.28) LT A	—	—
Next Dividend Payable 06/2024; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	9/20/21	2.000	52.765	61.050	105.53	122.10	16.57 LT A		
	11/23/21	2.000	55.885	61.050	111.77	122.10	10.33 LT A		
	11/26/21	2.000	55.265	61.050	110.53	122.10	11.57 LT A		
	11/30/21	2.000	55.045	61.050	110.09	122.10	12.01 LT A		
	Purchases	8.000			437.92	**488.40**	50.48 LT		
Short Term Reinvestments		0.090			4.83	5.49	0.66 ST		
	Total	8.090			442.75	**493.89**	50.48 LT 0.66 ST	6.37	1.29
Next Dividend Payable 06/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	9/20/21	1.000	74.630	80.630	74.63	80.63	6.00 LT A		
	Purchases	1.000			74.63	**80.63**	6.00 LT		
Short Term Reinvestments		0.028			2.02	2.26	0.24 ST		
	Total	1.028			76.65	**82.89**	6.00 LT 0.24 ST	2.75	3.32
Next Dividend Payable 06/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	9/20/21	2.000	53.060	62.060	106.12	124.12	18.00 LT A		
	11/26/21	2.000	55.620	62.060	111.24	124.12	12.88 LT A		
	Purchases	4.000			217.36	**248.24**	30.88 LT		
Short Term Reinvestments		0.045			2.46	2.79	0.33 ST		
	Total	4.045			219.82	**251.03**	30.88 LT 0.33 ST	3.24	1.29

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Next Dividend Payable 06/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	9/20/21	1.000	68.030	75.980	68.03	75.98	7.95 LT A		
	Purchases	1.000			68.03	**75.98**	7.95 LT		
Short Term Reinvestments		0.021			1.30	1.60	0.30 ST		
	Total	1.021			69.33	**77.58**	7.95 LT 0.30 ST	1.74	2.24
Next Dividend Payable 06/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	11/26/21	1.000	460.200	523.070	460.20	523.07	62.87 LT A		
	10/11/23	1.000	434.130	523.070	434.13	523.07	88.94 ST		
	Purchases	2.000			894.33	**1,046.14**	62.87 LT 88.94 ST		
Short Term Reinvestments		0.012			5.40	6.28	0.88 ST		
	Total	2.012			899.73	**1,052.42**	62.87 LT 89.82 ST	13.53	1.29
Next Dividend Payable 04/30/24; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	11/26/21	1.000	444.370	524.340	444.37	524.34	79.97 LT A		
	Purchases	1.000			444.37	**524.34**	79.97 LT		
Short Term Reinvestments		0.008			2.95	4.19	1.24 ST		
	Total	1.008			447.32	**528.53**	79.97 LT 1.24 ST	3.64	0.69
Next Dividend Payable 06/2024; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	11/26/21	1.000	422.970	480.700	422.97	480.70	57.73 LT A		
	9/20/22	2.000	355.765	480.700	711.53	961.40	249.87 LT A		
	9/23/22	2.000	338.100	480.700	676.20	961.40	285.20 LT A		
	10/11/23	1.000	399.040	480.700	399.04	480.70	81.66 ST		
	Purchases	6.000			2,209.74	**2,884.20**	592.80 LT 81.66 ST		
Short Term Reinvestments		0.064			27.63	30.76	3.13 ST		
	Total	6.064			2,237.37	**2,914.96**	592.80 LT 84.79 ST	38.89	1.33
Next Dividend Payable 06/2024; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	11/26/21	1.000	236.020	259.900	236.02	259.90	23.88 LT A		
	Purchases	1.000			236.02	**259.90**	23.88 LT		
Short Term Reinvestments		0.013			2.73	3.38	0.65 ST		

Account Detail

Active Assets Account 723-140755-222 **ARNAB GHOSH**

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	1.013			238.75	**263.28**	23.88 LT 0.65 ST	3.58	1.36

Next Dividend Payable 06/2024; Asset Class: Equities

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**7.44%**	**$5,497.68**	**$6,545.40**	**$869.25 LT** **$178.47 ST**	**$77.10**	**1.18%**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$69,619.89**	**$87,930.41**	**$9,648.42 LT** **$(3,811.05) ST**	**$301.34** —	**0.34%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$12,473.15	—	—	—	—	—
Stocks	—	$68,911.86	—	—	—	—
ETFs & CEFs	—	6,545.40	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$12,473.15**	**$75,457.26**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
3/1		Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 218030435 FROM 723-XXX507			$10,000.00
3/1		Qualified Dividend	VISA INC CL A				0.52

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
3/1		Dividend Reinvestment	VISA INC CL A	ACTED AS AGENT DIVIDEND REINVESTMENT	0.002	283.5438	(0.52)
3/4	3/5	Sold	ADVANCED MICRO DEVICES	ACTED AS AGENT UNSOLICITED TRADE CALL ASN MAR PRM 00,000,126.99 a/o 03/01/24	100.000	185.0000	18,484.85
3/4	3/5	Sold	MICRON TECH INC	ACTED AS AGENT UNSOLICITED TRADE CALL ASN MAR PRM 00,000,156.99 a/o 03/01/24	100.000	92.0000	9,184.92
3/4	3/5	Sold	CALL AMD 03/08/24 220.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	2.6500	263.99
3/4	3/6	Bought	ADVANCED MICRO DEVICES	ACTED AS AGENT UNSOLICITED TRADE	100.000	207.1500	(20,730.00)
3/12	3/13	Sold	CALL MU 03/15/24 95.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.2900	127.99
3/12	3/13	Sold	CALL AMD 03/15/24 210.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.2900	127.99
3/12	3/14	Bought	MICRON TECH INC	ACTED AS AGENT; AFFILIATE ACTING AS AGENT AND AGENT FOR ANOTHER UNSOLICITED TRADE	100.000	93.8600	(9,401.00)
3/13		Online Transfer	FUNDS RECEIVED	Chase savings XX-9190 CONFIRMATION # 218685935			12,000.00
3/13	3/14	Sold	CALL AMD 03/15/24 200.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.8400	182.99
3/13	3/15	Bought	ADVANCED MICRO DEVICES	ACTED AS AGENT UNSOLICITED TRADE	100.000	195.3850	(19,553.50)
3/14		Qualified Dividend	MICROSOFT CORP				18.07
3/14		Dividend Reinvestment	MICROSOFT CORP	ACTED AS AGENT DIVIDEND REINVESTMENT	0.044	413.7068	(18.07)
3/18	3/19	Sold	CALL MU 03/22/24 102.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	2.9400	292.99
3/18	3/19	Sold	CALL AMD 03/22/24 202.500	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	2.0000	198.99
3/18	3/19	Sold	CALL AMD 03/22/24 207.500	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.1800	116.99
3/20		Dividend	FIDELITY MSCI INFO TECH				0.71
3/20		Dividend Reinvestment	FIDELITY MSCI INFO TECH	ACTED AS AGENT DIVIDEND REINVESTMENT	0.005	151.9558	(0.71)
3/21		Qualified Dividend	HOME DEPOT INC				11.39
3/21		Dividend Reinvestment	HOME DEPOT INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.030	379.8806	(11.39)

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
3/25		Dividend	SCHWAB US BROAD MARKET ETF				1.51
3/25		Dividend	SCHWAB US LARGE-CAP ETF				0.79
3/25		Dividend	SCHWAB US DVD EQUITY ETF				0.62
3/25		Dividend	SCWAB U.S. LARGE-CAP VALUE				0.40
3/25	3/26	Sold	MICRON TECH INC	ACTED AS AGENT UNSOLICITED TRADE CALL ASN MAR PRM 00,000,292.99 a/o 03/22/24	100.000	102.0000	10,184.91
3/25		Dividend Reinvestment	SCHWAB US BROAD MARKET ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.025	60.7136	(1.51)
3/25		Dividend Reinvestment	SCHWAB US LARGE-CAP ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.013	61.8634	(0.79)
3/25		Dividend Reinvestment	SCHWAB US DVD EQUITY ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.008	79.6455	(0.62)
3/25		Dividend Reinvestment	SCWAB U.S. LARGE-CAP VALUE	ACTED AS AGENT DIVIDEND REINVESTMENT	0.006	74.9844	(0.40)
3/26		Qualified Dividend	META PLATFORMS INC CL A				2.00
3/26		Dividend Reinvestment	META PLATFORMS INC CL A	ACTED AS AGENT DIVIDEND REINVESTMENT	0.004	505.6052	(2.00)
3/27		Dividend	VANGUARD S&P 500 ETF				9.33
3/27		Dividend	VANGUARD INFO TECH ETF				1.27
3/27		Dividend	VANGUARD TTL STK MKT ETF				0.92
3/27		Qualified Dividend	NVIDIA CORPORATION				0.20
3/27		Dividend Reinvestment	VANGUARD S&P 500 ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.020	478.8231	(9.33)
3/27		Dividend Reinvestment	VANGUARD INFO TECH ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.003	526.6628	(1.27)
3/27		Dividend Reinvestment	VANGUARD TTL STK MKT ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.004	258.5230	(0.92)
3/27		Dividend Reinvestment	NVIDIA CORPORATION	ACTED AS AGENT DIVIDEND REINVESTMENT	0.001	942.8796	(0.20)
3/28		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 03/01-03/31)			0.09
3/28		Qualified Dividend	NASDAQ INC COM				12.87
3/28		Dividend Reinvestment	NASDAQ INC COM	ACTED AS AGENT DIVIDEND REINVESTMENT	0.206	62.5159	(12.87)
NET CREDITS/(DEBITS)							**$11,482.20**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
3/4	Automatic Investment	BANK DEPOSIT PROGRAM	$10,000.00
3/5	Automatic Investment	BANK DEPOSIT PROGRAM	27,933.76
3/6	Automatic Redemption	BANK DEPOSIT PROGRAM	(20,730.00)
3/13	Automatic Investment	BANK DEPOSIT PROGRAM	12,255.98
3/14	Automatic Redemption	BANK DEPOSIT PROGRAM	(9,218.01)
3/15	Automatic Redemption	BANK DEPOSIT PROGRAM	(19,553.50)
3/19	Automatic Investment	BANK DEPOSIT PROGRAM	608.97
3/26	Automatic Investment	BANK DEPOSIT PROGRAM	10,184.91
3/28	Automatic Investment	BANK DEPOSIT PROGRAM	0.09
NET ACTIVITY FOR PERIOD			**$11,482.20**

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
3/4	Option Assigned	CALL AMD 03/01/24 185.000	CALL ASSIGNED	1.000
3/4	Option Assigned	CALL MU 03/01/24 92.000	CALL ASSIGNED	1.000
3/11	Option Expired	CALL AMD 03/08/24 220.000	EXPIRED OPTIONS	1.000
3/18	Option Expired	CALL AMD 03/15/24 200.000	EXPIRED OPTIONS	1.000
3/18	Option Expired	CALL AMD 03/15/24 210.000	EXPIRED OPTIONS	1.000
3/18	Option Expired	CALL MU 03/15/24 95.000	EXPIRED OPTIONS	1.000
3/25	Option Expired	CALL AMD 03/22/24 202.500	EXPIRED OPTIONS	1.000
3/25	Option Expired	CALL AMD 03/22/24 207.500	EXPIRED OPTIONS	1.000
3/25	Option Assigned	CALL MU 03/22/24 102.000	CALL ASSIGNED	1.000

REALIZED GAIN/(LOSS) DETAIL

LONG-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)		Comments
ADVANCED MICRO DEVICES	11/23/21	03/01/24	2.000	$372.24	$295.11	$77.13	A	
	12/03/21	03/01/24	1.000	186.12	144.45	41.67	A	
	12/06/21	03/01/24	2.000	372.23	274.20	98.03	A	
	12/09/21	03/01/24	1.000	186.12	138.00	48.12	A	
	01/04/22	03/01/24	1.000	186.12	141.35	44.77	A	
	04/12/22	03/01/24	2.000	372.24	190.56	181.68	A	
	04/26/22	03/01/24	2.000	372.23	172.08	200.15	A	

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

LONG-TERM GAIN/(LOSS) (CONTINUED)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
Long-Term This Period				**$2,047.30**	**$1,355.75**	**$691.55**	
Long-Term Year to Date				**$4,428.21**	**$3,070.38**	**$1,357.83**	

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
ADVANCED MICRO DEVICES	09/21/23	03/01/24	20.000	$3,722.37	$1,938.10	$1,784.27	M
	02/05/24	03/01/24	20.000	3,722.37	3,476.60	245.77	M
	02/08/24	03/01/24	49.000	9,119.80	8,352.97	766.83	M
CALL AMD 03/08/24 220.000	03/08/24	03/04/24	1.000	263.99	0.00	263.99	
CALL AMD 03/15/24 200.000	03/15/24	03/13/24	1.000	182.99	0.00	182.99	
CALL AMD 03/15/24 210.000	03/15/24	03/12/24	1.000	127.99	0.00	127.99	
CALL AMD 03/22/24 202.500	03/22/24	03/18/24	1.000	198.99	0.00	198.99	
CALL AMD 03/22/24 207.500	03/22/24	03/18/24	1.000	116.99	0.00	116.99	
CALL MU 03/15/24 95.000	03/15/24	03/12/24	1.000	127.99	0.00	127.99	
MICRON TECH INC	02/26/24	03/01/24	100.000	9,341.91	9,163.00	178.91	M
	03/12/24	03/22/24	100.000	10,477.90	9,401.00	1,076.90	M
Short-Term This Period				**$37,403.29**	**$32,331.67**	**$5,071.62**	
Short-Term Year to Date				**$46,155.74**	**$40,282.67**	**$5,873.07**	
Net Realized Gain/(Loss) This Period				**$39,450.59**	**$33,687.42**	**$5,763.17**	
Net Realized Gain/(Loss) Year to Date				**$50,583.95**	**$43,353.05**	**$7,230.90**	

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
M - The cost basis for shares acquired upon the exercise of an option, and the sales proceeds for a disposition of shares upon the assignment of an option, include the option premium.

MESSAGES

Financial Disclosure Statement (in millions of dollars):
At January 31, 2024 Morgan Stanley Smith Barney LLC had net capital of $4,627 which exceeded the Securities and Exchange Commission's minimum requirement by $4,139. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at December 31, 2023 can be viewed online at: https://www.morganstanley.com/about-us-ir/subsidiaries, or may be mailed to you at no cost by calling 1 (833) 445-2492, after March 15, 2024.

Senior Investor Helpline
For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

FINRA BrokerCheck
FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA website address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

Tips on Protecting Yourself from Fraudulent Account Activity
The protection of client data is of the utmost importance to us. Scams are on the rise, and they have become more sophisticated. Please remember to never share your personal information including account verification codes, account numbers, passwords or social security numbers with anyone you do not personally know.
Please be cautious opening attachments, clicking on links, or allowing external access to your computer. Scammers will be aggressive and create a sense of urgency. Scammers will promise unbelievable returns using crypto currency investing or sweepstakes/lottery. Scammers will use social media apps to build trust and then make sudden requests for money due to a hardship or emergency.
If you have any questions regarding scams or believe that you are a victim of a scam, please contact us or call 888-454-3965 to report online fraud or security concerns.

Retirement Rollover Guide
If you are considering rolling over your retirement assets, please review our Rollover Guide which can be found at https://www.morganstanleyclientserv.com/publiccontent/msoc/pdf/RolloverGuide.pdf for important information regarding your options and the factors that you should consider before you make your rollover decision.

Best Practices for Protecting Yourself and Your Investments
When investing at any financial institution or with a financial professional, it is important to keep the following best practices in mind:
- Be clear about your investment goals and the amount of risk you are comfortable taking.
- Before making any investments, be sure to ask questions about the potential investment, including the potential risks associated with them. Request information such as the prospectus, offering documents, or research information and carefully review them.
- Be cautious of investment opportunities that offer an unusually high rate of return but are described as low-risk or guaranteed.
- Be cautious of investment opportunities that are not offered directly through the institution you are investing with, such as real estate, start-up businesses, etc. as most financial institutions, like Morgan Stanley prohibit these types of recommendations.
- Read and retain your account statements, confirmations, and any other information you receive about your investment transactions including the firm's client relationship summary (CRS). The CRS can be located on the websites of all SEC registered investment advisors and broker-dealers who work with retail investors.
- Immediately contact a member of the management team if you recognize any type of a discrepancy on your account statement. For example;
  - A security or money transaction you did not authorize
  - An investment you purchased that you do not see on your account statement
  - An item on your account statement that you do not understand
- When sending funds to your financial institution, be sure the funds are being sent directly to the financial institution you are investing with and not to a 3rd party institution.

Last but not least, never share your account passwords with anyone.

Notice of T+1 Settlement Cycle Transition
Effective May 28, 2024, Securities and Exchange Commission (SEC) rules will require that most U.S. securities transactions settle on or before the next business day following the trade date (a settlement date of T+1).
Generally, the settlement date is when an investor must pay for the security purchased or deliver the security sold in negotiable form. Please note, final tax lot selection will be subject to the shortened T+1 settlement timeline and must be submitted by 4:00 p.m. ET on the settlement date.
For additional details about T+1 settlement and eligible securities, please visit the Depository Trust & Clearing Corporation (DTCC) website at www.dtcc.com/ust1. You can also view the full text of the final rules on the SEC website at www.sec.gov.

Upcoming Change to Bank Deposit Program (BDP) Pricing Groups
Interest rates for deposits in your account are tiered based on the Total Deposit Balances in your BDP Pricing Group. Currently, the Total Deposit Balances include deposits in the BDP and in the Morgan Stanley Savings Program in all applicable accounts within a BDP Pricing Group. A BDP Pricing Group is a group of accounts within a household that have the same address, or the same Social Security and/or tax identification number.
Effective May 3, 2024, Total Deposit Balances used to calculate your interest rate tier will no longer include deposits in the Morgan Stanley Savings Program within your BDP Pricing Group. If you have any questions or need assistance, please contact us or view the Bank Deposit Program Disclosure Statement at https://www.morganstanley.com/wealth-disclosures/pdfs/BDP_disclosure.pdf

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Changes to the Liquidity Needs Question on your Account Profile

To better understand the importance of your liquidity needs, Morgan Stanley has renamed the existing profile question called Liquidity Needs to the "Anticipated Withdrawal Period," and has created a new investor profile question called "Liquidity Needs" with four different responses ranging from Very Important to Not Important.

To update your profile related to the new Liquidity Needs question, Morgan Stanley estimated the liquidity of your collective account holdings as of January 31, 2024. Based on this estimation, we have inferred an implied response to the importance of your Liquidity Needs.

The response we selected for your profile is: Important - I want the majority of the assets in this account to be convertible to cash (1) quickly and (2) without incurring significant penalties or costs. I am comfortable holding some illiquid assets during the life of the account.

Please refer to the enclosed "For Your Information" booklet (page 2) for more information. If the implied response appears inaccurate, or for more information on your Anticipated Withdrawal Period and these changes, please contact a member of your Morgan Stanley team.

Important Information Regarding Your February Account Statement

Your February Statement listed an incorrect Next Dividend Payable date for securities that pay either a quarterly or semi-annual dividend.

Please note, this was a display error only and there was no impact to the actual dividend payment(s) to your account.

The issue has been resolved and the Next Dividend Payable date on your March statement is accurate. We apologize for any inconvenience.

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 1/1/24)	**$(25.00)**
Ending Total Value (as of 3/31/24)	—
Includes Accrued Interest	

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544 ; Fax: 914-225-6770

Morgan Stanley Smith Barney LLC. Member SIPC.

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Account Summary

Retirement Account
723-140644-222
Traditional IRA

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (1/1/24-3/31/24)	This Year (1/1/24-3/31/24)
TOTAL BEGINNING VALUE	**$(25.00)**	**$(25.00)**
Credits	—	—
Debits	25.00	25.00
Security Transfers	—	—
Net Credits/Debits/Transfers	**$25.00**	**$25.00**
Change in Value	**—**	**—**
TOTAL ENDING VALUE	**—**	**—**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION

	Market Value	Percentage
TOTAL VALUE	**—**	**—**

There Are No Holdings For This Account

Account Summary

Retirement Account
723-140644-222
Traditional IRA

ARNAB GHOSH

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 12/31/23)	This Period (as of 3/31/24)
Total Assets	—	—
Cash, BDP, MMFs (Debit)	(25.00)	—
Total Liabilities (outstanding balance)	**$(25.00)**	—
TOTAL VALUE	**$(25.00)**	—

INCOME AND DISTRIBUTION SUMMARY

	This Period (1/1/24-3/31/24)	This Year (1/1/24-3/31/24)
TOTAL INCOME AND DISTRIBUTIONS	—	—

RETIREMENT RECAP

2023 Fair Market Value (includes accrued interest): $(25.00)

	2023	2024 (year-to-date)	Historical
Contributions			
No Contributions For This Account	—	—	—
Individual Maximum Contribution Limits - by Social Security Number (Traditional / Roth)			
Under Age 50	6,500.00	7,000.00	Not Applicable
Age 50 and Over	7,500.00	8,000.00	Not Applicable

The Individual Maximum Contribution Limit is the maximum annual contribution that may be made to either a Traditional or Roth IRA, or any combination of Traditional IRAs and/or Roth IRAs on a per person basis. The actual amount you can contribute may be less due to IRS requirements.

BENEFICIARIES (Contact us to update beneficiary information.)

CASH FLOW

	This Period (1/1/24-3/31/24)	This Year (1/1/24-3/31/24)
OPENING CASH, BDP, MMFs	**$(25.00)**	**$(25.00)**
Total Investment Related Activity	—	—
Other Debits	25.00	25.00
Total Cash Related Activity	**$25.00**	**$25.00**
CLOSING CASH, BDP, MMFs	—	—

GAIN/(LOSS) SUMMARY

	Realized This Period (1/1/24-3/31/24)	Realized This Year (1/1/24-3/31/24)	Unrealized Inception to Date (as of 3/31/24)
TOTAL GAIN/(LOSS)	—	—	—

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Refer to the Additional Retirement Account Information in the Expanded Disclosures.

Account Detail

Retirement Account
723-140644-222
Traditional IRA

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
3/28		Write Off	WRITE OFF				$25.00
NET CREDITS/(DEBITS)							**$25.00**

MESSAGES

Financial Disclosure Statement (in millions of dollars):
At January 31, 2024 Morgan Stanley Smith Barney LLC had net capital of $4,627 which exceeded the Securities and Exchange Commission's minimum requirement by $4,139. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at December 31, 2023 can be viewed online at: https://www.morganstanley.com/about-us-ir/subsidiaries, or may be mailed to you at no cost by calling 1 (833) 445-2492, after March 15, 2024.

Senior Investor Helpline
For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

FINRA BrokerCheck
FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA website address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

Tips on Protecting Yourself from Fraudulent Account Activity
The protection of client data is of the utmost importance to us. Scams are on the rise, and they have become more sophisticated. Please remember to never share your personal information including account verification codes, account numbers, passwords or social security numbers with anyone you do not personally know.
Please be cautious opening attachments, clicking on links, or allowing external access to your computer. Scammers will be aggressive and create a sense of urgency. Scammers will promise unbelievable returns using crypto currency investing or sweepstakes/lottery. Scammers will use social media apps to build trust and then make sudden requests for money due to a hardship or emergency.
If you have any questions regarding scams or believe that you are a victim of a scam, please contact us or call 888-454-3965 to report online fraud or security concerns.

Make Your Annual IRA Contribution
There is still time before the April 15, 2024, tax deadline to contribute to an IRA for 2023. The maximum contribution is the lesser of your taxable compensation for 2023 or $6,500 ($7,500 if you are age 50 or older). These limits apply to all your IRAs combined and are subject to IRS eligibility requirements, including any income restrictions. Your Morgan Stanley team can help you open a new IRA or fund an existing one. Consider making an IRA contribution for 2024, with increased contribution amounts ($7,000 or $8,000 if you are age 50 or older), at the same time and take advantage of a year of additional potential growth.

Retirement Rollover Guide
If you are considering rolling over your retirement assets, please review our Rollover Guide which can be found at https://www.morganstanleyclientserv.com/publiccontent/msoc/pdf/RolloverGuide.pdf for important information regarding your options and the factors that you should consider before you make your rollover decision.

Important Reminder on Designation of Beneficiary
If you don't have a beneficiary for your IRA or it has been a while since you have reviewed your beneficiary designation, contact a member of your Morgan Stanley team to review your options to ensure they are accurate and up to date.

Account Detail

Retirement Account
723-140644-222
Traditional IRA

ARNAB GHOSH

Best Practices for Protecting Yourself and Your Investments

When investing at any financial institution or with a financial professional, it is important to keep the following best practices in mind:

- Be clear about your investment goals and the amount of risk you are comfortable taking.
- Before making any investments, be sure to ask questions about the potential investment, including the potential risks associated with them. Request information such as the prospectus, offering documents, or research information and carefully review them.
- Be cautious of investment opportunities that offer an unusually high rate of return but are described as low-risk or guaranteed.
- Be cautious of investment opportunities that are not offered directly through the institution you are investing with, such as real estate, start-up businesses, etc. as most financial institutions, like Morgan Stanley prohibit these types of recommendations.
- Read and retain your account statements, confirmations, and any other information you receive about your investment transactions including the firm's client relationship summary (CRS). The CRS can be located on the websites of all SEC registered investment advisors and broker-dealers who work with retail investors.
- Immediately contact a member of the management team if you recognize any type of a discrepancy on your account statement. For example;
  - A security or money transaction you did not authorize
  - An investment you purchased that you do not see on your account statement
  - An item on your account statement that you do not understand
- When sending funds to your financial institution, be sure the funds are being sent directly to the financial institution you are investing with and not to a 3rd party institution.

Last but not least, never share your account passwords with anyone.

Notice of T+1 Settlement Cycle Transition

Effective May 28, 2024, Securities and Exchange Commission (SEC) rules will require that most U.S. securities transactions settle on or before the next business day following the trade date (a settlement date of T+1).

Generally, the settlement date is when an investor must pay for the security purchased or deliver the security sold in negotiable form. Please note, final tax lot selection will be subject to the shortened T+1 settlement timeline and must be submitted by 4:00 p.m. ET on the settlement date.

For additional details about T+1 settlement and eligible securities, please visit the Depository Trust & Clearing Corporation (DTCC) website at www.dtcc.com/ust1. You can also view the full text of the final rules on the SEC website at www.sec.gov.

Upcoming Change to Bank Deposit Program (BDP) Pricing Groups

Interest rates for deposits in your account are tiered based on the Total Deposit Balances in your BDP Pricing Group. Currently, the Total Deposit Balances include deposits in the BDP and in the Morgan Stanley Savings Program in all applicable accounts within a BDP Pricing Group. A BDP Pricing Group is a group of accounts within a household that have the same address, or the same Social Security and/or tax identification number.

Effective May 3, 2024, Total Deposit Balances used to calculate your interest rate tier will no longer include deposits in the Morgan Stanley Savings Program within your BDP Pricing Group. If you have any questions or need assistance, please contact us or view the Bank Deposit Program Disclosure Statement at https://www.morganstanley.com/wealth-disclosures/pdfs/BDP_disclosure.pdf

Changes to the Liquidity Needs Question on your Account Profile

To better understand the importance of your liquidity needs, Morgan Stanley has renamed the existing profile question called Liquidity Needs to the "Anticipated Withdrawal Period," and has created a new investor profile question called “Liquidity Needs” with four different responses ranging from Very Important to Not Important.

To update your profile related to the new Liquidity Needs question, Morgan Stanley estimated the liquidity of your collective account holdings as of January 31, 2024. Based on this estimation, we have inferred an implied response to the importance of your Liquidity Needs.

The response we selected for your profile is: Important - I want the majority of the assets in this account to be convertible to cash (1) quickly and (2) without incurring significant penalties or costs. I am comfortable holding some illiquid assets during the life of the account.

Please refer to the enclosed “For Your Information” booklet (page 2) for more information. If the implied response appears inaccurate, or for more information on your Anticipated Withdrawal Period and these changes, please contact a member of your Morgan Stanley team.

Morgan Stanley

CLIENT STATEMENT | For the Period March 1-31, 2024

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 3/1/24)	**$67,614.52**
Ending Total Value (as of 3/31/24)	**$63,586.47**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544 ; Fax: 914-225-6770

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Account Summary

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (3/1/24-3/31/24)	This Year (1/1/24-3/31/24)
TOTAL BEGINNING VALUE	**$67,614.52**	**$69,874.31**
Credits	5,742.98	26,497.57
Debits	(10,000.00)	(33,455.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$(4,257.02)**	**$(6,957.43)**
Change in Value	**228.97**	**669.59**
TOTAL ENDING VALUE	**$63,586.47**	**$63,586.47**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$63,586.47	100.00
TOTAL VALUE	**$63,586.47**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 2/29/24)	This Period (as of 3/31/24)
Cash, BDP, MMFs	$12,330.69	$8,073.71
Savings and Time Deposits	55,283.83	55,512.76
Total Assets	**$67,614.52**	**$63,586.47**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$67,614.52**	**$63,586.47**

CASH FLOW

	This Period (3/1/24-3/31/24)	This Year (1/1/24-3/31/24)
OPENING CASH, BDP, MMFs	**$12,330.69**	**$15,030.90**
Purchases	(228.93)	(669.35)
Income and Distributions	228.97	669.59
Total Investment Related Activity	**$0.04**	**$0.24**
Checks Deposited	5,742.98	26,497.57
Electronic Transfers-Debits	(10,000.00)	(33,455.00)
Total Cash Related Activity	**$(4,257.02)**	**$(6,957.43)**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$8,073.71**	**$8,073.71**

INCOME AND DISTRIBUTION SUMMARY

	This Period (3/1/24-3/31/24)	This Year (1/1/24-3/31/24)
Interest	$228.97	$669.59
Income And Distributions	**$228.97**	**$669.59**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$228.97**	**$669.59**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (3/1/24-3/31/24)	Realized This Year (1/1/24-3/31/24)	Unrealized Inception to Date (as of 3/31/24)
TOTAL GAIN/(LOSS)	—	—	—

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

Investment Objectives (in order of priority): Income

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$8,073.71**	—	$0.81	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**12.70%**	**$8,073.71**	**$0.81**

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$55,512.76**	$2,775.64	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**87.30%**	**$55,512.76**	**$2,775.64**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	—	**$63,586.47**	**N/A**	**$2,776.45** —	**4.37%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$8,073.71	—	—	—	—	—
Savings and Time Deposits	55,512.76	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$63,586.47**	**—**	**—**	**—**	**—**	**—**

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
3/1		Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 218030435 TO 723-XXX755			$(10,000.00)
3/14		Check Deposit	MS PAYROLL DEPOSIT				2,871.49
3/27		Check Deposit	MS PAYROLL DEPOSIT				2,871.49
3/28		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 03/01-03/31) CUSIP: 99YA78EB0			228.93
3/28		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 03/01-03/31)			0.04
3/28	3/28	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(228.93)
NET CREDITS/(DEBITS)							**$(4,256.98)**

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
3/4	Automatic Redemption	BANK DEPOSIT PROGRAM	$(10,000.00)
3/15	Automatic Investment	BANK DEPOSIT PROGRAM	2,871.49
3/28	Automatic Investment	BANK DEPOSIT PROGRAM	2,871.49
3/28	Automatic Investment	BANK DEPOSIT PROGRAM	0.04
NET ACTIVITY FOR PERIOD			**$(4,256.98)**

MESSAGES

Financial Disclosure Statement (in millions of dollars):
At January 31, 2024 Morgan Stanley Smith Barney LLC had net capital of $4,627 which exceeded the Securities and Exchange Commission's minimum requirement by $4,139. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at December 31, 2023 can be viewed online at: https://www.morganstanley.com/about-us-ir/subsidiaries, or may be mailed to you at no cost by calling 1 (833) 445-2492, after March 15, 2024.

Senior Investor Helpline
For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

FINRA BrokerCheck
FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA website address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

Tips on Protecting Yourself from Fraudulent Account Activity
The protection of client data is of the utmost importance to us. Scams are on the rise, and they have become more sophisticated. Please remember to never share your personal information including account verification codes, account numbers, passwords or social security numbers with anyone you do not personally know.
Please be cautious opening attachments, clicking on links, or allowing external access to your computer. Scammers will be aggressive and create a sense of urgency. Scammers will promise unbelievable returns using crypto currency investing or sweepstakes/lottery. Scammers will use social media apps to build trust and then make sudden requests for money due to a hardship or emergency.
If you have any questions regarding scams or believe that you are a victim of a scam, please contact us or call 888-454-3965 to report online fraud or security concerns.

Retirement Rollover Guide
If you are considering rolling over your retirement assets, please review our Rollover Guide which can be found at https://www.morganstanleyclientserv.com/publiccontent/msoc/pdf/RolloverGuide.pdf for important information regarding your options and the factors that you should consider before you make your rollover decision.

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

Best Practices for Protecting Yourself and Your Investments

When investing at any financial institution or with a financial professional, it is important to keep the following best practices in mind:

- Be clear about your investment goals and the amount of risk you are comfortable taking.
- Before making any investments, be sure to ask questions about the potential investment, including the potential risks associated with them. Request information such as the prospectus, offering documents, or research information and carefully review them.
- Be cautious of investment opportunities that offer an unusually high rate of return but are described as low-risk or guaranteed.
- Be cautious of investment opportunities that are not offered directly through the institution you are investing with, such as real estate, start-up businesses, etc. as most financial institutions, like Morgan Stanley prohibit these types of recommendations.
- Read and retain your account statements, confirmations, and any other information you receive about your investment transactions including the firm's client relationship summary (CRS). The CRS can be located on the websites of all SEC registered investment advisors and broker-dealers who work with retail investors.
- Immediately contact a member of the management team if you recognize any type of a discrepancy on your account statement. For example;
  - A security or money transaction you did not authorize
  - An investment you purchased that you do not see on your account statement
  - An item on your account statement that you do not understand
- When sending funds to your financial institution, be sure the funds are being sent directly to the financial institution you are investing with and not to a 3rd party institution.

Last but not least, never share your account passwords with anyone.

Notice of T+1 Settlement Cycle Transition

Effective May 28, 2024, Securities and Exchange Commission (SEC) rules will require that most U.S. securities transactions settle on or before the next business day following the trade date (a settlement date of T+1).

Generally, the settlement date is when an investor must pay for the security purchased or deliver the security sold in negotiable form. Please note, final tax lot selection will be subject to the shortened T+1 settlement timeline and must be submitted by 4:00 p.m. ET on the settlement date.

For additional details about T+1 settlement and eligible securities, please visit the Depository Trust & Clearing Corporation (DTCC) website at www.dtcc.com/ust1. You can also view the full text of the final rules on the SEC website at www.sec.gov.

Upcoming Change to Bank Deposit Program (BDP) Pricing Groups

Interest rates for deposits in your account are tiered based on the Total Deposit Balances in your BDP Pricing Group. Currently, the Total Deposit Balances include deposits in the BDP and in the Morgan Stanley Savings Program in all applicable accounts within a BDP Pricing Group. A BDP Pricing Group is a group of accounts within a household that have the same address, or the same Social Security and/or tax identification number.

Effective May 3, 2024, Total Deposit Balances used to calculate your interest rate tier will no longer include deposits in the Morgan Stanley Savings Program within your BDP Pricing Group. If you have any questions or need assistance, please contact us or view the Bank Deposit Program Disclosure Statement at https://www.morganstanley.com/wealth-disclosures/pdfs/BDP_disclosure.pdf

Changes to the Liquidity Needs Question on your Account Profile

To better understand the importance of your liquidity needs, Morgan Stanley has renamed the existing profile question called Liquidity Needs to the "Anticipated Withdrawal Period," and has created a new investor profile question called “Liquidity Needs” with four different responses ranging from Very Important to Not Important.

To update your profile related to the new Liquidity Needs question, Morgan Stanley estimated the liquidity of your collective account holdings as of January 31, 2024. Based on this estimation, we have inferred an implied response to the importance of your Liquidity Needs.

The response we selected for your profile is: Very Important - I want most or all of the assets in this account to be convertible to cash (1) quickly and (2) without incurring significant penalties or costs. I don't anticipate holding more than a small amount of illiquid assets in the account during the life of the account.

Please refer to the enclosed “For Your Information” booklet (page 2) for more information. If the implied response appears inaccurate, or for more information on your Anticipated Withdrawal Period and these changes, please contact a member of your Morgan Stanley team.

Morgan Stanley

CLIENT STATEMENT | For the Period March 1-31, 2024

STATEMENT PACKAGE FOR:
ARNAB GHOSH

Beginning Total Value (as of 3/1/24) **$335,784.52**
Ending Total Value (as of 3/31/24) **$356,892.71**
Includes Accrued Interest
Excludes Bank Loan Balances (See detail on Overview page)

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544 ; Fax: 914-225-6770

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Accounts Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Consolidated Summary

OVERVIEW OF YOUR ACCOUNTS (includes accrued interest)

Although only whole dollar amounts are displayed below, both dollars and cents are used to calculate all totals. Manually summing the individual line items may not equal the actual total displayed. Refer to Account Statements for details. Excludes Bank Loan Balances (including Liquidity Access Lines, Tailored Lending Loans and Mortgage Balances).

	Account Number	Beginning Value (3/1/24)	Funds Credited/(Debited)	Security/Currency Transfers Rcvd/(Dlvd)	Change in Value	Ending Value (3/31/24)	Income/Dist This Period/YTD	YTD Realized Gain/(Loss) (Total ST/LT)	Unrealized Gain/(Loss) (Total ST/LT)	Page
TOTAL FOR ALL ACCOUNTS		**$335,784**	**$17,767**	**—**	**$3,340**	**$356,892**	**$641** **$1,404**	**$50,342**	**$32,126**	
Personal Accounts										
ARNAB GHOSH	723-140507-222	67,614	(4,257)	—	228	63,586	228 669	— —	— —	7 eDel
ARNAB GHOSH	723-140755-222	66,562	22,000	—	(632)	87,930	60 72	5,873 1,357	(3,811)>9,648	13 eDel
ARNAB GHOSH	723-141489-222	201,632	—	—	3,743	205,375	351 662	509 42,601	13,827 12,461>	29 eDel
Total Personal Accounts		**$335,809**	**$17,742**	**—**	**$3,340**	**$356,892**	**$641** **$1,404**	**$6,382** **$43,959**	**$10,016** **$22,110**	
Retirement Accounts (The designation of short-term or long-term gain/(loss) is not applicable for these accounts.)										
ARNAB GHOSH Traditional IRA	723-140644-222	(25)	25	—	—	—	— —	—	—	41 eDel
Total Retirement Accounts		**$(25)**	**$25**	**—**	**—**	**—**	**—** **—**	**—**	**—**	

This summary may include assets held in either brokerage and/or advisory accounts. Visit https://www.morganstanley.com/wealth-relationshipwithms/pdfs/understandingyourrelationship.pdf to understand the differences between brokerage and advisory accounts. Refer to individual Account Gain/(Loss) Summary and Expanded Disclosures for additional information. Accounts with no balances, holdings or activity year-to-date are not displayed on this page. eDel: This account is enrolled in eDelivery. >: Wash sale rules apply to some portion of this total.

Consolidated Summary

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (3/1/24-3/31/24)	This Year (1/1/24-3/31/24)
TOTAL BEGINNING VALUE	**$335,784.52**	**$302,995.17**
Credits	27,742.98	58,497.57
Debits	(9,975.00)	(33,430.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$17,767.98**	**$25,067.57**
Change in Value	**3,340.21**	**28,829.97**
TOTAL ENDING VALUE	**$356,892.71**	**$356,892.71**

Net Credits / Debits include investment advisory fees as applicable. See Activity section for details.

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$111,364.38	31.20
Equities	245,528.33	68.80
TOTAL VALUE	**$356,892.71**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Consolidated Summary

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 2/29/24)	This Period (as of 3/31/24)
Cash, BDP, MMFs	$18,949.19	$26,012.60
Savings and Time Deposits	84,999.79	85,351.78
Stocks	186,911.28	198,618.93
ETFs & CEFs	44,949.26	46,909.40
Total Assets	**$335,809.52**	**$356,892.71**
Cash, BDP, MMFs (Debit)	(25.00)	—
Total Liabilities (outstanding balance)	**$(25.00)**	**—**
TOTAL VALUE	**$335,784.52**	**$356,892.71**

Total liabilities excludes Bank Loan Balances (including Liquidity Access Lines, Tailored Lending Loans and Mortgage Balances).

CASH FLOW

	This Period (3/1/24-3/31/24)	This Year (1/1/24-3/31/24)
OPENING CASH, BDP, MMFs	**$18,924.19**	**$25,139.19**
Purchases	(50,760.99)	(151,007.54)
Dividend Reinvestments	(60.60)	(72.52)
Sales and Redemptions	39,500.58	125,481.28
Income and Distributions	641.44	1,404.62
Total Investment Related Activity	**$(10,679.57)**	**$(24,194.16)**
Checks Deposited	5,742.98	26,497.57
Electronic Transfers-Credits	22,000.00	32,000.00
Electronic Transfers-Debits	(10,000.00)	(33,455.00)
Other Debits	25.00	25.00
Total Cash Related Activity	**$17,767.98**	**$25,067.57**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$26,012.60**	**$26,012.60**
Including:		
Personal Accounts	$26,012.60	
Retirement Accounts	—	

This page intentionally left blank

Account Summary

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (3/1/24-3/31/24)	This Year (1/1/24-3/31/24)
TOTAL BEGINNING VALUE	**$67,614.52**	**$69,874.31**
Credits	5,742.98	26,497.57
Debits	(10,000.00)	(33,455.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$(4,257.02)**	**$(6,957.43)**
Change in Value	**228.97**	**669.59**
TOTAL ENDING VALUE	**$63,586.47**	**$63,586.47**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$63,586.47	100.00
TOTAL VALUE	**$63,586.47**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 2/29/24)	This Period (as of 3/31/24)
Cash, BDP, MMFs	$12,330.69	$8,073.71
Savings and Time Deposits	55,283.83	55,512.76
Total Assets	**$67,614.52**	**$63,586.47**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$67,614.52**	**$63,586.47**

CASH FLOW

	This Period (3/1/24-3/31/24)	This Year (1/1/24-3/31/24)
OPENING CASH, BDP, MMFs	**$12,330.69**	**$15,030.90**
Purchases	(228.93)	(669.35)
Income and Distributions	228.97	669.59
Total Investment Related Activity	**$0.04**	**$0.24**
Checks Deposited	5,742.98	26,497.57
Electronic Transfers-Debits	(10,000.00)	(33,455.00)
Total Cash Related Activity	**$(4,257.02)**	**$(6,957.43)**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$8,073.71**	**$8,073.71**

INCOME AND DISTRIBUTION SUMMARY

	This Period (3/1/24-3/31/24)	This Year (1/1/24-3/31/24)
Interest	$228.97	$669.59
Income And Distributions	**$228.97**	**$669.59**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$228.97**	**$669.59**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (3/1/24-3/31/24)	Realized This Year (1/1/24-3/31/24)	Unrealized Inception to Date (as of 3/31/24)
TOTAL GAIN/(LOSS)	—	—	—

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

Investment Objectives (in order of priority): Income

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$8,073.71**	—	$0.81	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**12.70%**	**$8,073.71**	**$0.81**

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$55,512.76**	$2,775.64	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**87.30%**	**$55,512.76**	**$2,775.64**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	—	**$63,586.47**	**N/A**	**$2,776.45** —	**4.37%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$8,073.71	—	—	—	—	—
Savings and Time Deposits	55,512.76	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$63,586.47**	**—**	**—**	**—**	**—**	**—**

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
3/1		Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 218030435 TO 723-XXX755			$(10,000.00)
3/14		Check Deposit	MS PAYROLL DEPOSIT				2,871.49
3/27		Check Deposit	MS PAYROLL DEPOSIT				2,871.49
3/28		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 03/01-03/31) CUSIP: 99YA78EB0			228.93
3/28		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 03/01-03/31)			0.04
3/28	3/28	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(228.93)
NET CREDITS/(DEBITS)							**$(4,256.98)**

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
3/4	Automatic Redemption	BANK DEPOSIT PROGRAM	$(10,000.00)
3/15	Automatic Investment	BANK DEPOSIT PROGRAM	2,871.49
3/28	Automatic Investment	BANK DEPOSIT PROGRAM	2,871.49
3/28	Automatic Investment	BANK DEPOSIT PROGRAM	0.04
NET ACTIVITY FOR PERIOD			**$(4,256.98)**

MESSAGES

Financial Disclosure Statement (in millions of dollars):
At January 31, 2024 Morgan Stanley Smith Barney LLC had net capital of $4,627 which exceeded the Securities and Exchange Commission's minimum requirement by $4,139. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at December 31, 2023 can be viewed online at: https://www.morganstanley.com/about-us-ir/subsidiaries, or may be mailed to you at no cost by calling 1 (833) 445-2492, after March 15, 2024.

Senior Investor Helpline
For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

FINRA BrokerCheck
FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA website address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

Tips on Protecting Yourself from Fraudulent Account Activity
The protection of client data is of the utmost importance to us. Scams are on the rise, and they have become more sophisticated. Please remember to never share your personal information including account verification codes, account numbers, passwords or social security numbers with anyone you do not personally know.
Please be cautious opening attachments, clicking on links, or allowing external access to your computer. Scammers will be aggressive and create a sense of urgency. Scammers will promise unbelievable returns using crypto currency investing or sweepstakes/lottery. Scammers will use social media apps to build trust and then make sudden requests for money due to a hardship or emergency.
If you have any questions regarding scams or believe that you are a victim of a scam, please contact us or call 888-454-3965 to report online fraud or security concerns.

Retirement Rollover Guide
If you are considering rolling over your retirement assets, please review our Rollover Guide which can be found at https://www.morganstanleyclientserv.com/publiccontent/msoc/pdf/RolloverGuide.pdf for important information regarding your options and the factors that you should consider before you make your rollover decision.

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

Best Practices for Protecting Yourself and Your Investments

When investing at any financial institution or with a financial professional, it is important to keep the following best practices in mind:

- Be clear about your investment goals and the amount of risk you are comfortable taking.
- Before making any investments, be sure to ask questions about the potential investment, including the potential risks associated with them. Request information such as the prospectus, offering documents, or research information and carefully review them.
- Be cautious of investment opportunities that offer an unusually high rate of return but are described as low-risk or guaranteed.
- Be cautious of investment opportunities that are not offered directly through the institution you are investing with, such as real estate, start-up businesses, etc. as most financial institutions, like Morgan Stanley prohibit these types of recommendations.
- Read and retain your account statements, confirmations, and any other information you receive about your investment transactions including the firm's client relationship summary (CRS). The CRS can be located on the websites of all SEC registered investment advisors and broker-dealers who work with retail investors.
- Immediately contact a member of the management team if you recognize any type of a discrepancy on your account statement. For example;
  - A security or money transaction you did not authorize
  - An investment you purchased that you do not see on your account statement
  - An item on your account statement that you do not understand
- When sending funds to your financial institution, be sure the funds are being sent directly to the financial institution you are investing with and not to a 3rd party institution.

Last but not least, never share your account passwords with anyone.

Notice of T+1 Settlement Cycle Transition

Effective May 28, 2024, Securities and Exchange Commission (SEC) rules will require that most U.S. securities transactions settle on or before the next business day following the trade date (a settlement date of T+1).

Generally, the settlement date is when an investor must pay for the security purchased or deliver the security sold in negotiable form. Please note, final tax lot selection will be subject to the shortened T+1 settlement timeline and must be submitted by 4:00 p.m. ET on the settlement date.

For additional details about T+1 settlement and eligible securities, please visit the Depository Trust & Clearing Corporation (DTCC) website at www.dtcc.com/ust1. You can also view the full text of the final rules on the SEC website at www.sec.gov.

Upcoming Change to Bank Deposit Program (BDP) Pricing Groups

Interest rates for deposits in your account are tiered based on the Total Deposit Balances in your BDP Pricing Group. Currently, the Total Deposit Balances include deposits in the BDP and in the Morgan Stanley Savings Program in all applicable accounts within a BDP Pricing Group. A BDP Pricing Group is a group of accounts within a household that have the same address, or the same Social Security and/or tax identification number.

Effective May 3, 2024, Total Deposit Balances used to calculate your interest rate tier will no longer include deposits in the Morgan Stanley Savings Program within your BDP Pricing Group. If you have any questions or need assistance, please contact us or view the Bank Deposit Program Disclosure Statement at https://www.morganstanley.com/wealth-disclosures/pdfs/BDP_disclosure.pdf

Changes to the Liquidity Needs Question on your Account Profile

To better understand the importance of your liquidity needs, Morgan Stanley has renamed the existing profile question called Liquidity Needs to the "Anticipated Withdrawal Period," and has created a new investor profile question called “Liquidity Needs” with four different responses ranging from Very Important to Not Important.

To update your profile related to the new Liquidity Needs question, Morgan Stanley estimated the liquidity of your collective account holdings as of January 31, 2024. Based on this estimation, we have inferred an implied response to the importance of your Liquidity Needs.

The response we selected for your profile is: Very Important - I want most or all of the assets in this account to be convertible to cash (1) quickly and (2) without incurring significant penalties or costs. I don't anticipate holding more than a small amount of illiquid assets in the account during the life of the account.

Please refer to the enclosed “For Your Information” booklet (page 2) for more information. If the implied response appears inaccurate, or for more information on your Anticipated Withdrawal Period and these changes, please contact a member of your Morgan Stanley team.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-140755-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (3/1/24-3/31/24)	This Year (1/1/24-3/31/24)
TOTAL BEGINNING VALUE	**$66,562.54**	**$48,822.27**
Credits	22,000.00	32,000.00
Debits	—	—
Security Transfers	—	—
Net Credits/Debits/Transfers	**$22,000.00**	**$32,000.00**
Change in Value	**(632.13)**	**7,108.14**
TOTAL ENDING VALUE	**$87,930.41**	**$87,930.41**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$12,473.15	14.19
Equities	75,457.26	85.81
TOTAL VALUE	**$87,930.41**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-140755-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 2/29/24)	This Period (as of 3/31/24)
Cash, BDP, MMFs	$990.95	$12,473.15
Stocks	59,208.52	68,911.86
ETFs & CEFs	6,363.07	6,545.40
Total Assets	**$66,562.54**	**$87,930.41**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$66,562.54**	**$87,930.41**

CASH FLOW

	This Period (3/1/24-3/31/24)	This Year (1/1/24-3/31/24)
OPENING CASH, BDP, MMFs	**$990.95**	**$8,517.03**
Purchases	(49,684.50)	(78,628.07)
Dividend Reinvestments	(60.60)	(72.52)
Sales and Redemptions	39,166.61	50,583.95
Income and Distributions	60.69	72.76
Total Investment Related Activity	**$(10,517.80)**	**$(28,043.88)**
Electronic Transfers-Credits	22,000.00	32,000.00
Total Cash Related Activity	**$22,000.00**	**$32,000.00**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$12,473.15**	**$12,473.15**

INCOME AND DISTRIBUTION SUMMARY

	This Period (3/1/24-3/31/24)	This Year (1/1/24-3/31/24)
Qualified Dividends	$45.05	$53.17
Other Dividends	15.55	19.37
Interest	0.09	0.22
Income And Distributions	**$60.69**	**$72.76**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$60.69**	**$72.76**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (3/1/24-3/31/24)	Realized This Year (1/1/24-3/31/24)	Unrealized Inception to Date (as of 3/31/24)
Short-Term Gain	$5,071.62	$5,873.07	$374.51
Short-Term (Loss)	—	—	(4,185.56)
Total Short-Term	**$5,071.62**	**$5,873.07**	**$(3,811.05)**
Long-Term Gain	691.55	1,357.83	10,163.95
Long-Term (Loss)	—	—	(515.53)
Total Long-Term	**$691.55**	**$1,357.83**	**$9,648.42**
TOTAL GAIN/(LOSS)	**$5,763.17**	**$7,230.90**	**$5,837.37**

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$12,473.15**	—	$1.25	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**14.19%**	**$12,473.15**	**$1.25**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADOBE INC (ADBE)	11/23/21	1.000	$651.520	$504.600	$651.52	$504.60	$(146.92) LT A		
	12/16/21	1.000	561.120	504.600	561.12	504.60	(56.52) LT A		
	Total	2.000			1,212.64	**1,009.20**	(203.44) LT	—	—

Account Detail

Active Assets Account 723-140755-222 **ARNAB GHOSH**

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 1; Asset Class: Equities									
ADVANCED MICRO DEVICES (AMD)	3/4/24	100.000	207.300	180.490	20,730.00	18,049.00	(2,681.00) ST		
	3/13/24	100.000	195.535	180.490	19,553.50	18,049.00	(1,504.50) ST		
	Total	200.000			40,283.50	**36,098.00**	(4,185.50) ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
AMAZON COM INC (AMZN)	9/20/22	4.000	123.575	180.380	494.30	**721.52**	227.22 LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
APPLE INC (AAPL)	9/14/21	1.000	149.790	171.480	149.79	171.48	21.69 LT A		
	10/4/21	1.000	138.430	171.480	138.43	171.48	33.05 LT A		
	Purchases	2.000			288.22	**342.96**	54.74 LT		
Short Term Reinvestments		0.006			0.96	1.03	0.07 ST		
	Total	2.006			289.18	**343.99**	54.74 LT 0.07 ST	1.93	0.56
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 05/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	3/29/22	2.000	354.380	420.520	708.76	841.04	132.28 LT A		
	4/4/22	2.000	344.800	420.520	689.60	841.04	151.44 LT A		
	4/6/22	1.000	345.700	420.520	345.70	420.52	74.82 LT A		
	4/18/22	1.000	345.130	420.520	345.13	420.52	75.39 LT A		
	5/2/22	1.000	319.540	420.520	319.54	420.52	100.98 LT A		
	10/17/23	2.000	345.810	420.520	691.62	841.04	149.42 ST		
	Total	9.000			3,100.35	**3,784.68**	534.91 LT 149.42 ST	—	—
Rating: Morningstar: 2; Asset Class: Equities									
BOEING CO (BA)	11/26/21	1.000	194.610	192.990	194.61	**192.99**	(1.62) LT A	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									
COCA COLA CONSOLIDATED INC (COKE)	—	—	—	846.410	—	—	—	—	—
Short Term Reinvestments		0.001			0.51	0.85	0.34 ST H		
	Total	0.001			0.51	**0.85**	0.34 ST	—	—
Next Dividend Payable 05/2024; Basis Adjustment Due to Wash Sale: $0.01; Asset Class: Equities									
HOME DEPOT INC (HD)	10/8/21	1.000	334.830	383.600	334.83	383.60	48.77 LT A		
	3/24/22	1.000	315.730	383.600	315.73	383.60	67.87 LT A		
	4/22/22	1.000	303.760	383.600	303.76	383.60	79.84 LT A		
	9/16/22	1.000	275.690	383.600	275.69	383.60	107.91 LT A		
	9/20/22	1.000	272.590	383.600	272.59	383.60	111.01 LT A		
	Purchases	5.000			1,502.60	**1,918.00**	415.40 LT		
Short Term Reinvestments		0.094			32.36	36.06	3.70 ST		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	5.094			1,534.96	**1,954.06**	415.40 LT 3.70 ST	45.85	2.35
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 06/2024; Asset Class: Equities									
LOWES COMPANIES INC (LOW)	3/24/22	1.000	219.140	254.730	219.14	254.73	35.59 LT A		
	4/22/22	1.000	199.670	254.730	199.67	254.73	55.06 LT A		
	9/16/22	1.000	191.510	254.730	191.51	254.73	63.22 LT A		
	9/20/22	1.000	189.270	254.730	189.27	254.73	65.46 LT A		
	Purchases	4.000			799.59	**1,018.92**	219.33 LT		
Short Term Reinvestments		0.044			8.83	11.21	2.38 ST		
	Total	4.044			808.42	**1,030.13**	219.33 LT 2.38 ST	17.79	1.73
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 05/2024; Asset Class: Equities									
MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	481.570	338.27	481.57	143.30 LT A		
	Purchases	1.000			338.27	**481.57**	143.30 LT		
Short Term Reinvestments		0.004			1.23	1.93	0.70 ST		
	Total	1.004			339.50	**483.50**	143.30 LT 0.70 ST	2.65	0.55
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 05/2024; Asset Class: Equities									
META PLATFORMS INC CL A (META)	10/22/21	2.000	323.010	485.580	646.02	971.16	325.14 LT A		
	10/26/21	2.000	311.685	485.580	623.37	971.16	347.79 LT A		
	Purchases	4.000			1,269.39	**1,942.32**	672.93 LT		
Short Term Reinvestments		0.004			2.00	1.94	(0.06) ST		
	Total	4.004			1,271.39	**1,944.26**	672.93 LT (0.06) ST	8.01	0.41
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 06/2024; Asset Class: Equities									
MICROSOFT CORP (MSFT)	9/8/21	2.000	298.370	420.720	596.74	841.44	244.70 LT A		
	9/28/21	1.000	284.770	420.720	284.77	420.72	135.95 LT A		
	9/29/21	1.000	284.790	420.720	284.79	420.72	135.93 LT A		
	10/4/21	1.000	280.790	420.720	280.79	420.72	139.93 LT A		
	11/23/21	2.000	334.960	420.720	669.92	841.44	171.52 LT A		
	11/26/21	1.000	331.490	420.720	331.49	420.72	89.23 LT A		
	12/3/21	1.000	318.700	420.720	318.70	420.72	102.02 LT A		
	12/20/21	1.000	319.020	420.720	319.02	420.72	101.70 LT A		
	1/24/22	1.000	291.870	420.720	291.87	420.72	128.85 LT A		
	3/4/22	2.000	290.890	420.720	581.78	841.44	259.66 LT A		
	4/6/22	2.000	298.160	420.720	596.32	841.44	245.12 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	4/12/22	1.000	281.870	420.720	281.87	420.72	138.85 LT A		
	4/22/22	1.000	277.390	420.720	277.39	420.72	143.33 LT A		
	4/26/22	1.000	272.660	420.720	272.66	420.72	148.06 LT A		
	5/9/22	1.000	265.070	420.720	265.07	420.72	155.65 LT A		
	5/20/22	2.000	250.930	420.720	501.86	841.44	339.58 LT A		
	9/20/22	2.000	242.720	420.720	485.44	841.44	356.00 LT A		
	9/23/22	1.000	237.730	420.720	237.73	420.72	182.99 LT A		
	Purchases	24.000			6,878.21	**10,097.28**	3,219.07 LT		
Short Term Reinvestments		0.141			52.43	59.32	6.89 ST		
	Total	24.141			6,930.64	**10,156.60**	3,219.07 LT 6.89 ST	72.42	0.71
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 06/2024; Asset Class: Equities									
NASDAQ INC COM (NDAQ)	8/19/21	3.000	61.380	63.100	184.14	189.30	5.16 LT A		
	9/20/21	3.000	63.223	63.100	189.67	189.30	(0.37) LT A		
	9/28/21	3.000	63.693	63.100	191.08	189.30	(1.78) LT A		
	10/4/21	3.000	63.257	63.100	189.77	189.30	(0.47) LT A		
	10/20/21	6.000	66.867	63.100	401.20	378.60	(22.60) LT A		
	11/23/21	3.000	68.773	63.100	206.32	189.30	(17.02) LT A		
	11/26/21	3.000	68.663	63.100	205.99	189.30	(16.69) LT A		
	12/3/21	3.000	66.110	63.100	198.33	189.30	(9.03) LT A		
	12/7/21	3.000	67.110	63.100	201.33	189.30	(12.03) LT A		
	1/3/22	6.000	67.713	63.100	406.28	378.60	(27.68) LT A		
	1/4/22	3.000	65.853	63.100	197.56	189.30	(8.26) LT A		
	1/24/22	3.000	58.127	63.100	174.38	189.30	14.92 LT A		
	3/4/22	3.000	56.840	63.100	170.52	189.30	18.78 LT A		
	4/18/22	3.000	59.130	63.100	177.39	189.30	11.91 LT A		
	4/22/22	3.000	55.957	63.100	167.87	189.30	21.43 LT A		
	5/2/22	3.000	52.233	63.100	156.70	189.30	32.60 LT A		
	5/10/22	3.000	48.713	63.100	146.14	189.30	43.16 LT A		
	10/3/22	1.000	57.470	63.100	57.47	63.10	5.63 LT A		
	Purchases	58.000			3,622.14	**3,659.80**	37.66 LT		
Short Term Reinvestments		0.696			38.45	43.92	5.47 ST		
	Total	58.696			3,660.59	**3,703.72**	37.66 LT 5.47 ST	51.65	1.39
Rating: Morgan Stanley: 2, Morningstar: 2; Next Dividend Payable 06/2024; Asset Class: Equities									

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
NVIDIA CORPORATION (NVDA)	12/6/21	1.000	284.760	903.560	284.76	903.56	618.80 LT A		
	1/4/22	1.000	285.300	903.560	285.30	903.56	618.26 LT A		
	3/7/22	1.000	217.880	903.560	217.88	903.56	685.68 LT A		
	4/6/22	1.000	240.640	903.560	240.64	903.56	662.92 LT A		
	5/9/22	1.000	169.940	903.560	169.94	903.56	733.62 LT A		
	Purchases	5.000			1,198.52	**4,517.80**	3,319.28 LT		
Short Term Reinvestments		0.003			0.60	2.71	2.11 ST		
	Total	5.003			1,199.12	**4,520.51**	3,319.28 LT 2.11 ST	0.80	0.02
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 06/2024; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/11/23	2.000	162.670	175.010	325.34	350.02	24.68 ST		
	Purchases	2.000			325.34	**350.02**	24.68 ST		
Short Term Reinvestments		0.015			2.53	2.63	0.10 ST		
	Total	2.015			327.87	**352.65**	24.78 ST	10.20	2.89
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 04/01/24; Asset Class: Equities									
SALESFORCE INC (CRM)	9/13/21	2.000	253.160	301.180	506.32	602.36	96.04 LT A		
	11/23/21	1.000	289.830	301.180	289.83	301.18	11.35 LT A		
	11/30/21	1.000	288.380	301.180	288.38	301.18	12.80 LT A		
	12/3/21	2.000	256.390	301.180	512.78	602.36	89.58 LT A		
	Total	6.000			1,597.31	**1,807.08**	209.77 LT	9.60	0.53
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 04/11/24; Asset Class: Equities									
TESLA INC (TSLA)	5/20/22	3.000	217.877	175.790	653.63	**527.37**	(126.26) LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
VISA INC CL A (V)	10/27/21	1.000	222.200	279.080	222.20	279.08	56.88 LT A		
	Purchases	1.000			222.20	**279.08**	56.88 LT		
Short Term Reinvestments		0.006			1.49	1.67	0.18 ST		
	Total	1.006			223.69	**280.75**	56.88 LT 0.18 ST	2.09	0.74
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 06/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**78.37%**	**$64,122.21**	**$68,911.86**	**$8,779.17 LT** **$(3,989.52) ST**	**$222.99**	**0.32%**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	9/20/21	1.000	$121.990	$155.840	$121.99	$155.84	$33.85 LT A		
	11/23/21	1.000	131.600	155.840	131.60	155.84	24.24 LT A		
	11/26/21	1.000	131.230	155.840	131.23	155.84	24.61 LT A		
	Purchases	3.000			384.82	**467.52**	82.70 LT		
Short Term Reinvestments		0.020			2.68	3.12	0.44 ST		
	Total	3.020			387.50	**470.64**	82.70 LT 0.44 ST	3.36	0.71
Next Dividend Payable 06/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	11/22/21	2.000	239.230	205.090	478.46	**410.18**	(68.28) LT A	—	—
Next Dividend Payable 06/2024; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	9/20/21	2.000	52.765	61.050	105.53	122.10	16.57 LT A		
	11/23/21	2.000	55.885	61.050	111.77	122.10	10.33 LT A		
	11/26/21	2.000	55.265	61.050	110.53	122.10	11.57 LT A		
	11/30/21	2.000	55.045	61.050	110.09	122.10	12.01 LT A		
	Purchases	8.000			437.92	**488.40**	50.48 LT		
Short Term Reinvestments		0.090			4.83	5.49	0.66 ST		
	Total	8.090			442.75	**493.89**	50.48 LT 0.66 ST	6.37	1.29
Next Dividend Payable 06/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	9/20/21	1.000	74.630	80.630	74.63	80.63	6.00 LT A		
	Purchases	1.000			74.63	**80.63**	6.00 LT		
Short Term Reinvestments		0.028			2.02	2.26	0.24 ST		
	Total	1.028			76.65	**82.89**	6.00 LT 0.24 ST	2.75	3.32
Next Dividend Payable 06/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	9/20/21	2.000	53.060	62.060	106.12	124.12	18.00 LT A		
	11/26/21	2.000	55.620	62.060	111.24	124.12	12.88 LT A		
	Purchases	4.000			217.36	**248.24**	30.88 LT		
Short Term Reinvestments		0.045			2.46	2.79	0.33 ST		
	Total	4.045			219.82	**251.03**	30.88 LT 0.33 ST	3.24	1.29

Account Detail

Active Assets Account 723-140755-222 **ARNAB GHOSH**

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Next Dividend Payable 06/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	9/20/21	1.000	68.030	75.980	68.03	75.98	7.95 LT A		
	Purchases	1.000			68.03	**75.98**	7.95 LT		
Short Term Reinvestments		0.021			1.30	1.60	0.30 ST		
	Total	1.021			69.33	**77.58**	7.95 LT 0.30 ST	1.74	2.24
Next Dividend Payable 06/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	11/26/21	1.000	460.200	523.070	460.20	523.07	62.87 LT A		
	10/11/23	1.000	434.130	523.070	434.13	523.07	88.94 ST		
	Purchases	2.000			894.33	**1,046.14**	62.87 LT 88.94 ST		
Short Term Reinvestments		0.012			5.40	6.28	0.88 ST		
	Total	2.012			899.73	**1,052.42**	62.87 LT 89.82 ST	13.53	1.29
Next Dividend Payable 04/30/24; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	11/26/21	1.000	444.370	524.340	444.37	524.34	79.97 LT A		
	Purchases	1.000			444.37	**524.34**	79.97 LT		
Short Term Reinvestments		0.008			2.95	4.19	1.24 ST		
	Total	1.008			447.32	**528.53**	79.97 LT 1.24 ST	3.64	0.69
Next Dividend Payable 06/2024; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	11/26/21	1.000	422.970	480.700	422.97	480.70	57.73 LT A		
	9/20/22	2.000	355.765	480.700	711.53	961.40	249.87 LT A		
	9/23/22	2.000	338.100	480.700	676.20	961.40	285.20 LT A		
	10/11/23	1.000	399.040	480.700	399.04	480.70	81.66 ST		
	Purchases	6.000			2,209.74	**2,884.20**	592.80 LT 81.66 ST		
Short Term Reinvestments		0.064			27.63	30.76	3.13 ST		
	Total	6.064			2,237.37	**2,914.96**	592.80 LT 84.79 ST	38.89	1.33
Next Dividend Payable 06/2024; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	11/26/21	1.000	236.020	259.900	236.02	259.90	23.88 LT A		
	Purchases	1.000			236.02	**259.90**	23.88 LT		
Short Term Reinvestments		0.013			2.73	3.38	0.65 ST		

Account Detail

Active Assets Account 723-140755-222 **ARNAB GHOSH**

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	1.013			238.75	**263.28**	23.88 LT 0.65 ST	3.58	1.36

Next Dividend Payable 06/2024; Asset Class: Equities

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**7.44%**	**$5,497.68**	**$6,545.40**	**$869.25 LT** **$178.47 ST**	**$77.10**	**1.18%**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$69,619.89**	**$87,930.41**	**$9,648.42 LT** **$(3,811.05) ST**	**$301.34** —	**0.34%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$12,473.15	—	—	—	—	—
Stocks	—	$68,911.86	—	—	—	—
ETFs & CEFs	—	6,545.40	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$12,473.15**	**$75,457.26**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
3/1		Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 218030435 FROM 723-XXX507			$10,000.00
3/1		Qualified Dividend	VISA INC CL A				0.52

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
3/1		Dividend Reinvestment	VISA INC CL A	ACTED AS AGENT DIVIDEND REINVESTMENT	0.002	283.5438	(0.52)
3/4	3/5	Sold	ADVANCED MICRO DEVICES	ACTED AS AGENT UNSOLICITED TRADE CALL ASN MAR PRM 00,000,126.99 a/o 03/01/24	100.000	185.0000	18,484.85
3/4	3/5	Sold	MICRON TECH INC	ACTED AS AGENT UNSOLICITED TRADE CALL ASN MAR PRM 00,000,156.99 a/o 03/01/24	100.000	92.0000	9,184.92
3/4	3/5	Sold	CALL AMD 03/08/24 220.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	2.6500	263.99
3/4	3/6	Bought	ADVANCED MICRO DEVICES	ACTED AS AGENT UNSOLICITED TRADE	100.000	207.1500	(20,730.00)
3/12	3/13	Sold	CALL MU 03/15/24 95.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.2900	127.99
3/12	3/13	Sold	CALL AMD 03/15/24 210.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.2900	127.99
3/12	3/14	Bought	MICRON TECH INC	ACTED AS AGENT; AFFILIATE ACTING AS AGENT AND AGENT FOR ANOTHER UNSOLICITED TRADE	100.000	93.8600	(9,401.00)
3/13		Online Transfer	FUNDS RECEIVED	Chase savings XX-9190 CONFIRMATION # 218685935			12,000.00
3/13	3/14	Sold	CALL AMD 03/15/24 200.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.8400	182.99
3/13	3/15	Bought	ADVANCED MICRO DEVICES	ACTED AS AGENT UNSOLICITED TRADE	100.000	195.3850	(19,553.50)
3/14		Qualified Dividend	MICROSOFT CORP				18.07
3/14		Dividend Reinvestment	MICROSOFT CORP	ACTED AS AGENT DIVIDEND REINVESTMENT	0.044	413.7068	(18.07)
3/18	3/19	Sold	CALL MU 03/22/24 102.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	2.9400	292.99
3/18	3/19	Sold	CALL AMD 03/22/24 202.500	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	2.0000	198.99
3/18	3/19	Sold	CALL AMD 03/22/24 207.500	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.1800	116.99
3/20		Dividend	FIDELITY MSCI INFO TECH				0.71
3/20		Dividend Reinvestment	FIDELITY MSCI INFO TECH	ACTED AS AGENT DIVIDEND REINVESTMENT	0.005	151.9558	(0.71)
3/21		Qualified Dividend	HOME DEPOT INC				11.39
3/21		Dividend Reinvestment	HOME DEPOT INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.030	379.8806	(11.39)

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
3/25		Dividend	SCHWAB US BROAD MARKET ETF				1.51
3/25		Dividend	SCHWAB US LARGE-CAP ETF				0.79
3/25		Dividend	SCHWAB US DVD EQUITY ETF				0.62
3/25		Dividend	SCWAB U.S. LARGE-CAP VALUE				0.40
3/25	3/26	Sold	MICRON TECH INC	ACTED AS AGENT UNSOLICITED TRADE CALL ASN MAR PRM 00,000,292.99 a/o 03/22/24	100.000	102.0000	10,184.91
3/25		Dividend Reinvestment	SCHWAB US BROAD MARKET ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.025	60.7136	(1.51)
3/25		Dividend Reinvestment	SCHWAB US LARGE-CAP ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.013	61.8634	(0.79)
3/25		Dividend Reinvestment	SCHWAB US DVD EQUITY ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.008	79.6455	(0.62)
3/25		Dividend Reinvestment	SCWAB U.S. LARGE-CAP VALUE	ACTED AS AGENT DIVIDEND REINVESTMENT	0.006	74.9844	(0.40)
3/26		Qualified Dividend	META PLATFORMS INC CL A				2.00
3/26		Dividend Reinvestment	META PLATFORMS INC CL A	ACTED AS AGENT DIVIDEND REINVESTMENT	0.004	505.6052	(2.00)
3/27		Dividend	VANGUARD S&P 500 ETF				9.33
3/27		Dividend	VANGUARD INFO TECH ETF				1.27
3/27		Dividend	VANGUARD TTL STK MKT ETF				0.92
3/27		Qualified Dividend	NVIDIA CORPORATION				0.20
3/27		Dividend Reinvestment	VANGUARD S&P 500 ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.020	478.8231	(9.33)
3/27		Dividend Reinvestment	VANGUARD INFO TECH ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.003	526.6628	(1.27)
3/27		Dividend Reinvestment	VANGUARD TTL STK MKT ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.004	258.5230	(0.92)
3/27		Dividend Reinvestment	NVIDIA CORPORATION	ACTED AS AGENT DIVIDEND REINVESTMENT	0.001	942.8796	(0.20)
3/28		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 03/01-03/31)			0.09
3/28		Qualified Dividend	NASDAQ INC COM				12.87
3/28		Dividend Reinvestment	NASDAQ INC COM	ACTED AS AGENT DIVIDEND REINVESTMENT	0.206	62.5159	(12.87)
NET CREDITS/(DEBITS)							**$11,482.20**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
3/4	Automatic Investment	BANK DEPOSIT PROGRAM	$10,000.00
3/5	Automatic Investment	BANK DEPOSIT PROGRAM	27,933.76
3/6	Automatic Redemption	BANK DEPOSIT PROGRAM	(20,730.00)
3/13	Automatic Investment	BANK DEPOSIT PROGRAM	12,255.98
3/14	Automatic Redemption	BANK DEPOSIT PROGRAM	(9,218.01)
3/15	Automatic Redemption	BANK DEPOSIT PROGRAM	(19,553.50)
3/19	Automatic Investment	BANK DEPOSIT PROGRAM	608.97
3/26	Automatic Investment	BANK DEPOSIT PROGRAM	10,184.91
3/28	Automatic Investment	BANK DEPOSIT PROGRAM	0.09
NET ACTIVITY FOR PERIOD			**$11,482.20**

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
3/4	Option Assigned	CALL AMD 03/01/24 185.000	CALL ASSIGNED	1.000
3/4	Option Assigned	CALL MU 03/01/24 92.000	CALL ASSIGNED	1.000
3/11	Option Expired	CALL AMD 03/08/24 220.000	EXPIRED OPTIONS	1.000
3/18	Option Expired	CALL AMD 03/15/24 200.000	EXPIRED OPTIONS	1.000
3/18	Option Expired	CALL AMD 03/15/24 210.000	EXPIRED OPTIONS	1.000
3/18	Option Expired	CALL MU 03/15/24 95.000	EXPIRED OPTIONS	1.000
3/25	Option Expired	CALL AMD 03/22/24 202.500	EXPIRED OPTIONS	1.000
3/25	Option Expired	CALL AMD 03/22/24 207.500	EXPIRED OPTIONS	1.000
3/25	Option Assigned	CALL MU 03/22/24 102.000	CALL ASSIGNED	1.000

REALIZED GAIN/(LOSS) DETAIL

LONG-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)		Comments
ADVANCED MICRO DEVICES	11/23/21	03/01/24	2.000	$372.24	$295.11	$77.13	A	
	12/03/21	03/01/24	1.000	186.12	144.45	41.67	A	
	12/06/21	03/01/24	2.000	372.23	274.20	98.03	A	
	12/09/21	03/01/24	1.000	186.12	138.00	48.12	A	
	01/04/22	03/01/24	1.000	186.12	141.35	44.77	A	
	04/12/22	03/01/24	2.000	372.24	190.56	181.68	A	
	04/26/22	03/01/24	2.000	372.23	172.08	200.15	A	

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

LONG-TERM GAIN/(LOSS) (CONTINUED)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
Long-Term This Period				**$2,047.30**	**$1,355.75**	**$691.55**	
Long-Term Year to Date				**$4,428.21**	**$3,070.38**	**$1,357.83**	

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
ADVANCED MICRO DEVICES	09/21/23	03/01/24	20.000	$3,722.37	$1,938.10	$1,784.27	M
	02/05/24	03/01/24	20.000	3,722.37	3,476.60	245.77	M
	02/08/24	03/01/24	49.000	9,119.80	8,352.97	766.83	M
CALL AMD 03/08/24 220.000	03/08/24	03/04/24	1.000	263.99	0.00	263.99	
CALL AMD 03/15/24 200.000	03/15/24	03/13/24	1.000	182.99	0.00	182.99	
CALL AMD 03/15/24 210.000	03/15/24	03/12/24	1.000	127.99	0.00	127.99	
CALL AMD 03/22/24 202.500	03/22/24	03/18/24	1.000	198.99	0.00	198.99	
CALL AMD 03/22/24 207.500	03/22/24	03/18/24	1.000	116.99	0.00	116.99	
CALL MU 03/15/24 95.000	03/15/24	03/12/24	1.000	127.99	0.00	127.99	
MICRON TECH INC	02/26/24	03/01/24	100.000	9,341.91	9,163.00	178.91	M
	03/12/24	03/22/24	100.000	10,477.90	9,401.00	1,076.90	M
Short-Term This Period				**$37,403.29**	**$32,331.67**	**$5,071.62**	
Short-Term Year to Date				**$46,155.74**	**$40,282.67**	**$5,873.07**	
Net Realized Gain/(Loss) This Period				**$39,450.59**	**$33,687.42**	**$5,763.17**	
Net Realized Gain/(Loss) Year to Date				**$50,583.95**	**$43,353.05**	**$7,230.90**	

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
M - The cost basis for shares acquired upon the exercise of an option, and the sales proceeds for a disposition of shares upon the assignment of an option, include the option premium.

MESSAGES

Financial Disclosure Statement (in millions of dollars):
At January 31, 2024 Morgan Stanley Smith Barney LLC had net capital of $4,627 which exceeded the Securities and Exchange Commission's minimum requirement by $4,139. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at December 31, 2023 can be viewed online at: https://www.morganstanley.com/about-us-ir/subsidiaries, or may be mailed to you at no cost by calling 1 (833) 445-2492, after March 15, 2024.

Senior Investor Helpline
For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

FINRA BrokerCheck
FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA website address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

Tips on Protecting Yourself from Fraudulent Account Activity
The protection of client data is of the utmost importance to us. Scams are on the rise, and they have become more sophisticated. Please remember to never share your personal information including account verification codes, account numbers, passwords or social security numbers with anyone you do not personally know.
Please be cautious opening attachments, clicking on links, or allowing external access to your computer. Scammers will be aggressive and create a sense of urgency. Scammers will promise unbelievable returns using crypto currency investing or sweepstakes/lottery. Scammers will use social media apps to build trust and then make sudden requests for money due to a hardship or emergency.
If you have any questions regarding scams or believe that you are a victim of a scam, please contact us or call 888-454-3965 to report online fraud or security concerns.

Retirement Rollover Guide
If you are considering rolling over your retirement assets, please review our Rollover Guide which can be found at https://www.morganstanleyclientserv.com/publiccontent/msoc/pdf/RolloverGuide.pdf for important information regarding your options and the factors that you should consider before you make your rollover decision.

Best Practices for Protecting Yourself and Your Investments
When investing at any financial institution or with a financial professional, it is important to keep the following best practices in mind:

- Be clear about your investment goals and the amount of risk you are comfortable taking.
- Before making any investments, be sure to ask questions about the potential investment, including the potential risks associated with them. Request information such as the prospectus, offering documents, or research information and carefully review them.
- Be cautious of investment opportunities that offer an unusually high rate of return but are described as low-risk or guaranteed.
- Be cautious of investment opportunities that are not offered directly through the institution you are investing with, such as real estate, start-up businesses, etc. as most financial institutions, like Morgan Stanley prohibit these types of recommendations.
- Read and retain your account statements, confirmations, and any other information you receive about your investment transactions including the firm's client relationship summary (CRS). The CRS can be located on the websites of all SEC registered investment advisors and broker-dealers who work with retail investors.
- Immediately contact a member of the management team if you recognize any type of a discrepancy on your account statement. For example;
  - A security or money transaction you did not authorize
  - An investment you purchased that you do not see on your account statement
  - An item on your account statement that you do not understand
- When sending funds to your financial institution, be sure the funds are being sent directly to the financial institution you are investing with and not to a 3rd party institution.

Last but not least, never share your account passwords with anyone.

Notice of T+1 Settlement Cycle Transition
Effective May 28, 2024, Securities and Exchange Commission (SEC) rules will require that most U.S. securities transactions settle on or before the next business day following the trade date (a settlement date of T+1).
Generally, the settlement date is when an investor must pay for the security purchased or deliver the security sold in negotiable form. Please note, final tax lot selection will be subject to the shortened T+1 settlement timeline and must be submitted by 4:00 p.m. ET on the settlement date.
For additional details about T+1 settlement and eligible securities, please visit the Depository Trust & Clearing Corporation (DTCC) website at www.dtcc.com/ust1. You can also view the full text of the final rules on the SEC website at www.sec.gov.

Upcoming Change to Bank Deposit Program (BDP) Pricing Groups
Interest rates for deposits in your account are tiered based on the Total Deposit Balances in your BDP Pricing Group. Currently, the Total Deposit Balances include deposits in the BDP and in the Morgan Stanley Savings Program in all applicable accounts within a BDP Pricing Group. A BDP Pricing Group is a group of accounts within a household that have the same address, or the same Social Security and/or tax identification number.
Effective May 3, 2024, Total Deposit Balances used to calculate your interest rate tier will no longer include deposits in the Morgan Stanley Savings Program within your BDP Pricing Group. If you have any questions or need assistance, please contact us or view the Bank Deposit Program Disclosure Statement at https://www.morganstanley.com/wealth-disclosures/pdfs/BDP_disclosure.pdf

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Changes to the Liquidity Needs Question on your Account Profile

To better understand the importance of your liquidity needs, Morgan Stanley has renamed the existing profile question called Liquidity Needs to the "Anticipated Withdrawal Period," and has created a new investor profile question called "Liquidity Needs" with four different responses ranging from Very Important to Not Important.

To update your profile related to the new Liquidity Needs question, Morgan Stanley estimated the liquidity of your collective account holdings as of January 31, 2024. Based on this estimation, we have inferred an implied response to the importance of your Liquidity Needs.

The response we selected for your profile is: Important - I want the majority of the assets in this account to be convertible to cash (1) quickly and (2) without incurring significant penalties or costs. I am comfortable holding some illiquid assets during the life of the account.

Please refer to the enclosed "For Your Information" booklet (page 2) for more information. If the implied response appears inaccurate, or for more information on your Anticipated Withdrawal Period and these changes, please contact a member of your Morgan Stanley team.

Important Information Regarding Your February Account Statement

Your February Statement listed an incorrect Next Dividend Payable date for securities that pay either a quarterly or semi-annual dividend.

Please note, this was a display error only and there was no impact to the actual dividend payment(s) to your account.

The issue has been resolved and the Next Dividend Payable date on your March statement is accurate. We apologize for any inconvenience.

Account Summary

Active Assets Account
723-141489-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (3/1/24-3/31/24)	This Year (1/1/24-3/31/24)
TOTAL BEGINNING VALUE	**$201,632.46**	**$184,323.59**
Credits	—	—
Debits	—	—
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**—**
Change in Value	**3,743.37**	**21,052.24**
TOTAL ENDING VALUE	**$205,375.83**	**$205,375.83**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$35,304.76	17.19
Equities	170,071.07	82.81
TOTAL VALUE	**$205,375.83**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 2/29/24)	This Period (as of 3/31/24)
Cash, BDP, MMFs	$5,627.55	$5,465.74
Savings and Time Deposits	29,715.96	29,839.02
Stocks	127,702.76	129,707.07
ETFs & CEFs	38,586.19	40,364.00
Total Assets	**$201,632.46**	**$205,375.83**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$201,632.46**	**$205,375.83**

INCOME AND DISTRIBUTION SUMMARY

	This Period (3/1/24-3/31/24)	This Year (1/1/24-3/31/24)
Qualified Dividends	$150.75	$174.72
Other Dividends	77.93	127.62
Interest	123.10	359.93
Income And Distributions	**$351.78**	**$662.27**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$351.78**	**$662.27**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

	This Period (3/1/24-3/31/24)	This Year (1/1/24-3/31/24)
OPENING CASH, BDP, MMFs	**$5,627.55**	**$1,616.26**
Purchases	(847.56)	(71,710.12)
Sales and Redemptions	333.97	74,897.33
Income and Distributions	351.78	662.27
Total Investment Related Activity	**$(161.81)**	**$3,849.48**
Total Cash Related Activity	—	—
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$5,465.74**	**$5,465.74**

GAIN/(LOSS) SUMMARY

	Realized This Period (3/1/24-3/31/24)	Realized This Year (1/1/24-3/31/24)	Unrealized Inception to Date (as of 3/31/24)
Short-Term Gain	$389.26	$509.80	$13,844.36
Short-Term (Loss)	—	—	(16.69)
Total Short-Term	**$389.26**	**$509.80**	**$13,827.67**
Long-Term Gain	—	42,602.32	12,477.60
Long-Term (Loss)	—	(0.37)	(15.76)
Total Long-Term	**—**	**$42,601.95**	**$12,461.84**
TOTAL GAIN/(LOSS)	**$389.26**	**$43,111.75**	**$26,289.51**
Disallowed Loss	—	$0.37	

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$5,465.74**	—	$0.55	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**2.66%**	**$5,465.74**	**$0.55**

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$29,839.02**	$1,491.95	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**14.53%**	**$29,839.02**	**$1,491.95**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADVANCED MICRO DEVICES (AMD)	8/18/23	10.000	$104.450	$180.490	$1,044.50	$1,804.90	$760.40 ST		
	8/25/23	2.000	100.790	180.490	201.58	360.98	159.40 ST		
	9/21/23	5.000	96.780	180.490	483.90	902.45	418.55 ST		
	10/20/23	2.000	102.630	180.490	205.26	360.98	155.72 ST		
	10/27/23	4.000	96.645	180.490	386.58	721.96	335.38 ST		
	10/30/23	4.000	95.420	180.490	381.68	721.96	340.28 ST		
	Total	27.000			2,703.50	**4,873.23**	2,169.73 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
AMAZON COM INC (AMZN)	7/29/21	2.337	171.172	180.380	400.03	421.55	21.52 LT A		
	7/30/21	1.785	168.067	180.380	300.00	321.98	21.98 LT A		
	8/4/21	0.584	171.250	180.380	100.01	105.34	5.33 LT H		
	10/4/21	1.883	159.320	180.380	300.00	339.66	39.66 LT A		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	1/21/22	0.623	142.424	180.380	88.73	112.38	23.65 LT A		
	1/21/22	6.386	142.698	180.380	911.27	1,151.91	240.64 LT A		
	8/29/22	50.000	131.879	180.380	6,593.97	9,019.00	2,425.03 LT A		
	9/6/22	26.986	128.001	180.380	3,454.24	4,867.73	1,413.49 LT A		
	9/21/23	10.000	130.409	180.380	1,304.09	1,803.80	499.71 ST		
	2/8/24	49.416	170.619	180.380	8,431.32	8,913.66	482.34 ST		
	Total	150.000			21,883.66	**27,057.00**	4,191.30 LT 982.05 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Basis Adjustment Due to Wash Sale: $0.37; Asset Class: Equities									
APPLE INC (AAPL)	9/21/23	5.000	174.818	171.480	874.09	**857.40**	(16.69) ST	4.80	0.56
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 05/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	10/2/23	10.000	349.313	420.520	3,493.13	4,205.20	712.07 ST		
	10/6/23	4.000	347.878	420.520	1,391.51	1,682.08	290.57 ST		
	10/19/23	2.000	342.575	420.520	685.15	841.04	155.89 ST		
	10/20/23	1.000	337.500	420.520	337.50	420.52	83.02 ST		
	10/27/23	2.000	331.525	420.520	663.05	841.04	177.99 ST		
	Total	19.000			6,570.34	**7,989.88**	1,419.54 ST	—	—
Rating: Morningstar: 2; Asset Class: Equities									
MICROSOFT CORP (MSFT)	9/3/20	1.000	224.050	420.720	224.05	420.72	196.67 LT A		
	9/3/20	1.000	224.180	420.720	224.18	420.72	196.54 LT A		
	9/4/20	1.000	207.100	420.720	207.10	420.72	213.62 LT A		
	9/4/20	1.000	209.140	420.720	209.14	420.72	211.58 LT A		
	9/4/20	6.000	208.500	420.720	1,251.00	2,524.32	1,273.32 LT A		
	9/8/20	1.000	206.380	420.720	206.38	420.72	214.34 LT A		
	9/11/20	1.000	202.160	420.720	202.16	420.72	218.56 LT A		
	9/11/20	1.000	202.170	420.720	202.17	420.72	218.55 LT A		
	9/11/20	1.000	206.910	420.720	206.91	420.72	213.81 LT A		
	9/17/20	2.000	201.965	420.720	403.93	841.44	437.51 LT A		
	9/17/20	2.000	202.450	420.720	404.90	841.44	436.54 LT A		
	9/18/20	2.000	198.360	420.720	396.72	841.44	444.72 LT A		
	9/21/20	2.000	196.530	420.720	393.06	841.44	448.38 LT A		
	9/23/20	1.000	201.150	420.720	201.15	420.72	219.57 LT A		
	10/26/20	1.000	209.380	420.720	209.38	420.72	211.34 LT A		
	2/23/21	1.000	231.270	420.720	231.27	420.72	189.45 LT A		
	3/3/21	1.000	227.540	420.720	227.54	420.72	193.18 LT A		
	9/20/21	1.000	290.250	420.720	290.25	420.72	130.47 LT A		
	11/30/21	1.000	331.780	420.720	331.78	420.72	88.94 LT A		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	12/3/21	1.000	319.840	420.720	319.84	420.72	100.88 LT A		
	12/3/21	1.000	325.260	420.720	325.26	420.72	95.46 LT A		
	1/5/22	1.000	319.020	420.720	319.02	420.72	101.70 LT A		
	1/10/22	1.000	309.770	420.720	309.77	420.72	110.95 LT A		
	1/13/22	1.000	305.520	420.720	305.52	420.72	115.20 LT A		
	2/4/22	1.000	305.150	420.720	305.15	420.72	115.57 LT A		
	8/29/22	5.000	266.740	420.720	1,333.70	2,103.60	769.90 LT A		
	8/18/23	1.000	314.530	420.720	314.53	420.72	106.19 ST		
	8/18/23	9.000	313.960	420.720	2,825.64	3,786.48	960.84 ST		
	9/21/23	2.000	320.960	420.720	641.92	841.44	199.52 ST		
	2/5/24	20.000	405.279	420.720	8,105.58	8,414.40	308.82 ST		
	2/6/24	30.000	405.044	420.720	12,151.32	12,621.60	470.28 ST		
	2/12/24	50.000	419.030	420.720	20,951.50	21,036.00	84.50 ST		
	2/12/24	50.000	417.729	420.720	20,886.47	21,036.00	149.53 ST		
	Total	201.000			75,118.29	**84,564.72**	7,166.75 LT 2,279.68 ST	603.00	0.71
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 06/2024; Asset Class: Equities									
NETFLIX INC (NFLX)	10/21/20	1.000	491.130	607.330	491.13	607.33	116.20 LT A		
	1/21/22	1.000	397.900	607.330	397.90	607.33	209.43 LT A		
	Total	2.000			889.03	**1,214.66**	325.63 LT	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/9/23	10.000	159.704	175.010	1,597.04	1,750.10	153.06 ST		
	10/17/23	4.000	160.718	175.010	642.87	700.04	57.17 ST		
	10/20/23	4.000	161.015	175.010	644.06	700.04	55.98 ST		
	Total	18.000			2,883.97	**3,150.18**	266.21 ST	91.08	2.89
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 04/01/24; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**63.16%**	**$110,922.88**	**$129,707.07**	**$11,683.68 LT** **$7,100.52 ST**	**$698.88**	**0.54%**

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	6/11/20	1.000	$78.320	$155.840	$78.32	$155.84	$77.52 LT A		
	9/17/20	1.000	88.530	155.840	88.53	155.84	67.31 LT A		
	9/24/20	1.000	86.640	155.840	86.64	155.84	69.20 LT A		
	Total	3.000			253.49	**467.52**	214.03 LT	3.34	0.71
Next Dividend Payable 06/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	9/16/19	1.000	138.520	205.090	138.52	205.09	66.57 LT A		
	2/23/21	1.000	220.850	205.090	220.85	205.09	(15.76) LT A		
	Total	2.000			359.37	**410.18**	50.81 LT	—	—
Next Dividend Payable 06/2024; Asset Class: Equities									
FRANKLIN FTSE INDIA ETF (FLIN)	3/22/24	20.000	36.225	36.850	724.50	**737.00**	12.50 ST	5.10	0.69
Next Dividend Payable 06/2024; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	6/11/20	2.000	36.145	61.050	72.29	**122.10**	49.81 LT A	1.57	1.29
Next Dividend Payable 06/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	6/11/20	1.000	52.350	80.630	52.35	**80.63**	28.28 LT A	2.67	3.31
Next Dividend Payable 06/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	6/11/20	2.000	36.355	62.060	72.71	**124.12**	51.41 LT A	1.60	1.29
Next Dividend Payable 06/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	6/11/20	2.000	50.470	75.980	100.94	151.96	51.02 LT A		
	6/24/20	1.000	49.830	75.980	49.83	75.98	26.15 LT A		
	Total	3.000			150.77	**227.94**	77.17 LT	5.10	2.24
Next Dividend Payable 06/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	9/21/23	4.000	433.750	523.070	1,735.00	2,092.28	357.28 ST		
	9/25/23	4.000	431.918	523.070	1,727.67	2,092.28	364.61 ST		
	10/2/23	8.000	427.010	523.070	3,416.08	4,184.56	768.48 ST		
	10/6/23	4.000	429.490	523.070	1,717.96	2,092.28	374.32 ST		
	10/17/23	2.000	435.140	523.070	870.28	1,046.14	175.86 ST		
	10/20/23	1.000	423.970	523.070	423.97	523.07	99.10 ST		
	10/27/23	2.000	410.485	523.070	820.97	1,046.14	225.17 ST		
	Total	25.000			10,711.93	**13,076.75**	2,364.82 ST	168.07	1.29
Next Dividend Payable 04/30/24; Asset Class: Equities									

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
VANGUARD INFO TECH ETF (VGT)	8/25/23	10.000	422.929	524.340	4,229.29	**5,243.40**	1,014.11 ST	36.11	0.69
Next Dividend Payable 06/2024; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	6/11/20	1.000	280.070	480.700	280.07	480.70	200.63 LT A		
	8/25/23	5.000	401.810	480.700	2,009.05	2,403.50	394.45 ST		
	9/21/23	10.000	399.620	480.700	3,996.20	4,807.00	810.80 ST		
	9/25/23	2.000	398.395	480.700	796.79	961.40	164.61 ST		
	10/2/23	8.000	392.420	480.700	3,139.36	3,845.60	706.24 ST		
	10/6/23	4.000	394.700	480.700	1,578.80	1,922.80	344.00 ST		
	10/9/23	1.000	394.170	480.700	394.17	480.70	86.53 ST		
	10/17/23	1.000	399.680	480.700	399.68	480.70	81.02 ST		
	10/19/23	2.000	397.195	480.700	794.39	961.40	167.01 ST		
	10/20/23	1.000	389.720	480.700	389.72	480.70	90.98 ST		
	10/27/23	2.000	377.060	480.700	754.12	961.40	207.28 ST		
	Total	37.000			14,532.35	**17,785.90**	200.63 LT 3,052.92 ST	237.28	1.33
Next Dividend Payable 06/2024; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	6/11/20	1.000	153.880	259.900	153.88	**259.90**	106.02 LT A	3.54	1.36
Next Dividend Payable 06/2024; Asset Class: Equities									
WISDOMTREE TR US QTLY DIV GRT (DGRW)	10/17/23	20.000	64.627	76.190	1,292.53	1,523.80	231.27 ST		
	10/20/23	4.000	63.308	76.190	253.23	304.76	51.53 ST		
	Total	24.000			1,545.76	**1,828.56**	282.80 ST	29.40	1.61
Next Dividend Payable 04/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**19.65%**	**$32,858.69**	**$40,364.00**	**$778.16 LT** **$6,727.15 ST**	**$493.78**	**1.22%**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$143,781.57**	**$205,375.83**	**$12,461.84 LT** **$13,827.67 ST**	**$2,685.16** —	**1.31%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$5,465.74	—	—	—	—	—
Savings and Time Deposits	29,839.02	—	—	—	—	—
Stocks	—	$129,707.07	—	—	—	—
ETFs & CEFs	—	40,364.00	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$35,304.76**	**$170,071.07**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
3/4	3/5	Sold	CALL MSFT 03/08/24 422.500	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	$1.0600	$104.99
3/12	3/13	Sold	CALL MSFT 03/15/24 417.500	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.0700	105.99
3/14		Qualified Dividend	MICROSOFT CORP				150.75
3/18	3/19	Sold	CALL MSFT 03/22/24 430.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.2400	122.99
3/20		Dividend	FIDELITY MSCI INFO TECH				0.71
3/22	3/26	Bought	FRANKLIN FTSE INDIA ETF	ACTED AS AGENT UNSOLICITED TRADE	20.000	36.0750	(724.50)
3/25		Dividend	SCWAB U.S. LARGE-CAP VALUE				1.18
3/25		Dividend	SCHWAB US DVD EQUITY ETF				0.61
3/25		Dividend	SCHWAB US LARGE-CAP ETF				0.39
3/25		Dividend	SCHWAB US BROAD MARKET ETF				0.37

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
3/27		Dividend	VANGUARD S&P 500 ETF				57.09
3/27		Dividend	VANGUARD INFO TECH ETF				12.59
3/27		Dividend	WISDOMTREE TR US QTLY DIV GRT				4.08
3/27		Dividend	VANGUARD TTL STK MKT ETF				0.91
3/28		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 03/01-03/31) CUSIP: 99YA78EB0			123.06
3/28		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 03/01-03/31)			0.04
3/28	3/28	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(123.06)
NET CREDITS/(DEBITS)							**$(161.81)**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
3/5	Automatic Investment	BANK DEPOSIT PROGRAM	$104.99
3/13	Automatic Investment	BANK DEPOSIT PROGRAM	105.99
3/14	Automatic Investment	BANK DEPOSIT PROGRAM	150.75
3/19	Automatic Investment	BANK DEPOSIT PROGRAM	122.99
3/20	Automatic Investment	BANK DEPOSIT PROGRAM	0.71
3/25	Automatic Investment	BANK DEPOSIT PROGRAM	2.55
3/26	Automatic Redemption	BANK DEPOSIT PROGRAM	(724.50)
3/27	Automatic Investment	BANK DEPOSIT PROGRAM	74.67
3/28	Automatic Investment	BANK DEPOSIT PROGRAM	0.04
NET ACTIVITY FOR PERIOD			**$(161.81)**

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
3/4	Option Expired	CALL MSFT 03/01/24 420.000	EXPIRED OPTIONS	1.000
3/11	Option Expired	CALL MSFT 03/08/24 422.500	EXPIRED OPTIONS	1.000
3/18	Option Expired	CALL MSFT 03/15/24 417.500	EXPIRED OPTIONS	1.000
3/25	Option Expired	CALL MSFT 03/22/24 430.000	EXPIRED OPTIONS	1.000

Account Detail

Active Assets Account **723-141489-222** **ARNAB GHOSH**

REALIZED GAIN/(LOSS) DETAIL

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
CALL MSFT 03/01/24 420.000	03/01/24	02/26/24	1.000	$55.29	$0.00	$55.29	
CALL MSFT 03/08/24 422.500	03/08/24	03/04/24	1.000	104.99	0.00	104.99	
CALL MSFT 03/15/24 417.500	03/15/24	03/12/24	1.000	105.99	0.00	105.99	
CALL MSFT 03/22/24 430.000	03/22/24	03/18/24	1.000	122.99	0.00	122.99	
Short-Term This Period				**$389.26**	**$0.00**	**$389.26**	
Short-Term Year to Date				**$509.80**	**$0.00**	**$509.80**	
Net Realized Gain/(Loss) This Period				**$389.26**	**$0.00**	**$389.26**	
Net Realized Gain/(Loss) Year to Date				**$74,897.33**	**$31,785.58**	**$43,111.75**	

Disallowed Loss Based On Wash Sale Year to Date: $0.37

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

MESSAGES

Financial Disclosure Statement (in millions of dollars):

At January 31, 2024 Morgan Stanley Smith Barney LLC had net capital of $4,627 which exceeded the Securities and Exchange Commission's minimum requirement by $4,139. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at December 31, 2023 can be viewed online at: https://www.morganstanley.com/about-us-ir/subsidiaries, or may be mailed to you at no cost by calling 1 (833) 445-2492, after March 15, 2024.

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

FINRA BrokerCheck

FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA website address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

Tips on Protecting Yourself from Fraudulent Account Activity

The protection of client data is of the utmost importance to us. Scams are on the rise, and they have become more sophisticated. Please remember to never share your personal information including account verification codes, account numbers, passwords or social security numbers with anyone you do not personally know.

Please be cautious opening attachments, clicking on links, or allowing external access to your computer. Scammers will be aggressive and create a sense of urgency. Scammers will promise unbelievable returns using crypto currency investing or sweepstakes/lottery. Scammers will use social media apps to build trust and then make sudden requests for money due to a hardship or emergency.

If you have any questions regarding scams or believe that you are a victim of a scam, please contact us or call 888-454-3965 to report online fraud or security concerns.

Retirement Rollover Guide

If you are considering rolling over your retirement assets, please review our Rollover Guide which can be found at https://www.morganstanleyclientserv.com/publiccontent/msoc/pdf/RolloverGuide.pdf for important information regarding your options and the factors that you should consider before you make your rollover decision.

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

Best Practices for Protecting Yourself and Your Investments

When investing at any financial institution or with a financial professional, it is important to keep the following best practices in mind:

- Be clear about your investment goals and the amount of risk you are comfortable taking.
- Before making any investments, be sure to ask questions about the potential investment, including the potential risks associated with them. Request information such as the prospectus, offering documents, or research information and carefully review them.
- Be cautious of investment opportunities that offer an unusually high rate of return but are described as low-risk or guaranteed.
- Be cautious of investment opportunities that are not offered directly through the institution you are investing with, such as real estate, start-up businesses, etc. as most financial institutions, like Morgan Stanley prohibit these types of recommendations.
- Read and retain your account statements, confirmations, and any other information you receive about your investment transactions including the firm's client relationship summary (CRS). The CRS can be located on the websites of all SEC registered investment advisors and broker-dealers who work with retail investors.
- Immediately contact a member of the management team if you recognize any type of a discrepancy on your account statement. For example;
  - A security or money transaction you did not authorize
  - An investment you purchased that you do not see on your account statement
  - An item on your account statement that you do not understand
- When sending funds to your financial institution, be sure the funds are being sent directly to the financial institution you are investing with and not to a 3rd party institution.

Last but not least, never share your account passwords with anyone.

Notice of T+1 Settlement Cycle Transition

Effective May 28, 2024, Securities and Exchange Commission (SEC) rules will require that most U.S. securities transactions settle on or before the next business day following the trade date (a settlement date of T+1).

Generally, the settlement date is when an investor must pay for the security purchased or deliver the security sold in negotiable form. Please note, final tax lot selection will be subject to the shortened T+1 settlement timeline and must be submitted by 4:00 p.m. ET on the settlement date.

For additional details about T+1 settlement and eligible securities, please visit the Depository Trust & Clearing Corporation (DTCC) website at www.dtcc.com/ust1. You can also view the full text of the final rules on the SEC website at www.sec.gov.

Upcoming Change to Bank Deposit Program (BDP) Pricing Groups

Interest rates for deposits in your account are tiered based on the Total Deposit Balances in your BDP Pricing Group. Currently, the Total Deposit Balances include deposits in the BDP and in the Morgan Stanley Savings Program in all applicable accounts within a BDP Pricing Group. A BDP Pricing Group is a group of accounts within a household that have the same address, or the same Social Security and/or tax identification number.

Effective May 3, 2024, Total Deposit Balances used to calculate your interest rate tier will no longer include deposits in the Morgan Stanley Savings Program within your BDP Pricing Group. If you have any questions or need assistance, please contact us or view the Bank Deposit Program Disclosure Statement at https://www.morganstanley.com/wealth-disclosures/pdfs/BDP_disclosure.pdf

Changes to the Liquidity Needs Question on your Account Profile

To better understand the importance of your liquidity needs, Morgan Stanley has renamed the existing profile question called Liquidity Needs to the "Anticipated Withdrawal Period," and has created a new investor profile question called “Liquidity Needs” with four different responses ranging from Very Important to Not Important.

To update your profile related to the new Liquidity Needs question, Morgan Stanley estimated the liquidity of your collective account holdings as of January 31, 2024. Based on this estimation, we have inferred an implied response to the importance of your Liquidity Needs.

The response we selected for your profile is: Important - I want the majority of the assets in this account to be convertible to cash (1) quickly and (2) without incurring significant penalties or costs. I am comfortable holding some illiquid assets during the life of the account.

Please refer to the enclosed “For Your Information” booklet (page 2) for more information. If the implied response appears inaccurate, or for more information on your Anticipated Withdrawal Period and these changes, please contact a member of your Morgan Stanley team.

Important Information Regarding Your February Account Statement

Your February Statement listed an incorrect Next Dividend Payable date for securities that pay either a quarterly or semi-annual dividend.

Please note, this was a display error only and there was no impact to the actual dividend payment(s) to your account.

The issue has been resolved and the Next Dividend Payable date on your March statement is accurate. We apologize for any inconvenience.

Account Summary

Retirement Account
723-140644-222
Traditional IRA

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (1/1/24-3/31/24)	This Year (1/1/24-3/31/24)
TOTAL BEGINNING VALUE	**$(25.00)**	**$(25.00)**
Credits	—	—
Debits	25.00	25.00
Security Transfers	—	—
Net Credits/Debits/Transfers	**$25.00**	**$25.00**
Change in Value	**—**	**—**
TOTAL ENDING VALUE	**—**	**—**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION

	Market Value	Percentage
TOTAL VALUE	**—**	**—**

There Are No Holdings For This Account

Account Summary

Retirement Account
723-140644-222
Traditional IRA

ARNAB GHOSH

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 12/31/23)	This Period (as of 3/31/24)
Total Assets	—	—
Cash, BDP, MMFs (Debit)	(25.00)	—
Total Liabilities (outstanding balance)	**$(25.00)**	—
TOTAL VALUE	**$(25.00)**	—

INCOME AND DISTRIBUTION SUMMARY

	This Period (1/1/24-3/31/24)	This Year (1/1/24-3/31/24)
TOTAL INCOME AND DISTRIBUTIONS	—	—

RETIREMENT RECAP

2023 Fair Market Value (includes accrued interest): $(25.00)

	2023	2024 (year-to-date)	Historical
Contributions			
No Contributions For This Account	—	—	—
Individual Maximum Contribution Limits - by Social Security Number (Traditional / Roth)			
Under Age 50	6,500.00	7,000.00	Not Applicable
Age 50 and Over	7,500.00	8,000.00	Not Applicable

The Individual Maximum Contribution Limit is the maximum annual contribution that may be made to either a Traditional or Roth IRA, or any combination of Traditional IRAs and/or Roth IRAs on a per person basis. The actual amount you can contribute may be less due to IRS requirements.

BENEFICIARIES (Contact us to update beneficiary information.)

CASH FLOW

	This Period (1/1/24-3/31/24)	This Year (1/1/24-3/31/24)
OPENING CASH, BDP, MMFs	**$(25.00)**	**$(25.00)**
Total Investment Related Activity	—	—
Other Debits	25.00	25.00
Total Cash Related Activity	**$25.00**	**$25.00**
CLOSING CASH, BDP, MMFs	—	—

GAIN/(LOSS) SUMMARY

	Realized This Period (1/1/24-3/31/24)	Realized This Year (1/1/24-3/31/24)	Unrealized Inception to Date (as of 3/31/24)
TOTAL GAIN/(LOSS)	—	—	—

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Refer to the Additional Retirement Account Information in the Expanded Disclosures.

Account Detail

Retirement Account
723-140644-222
Traditional IRA

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
3/28		Write Off	WRITE OFF				$25.00
NET CREDITS/(DEBITS)							**$25.00**

MESSAGES

Financial Disclosure Statement (in millions of dollars):
At January 31, 2024 Morgan Stanley Smith Barney LLC had net capital of $4,627 which exceeded the Securities and Exchange Commission's minimum requirement by $4,139. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at December 31, 2023 can be viewed online at: https://www.morganstanley.com/about-us-ir/subsidiaries, or may be mailed to you at no cost by calling 1 (833) 445-2492, after March 15, 2024.

Senior Investor Helpline
For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

FINRA BrokerCheck
FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA website address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

Tips on Protecting Yourself from Fraudulent Account Activity
The protection of client data is of the utmost importance to us. Scams are on the rise, and they have become more sophisticated. Please remember to never share your personal information including account verification codes, account numbers, passwords or social security numbers with anyone you do not personally know.
Please be cautious opening attachments, clicking on links, or allowing external access to your computer. Scammers will be aggressive and create a sense of urgency. Scammers will promise unbelievable returns using crypto currency investing or sweepstakes/lottery. Scammers will use social media apps to build trust and then make sudden requests for money due to a hardship or emergency.
If you have any questions regarding scams or believe that you are a victim of a scam, please contact us or call 888-454-3965 to report online fraud or security concerns.

Make Your Annual IRA Contribution
There is still time before the April 15, 2024, tax deadline to contribute to an IRA for 2023. The maximum contribution is the lesser of your taxable compensation for 2023 or $6,500 ($7,500 if you are age 50 or older). These limits apply to all your IRAs combined and are subject to IRS eligibility requirements, including any income restrictions. Your Morgan Stanley team can help you open a new IRA or fund an existing one. Consider making an IRA contribution for 2024, with increased contribution amounts ($7,000 or $8,000 if you are age 50 or older), at the same time and take advantage of a year of additional potential growth.

Retirement Rollover Guide
If you are considering rolling over your retirement assets, please review our Rollover Guide which can be found at https://www.morganstanleyclientserv.com/publiccontent/msoc/pdf/RolloverGuide.pdf for important information regarding your options and the factors that you should consider before you make your rollover decision.

Important Reminder on Designation of Beneficiary
If you don't have a beneficiary for your IRA or it has been a while since you have reviewed your beneficiary designation, contact a member of your Morgan Stanley team to review your options to ensure they are accurate and up to date.

Account Detail

Retirement Account
723-140644-222
Traditional IRA

ARNAB GHOSH

Best Practices for Protecting Yourself and Your Investments

When investing at any financial institution or with a financial professional, it is important to keep the following best practices in mind:

- Be clear about your investment goals and the amount of risk you are comfortable taking.
- Before making any investments, be sure to ask questions about the potential investment, including the potential risks associated with them. Request information such as the prospectus, offering documents, or research information and carefully review them.
- Be cautious of investment opportunities that offer an unusually high rate of return but are described as low-risk or guaranteed.
- Be cautious of investment opportunities that are not offered directly through the institution you are investing with, such as real estate, start-up businesses, etc. as most financial institutions, like Morgan Stanley prohibit these types of recommendations.
- Read and retain your account statements, confirmations, and any other information you receive about your investment transactions including the firm's client relationship summary (CRS). The CRS can be located on the websites of all SEC registered investment advisors and broker-dealers who work with retail investors.
- Immediately contact a member of the management team if you recognize any type of a discrepancy on your account statement. For example;
  - A security or money transaction you did not authorize
  - An investment you purchased that you do not see on your account statement
  - An item on your account statement that you do not understand
- When sending funds to your financial institution, be sure the funds are being sent directly to the financial institution you are investing with and not to a 3rd party institution.

Last but not least, never share your account passwords with anyone.

Notice of T+1 Settlement Cycle Transition

Effective May 28, 2024, Securities and Exchange Commission (SEC) rules will require that most U.S. securities transactions settle on or before the next business day following the trade date (a settlement date of T+1).

Generally, the settlement date is when an investor must pay for the security purchased or deliver the security sold in negotiable form. Please note, final tax lot selection will be subject to the shortened T+1 settlement timeline and must be submitted by 4:00 p.m. ET on the settlement date.

For additional details about T+1 settlement and eligible securities, please visit the Depository Trust & Clearing Corporation (DTCC) website at www.dtcc.com/ust1. You can also view the full text of the final rules on the SEC website at www.sec.gov.

Upcoming Change to Bank Deposit Program (BDP) Pricing Groups

Interest rates for deposits in your account are tiered based on the Total Deposit Balances in your BDP Pricing Group. Currently, the Total Deposit Balances include deposits in the BDP and in the Morgan Stanley Savings Program in all applicable accounts within a BDP Pricing Group. A BDP Pricing Group is a group of accounts within a household that have the same address, or the same Social Security and/or tax identification number.

Effective May 3, 2024, Total Deposit Balances used to calculate your interest rate tier will no longer include deposits in the Morgan Stanley Savings Program within your BDP Pricing Group. If you have any questions or need assistance, please contact us or view the Bank Deposit Program Disclosure Statement at https://www.morganstanley.com/wealth-disclosures/pdfs/BDP_disclosure.pdf

Changes to the Liquidity Needs Question on your Account Profile

To better understand the importance of your liquidity needs, Morgan Stanley has renamed the existing profile question called Liquidity Needs to the "Anticipated Withdrawal Period," and has created a new investor profile question called “Liquidity Needs” with four different responses ranging from Very Important to Not Important.

To update your profile related to the new Liquidity Needs question, Morgan Stanley estimated the liquidity of your collective account holdings as of January 31, 2024. Based on this estimation, we have inferred an implied response to the importance of your Liquidity Needs.

The response we selected for your profile is: Important - I want the majority of the assets in this account to be convertible to cash (1) quickly and (2) without incurring significant penalties or costs. I am comfortable holding some illiquid assets during the life of the account.

Please refer to the enclosed “For Your Information” booklet (page 2) for more information. If the implied response appears inaccurate, or for more information on your Anticipated Withdrawal Period and these changes, please contact a member of your Morgan Stanley team.

Morgan Stanley

CLIENT STATEMENT | For the Period July 1-31, 2024

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 7/1/24)	**$214,215.56**
Ending Total Value (as of 7/31/24)	**$207,792.25**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544 ; Fax: 914-225-6770

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (7/1/24-7/31/24)	This Year (1/1/24-7/31/24)
TOTAL BEGINNING VALUE	**$214,215.56**	**$184,323.59**
Credits	—	—
Debits	—	—
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**—**
Change in Value	**(6,423.31)**	**23,468.66**
TOTAL ENDING VALUE	**$207,792.25**	**$207,792.25**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$19,310.27	9.29
Equities	188,481.98	90.71
TOTAL VALUE	**$207,792.25**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account
723-141489-222

ARNAB GHOSH

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 6/30/24)	This Period (as of 7/31/24)
Cash, BDP, MMFs	$44,696.79	$12,496.20
Savings and Time Deposits	30,203.20	6,814.07
Stocks	95,579.82	143,850.53
ETFs & CEFs	43,735.75	44,631.45
Total Assets	**$214,215.56**	**$207,792.25**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$214,215.56**	**$207,792.25**

INCOME AND DISTRIBUTION SUMMARY

	This Period (7/1/24-7/31/24)	This Year (1/1/24-7/31/24)
Qualified Dividends	—	$374.03
Other Dividends	126.46	312.83
Interest	111.15	835.41
Income And Distributions	**$237.61**	**$1,522.27**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$237.61**	**$1,522.27**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

	This Period (7/1/24-7/31/24)	This Year (1/1/24-7/31/24)
OPENING CASH, BDP, MMFs	**$44,696.79**	**$1,616.26**
Purchases	(74,922.67)	(152,564.86)
Sales and Redemptions	42,484.47	161,922.53
Income and Distributions	237.61	1,522.27
Total Investment Related Activity	**$(32,200.59)**	**$10,879.94**
Total Cash Related Activity	**—**	**—**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$12,496.20**	**$12,496.20**

GAIN/(LOSS) SUMMARY

	Realized This Period (7/1/24-7/31/24)	Realized This Year (1/1/24-7/31/24)	Unrealized Inception to Date (as of 7/31/24)
Short-Term Gain	—	$4,705.84	$13,836.08
Short-Term (Loss)	—	—	(4,524.93)
Total Short-Term	**—**	**$4,705.84**	**$9,311.15**
Long-Term Gain	—	55,703.87	1,259.35
Long-Term (Loss)	—	(0.37)	(22.17)
Total Long-Term	**—**	**$55,703.50**	**$1,237.18**
TOTAL GAIN/(LOSS)	**—**	**$60,409.34**	**$10,548.33**
Disallowed Loss	—	$0.37	

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$12,496.20**	—	$1.25	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**6.01%**	**$12,496.20**	**$1.25**

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$6,814.07**	$340.70	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**3.28%**	**$6,814.07**	**$340.70**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADVANCED MICRO DEVICES (AMD)	8/18/23	10.000	$104.450	$144.480	$1,044.50	$1,444.80	$400.30 ST		
	8/25/23	2.000	100.790	144.480	201.58	288.96	87.38 ST		
	9/21/23	5.000	96.780	144.480	483.90	722.40	238.50 ST		
	10/20/23	2.000	102.630	144.480	205.26	288.96	83.70 ST		
	10/27/23	4.000	96.645	144.480	386.58	577.92	191.34 ST		
	10/30/23	4.000	95.420	144.480	381.68	577.92	196.24 ST		
	Total	27.000			2,703.50	**3,900.96**	1,197.46 ST	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									
AMAZON COM INC (AMZN)	8/4/21	0.584	171.250	186.980	100.01	109.20	9.19 LT H		
	2/8/24	49.416	170.619	186.980	8,431.32	9,239.80	808.48 ST		
	Total	50.000			8,531.33	**9,349.00**	9.19 LT 808.48 ST	—	—

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 2; Basis Adjustment Due to Wash Sale: $0.37; Asset Class: Equities									
APPLE INC (AAPL)	9/21/23	5.000	174.818	222.080	874.09	**1,110.40**	236.31 ST	5.00	0.45
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 08/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	10/2/23	10.000	349.313	438.500	3,493.13	4,385.00	891.87 ST		
	10/6/23	4.000	347.878	438.500	1,391.51	1,754.00	362.49 ST		
	10/19/23	2.000	342.575	438.500	685.15	877.00	191.85 ST		
	10/20/23	1.000	337.500	438.500	337.50	438.50	101.00 ST		
	10/27/23	2.000	331.525	438.500	663.05	877.00	213.95 ST		
	4/16/24	6.000	398.270	438.500	2,389.62	2,631.00	241.38 ST		
	7/23/24	10.000	435.489	438.500	4,354.89	4,385.00	30.11 ST		
	Total	35.000			13,314.85	**15,347.50**	2,032.65 ST	—	—
Rating: Morningstar: 2; Asset Class: Equities									
MICROSOFT CORP (MSFT)	2/6/24	1.000	405.040	418.350	405.04	418.35	13.31 ST		
	2/12/24	50.000	419.030	418.350	20,951.50	20,917.50	(34.00) ST		
	2/12/24	50.000	417.729	418.350	20,886.47	20,917.50	31.03 ST		
	7/11/24	20.000	456.150	418.350	9,123.00	8,367.00	(756.00) ST		
	7/12/24	20.000	455.497	418.350	9,109.93	8,367.00	(742.93) ST		
	Total	141.000			60,475.94	**58,987.35**	(1,488.59) ST	423.00	0.72
Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 09/2024; Asset Class: Equities									
NETFLIX INC (NFLX)	10/21/20	1.000	491.130	628.350	491.13	628.35	137.22 LT A		
	1/21/22	1.000	397.900	628.350	397.90	628.35	230.45 LT A		
	Total	2.000			889.03	**1,256.70**	367.67 LT	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	6/10/24	15.000	120.677	117.020	1,810.16	1,755.30	(54.86) ST		
	7/8/24	100.000	127.680	117.020	12,768.00	11,702.00	(1,066.00) ST		
	7/30/24	20.000	104.740	117.020	2,094.80	2,340.40	245.60 ST		
	Total	135.000			16,672.96	**15,797.70**	(875.26) ST	5.40	0.03
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/9/23	10.000	159.704	172.670	1,597.04	1,726.70	129.66 ST		
	10/17/23	4.000	160.718	172.670	642.87	690.68	47.81 ST		
	10/20/23	4.000	161.015	172.670	644.06	690.68	46.62 ST		
	Total	18.000			2,883.97	**3,108.06**	224.09 ST	97.56	3.14
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; Asset Class: Equities									
COMMON STOCKS					**$106,345.67**	**$108,857.67**	**$376.86 LT** **$2,135.14 ST**	**$530.96**	**0.49%**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

OPTIONS (Contract Prices are presented to only the third decimal (which may display as "$0.000"), while calculation of Market Value uses an extended price.)

Security Description	Trade Date	Number of Contracts	Unit Cost	Contract Price	Total Cost	Market Value	Unrealized Gain/(Loss)
CALL MICROSOFT CORP AT 115.000 EXPIRES 06/20/2025 (MSFT 250620C00115000) *Asset Class: Equities*	7/19/24	1.000	$324.470	$307.383	$32,447.00	**$30,738.34**	$(1,708.66) ST
CALL WAL MART STORES INC AT 26.670 EXPIRES 06/20/2025 (WMT 250620C00026670) *Asset Class: Equities*	7/23/24	1.000	44.170	42.545	4,417.00	**4,254.52**	(162.48) ST
OPTIONS					**$36,864.00**	**$34,992.86**	**$(1,871.14) ST**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**69.23%**	**$143,209.67**	**$143,850.53**	**$376.86 LT** **$264.00 ST**	**$530.96**	**0.37%**

For listed options that have a cost basis without a corresponding market value, an unrealized gain or loss is included for informational purposes. Where market value information is not available, for purposes of calculating the unrealized gain or loss, we assume that market value is $0. In such cases, the unrealized gain or loss may not provide an accurate reflection of the true unrealized gain or loss. For additional information regarding Gain/(Loss) and Pricing, refer to the Expanded Disclosures.

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	6/11/20	1.000	$78.320	$168.980	$78.32	$168.98	$90.66 LT A		
	9/17/20	1.000	88.530	168.980	88.53	168.98	80.45 LT A		
	9/24/20	1.000	86.640	168.980	86.64	168.98	82.34 LT A		
	Total	3.000			253.49	**506.94**	253.45 LT	3.37	0.66
Next Dividend Payable 09/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	9/16/19	1.000	138.520	198.680	138.52	198.68	60.16 LT A		
	2/23/21	1.000	220.850	198.680	220.85	198.68	(22.17) LT A		
	Total	2.000			359.37	**397.36**	37.99 LT	—	—
Next Dividend Payable 09/2024; Asset Class: Equities									
FRANKLIN FTSE INDIA ETF (FLIN)	3/22/24	20.000	36.225	41.190	724.50	823.80	99.30 ST		
	4/17/24	10.000	36.920	41.190	369.20	411.90	42.70 ST		
	Total	30.000			1,093.70	**1,235.70**	142.00 ST	18.27	1.48

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	6/11/20	2.000	36.145	64.020	72.29	**128.04**	55.75 LT A	1.61	1.26
Next Dividend Payable 10/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	6/11/20	1.000	52.350	82.580	52.35	**82.58**	30.23 LT A	2.83	3.43
Next Dividend Payable 10/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	6/11/20	2.000	36.355	65.160	72.71	**130.32**	57.61 LT A	1.64	1.26
Next Dividend Payable 10/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	6/11/20	2.000	50.470	77.170	100.94	154.34	53.40 LT A		
	6/24/20	1.000	49.830	77.170	49.83	77.17	27.34 LT A		
	Total	3.000			150.77	**231.51**	80.74 LT	5.20	2.25
Next Dividend Payable 10/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	9/21/23	4.000	433.750	550.810	1,735.00	2,203.24	468.24 ST		
	9/25/23	4.000	431.918	550.810	1,727.67	2,203.24	475.57 ST		
	10/2/23	8.000	427.010	550.810	3,416.08	4,406.48	990.40 ST		
	10/6/23	4.000	429.490	550.810	1,717.96	2,203.24	485.28 ST		
	10/17/23	2.000	435.140	550.810	870.28	1,101.62	231.34 ST		
	10/20/23	1.000	423.970	550.810	423.97	550.81	126.84 ST		
	10/27/23	2.000	410.485	550.810	820.97	1,101.62	280.65 ST		
	5/31/24	1.000	520.460	550.810	520.46	550.81	30.35 ST		
	Total	26.000			11,232.39	**14,321.06**	3,088.67 ST	177.92	1.24
Next Dividend Payable 10/2024; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	8/25/23	10.000	422.929	568.010	4,229.29	**5,680.10**	1,450.81 ST	36.97	0.65
Next Dividend Payable 10/2024; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	6/11/20	1.000	280.070	505.930	280.07	505.93	225.86 LT A		
	8/25/23	5.000	401.810	505.930	2,009.05	2,529.65	520.60 ST		
	9/21/23	10.000	399.620	505.930	3,996.20	5,059.30	1,063.10 ST		
	9/25/23	2.000	398.395	505.930	796.79	1,011.86	215.07 ST		
	10/2/23	8.000	392.420	505.930	3,139.36	4,047.44	908.08 ST		
	10/6/23	4.000	394.700	505.930	1,578.80	2,023.72	444.92 ST		
	10/9/23	1.000	394.170	505.930	394.17	505.93	111.76 ST		
	10/17/23	1.000	399.680	505.930	399.68	505.93	106.25 ST		
	10/19/23	2.000	397.195	505.930	794.39	1,011.86	217.47 ST		
	10/20/23	1.000	389.720	505.930	389.72	505.93	116.21 ST		
	10/27/23	2.000	377.060	505.930	754.12	1,011.86	257.74 ST		
	5/31/24	1.000	478.450	505.930	478.45	505.93	27.48 ST		
	7/30/24	1.000	497.180	505.930	497.18	505.93	8.75 ST		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	39.000			15,507.98	**19,731.27**	225.86 LT 3,997.43 ST	258.18	1.31
Next Dividend Payable 10/2024; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	6/11/20	1.000	153.880	272.570	153.88	**272.57**	118.69 LT A	3.66	1.34
Next Dividend Payable 10/2024; Asset Class: Equities									
WISDOMTREE TR US QTLY DIV GRT (DGRW)	10/17/23	20.000	64.627	79.750	1,292.53	1,595.00	302.47 ST		
	10/20/23	4.000	63.308	79.750	253.23	319.00	65.77 ST		
	Total	24.000			1,545.76	**1,914.00**	368.24 ST	29.64	1.55
Next Dividend Payable 08/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**21.48%**	**$34,723.98**	**$44,631.45**	**$860.32 LT** **$9,047.15 ST**	**$539.29**	**1.21%**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$177,933.65**	**$207,792.25**	**$1,237.18 LT** **$9,311.15 ST**	**$1,412.20** —	**0.68%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$12,496.20	—	—	—	—	—
Savings and Time Deposits	6,814.07	—	—	—	—	—
Stocks	—	$143,850.53	—	—	—	—
ETFs & CEFs	—	44,631.45	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$19,310.27**	**$188,481.98**	**—**	**—**	**—**	**—**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
7/1		Dividend	SCWAB U.S. LARGE-CAP VALUE				$1.31
7/1		Dividend	SCHWAB US DVD EQUITY ETF				0.82
7/1		Dividend	SCHWAB US LARGE-CAP ETF				0.41
7/1		Dividend	SCHWAB US BROAD MARKET ETF				0.41
7/1	7/1	Sold	AMAZON COM INC	ACTED AS AGENT UNSOLICITED TRADE CALL ASN JUN PRM 00,000,104.99 a/o 06/28/24	100.000	190.0000	18,984.47
7/2		Dividend	VANGUARD S&P 500 ETF				67.77
7/2		Dividend	VANGUARD INFO TECH ETF				7.62
7/2		Dividend	VANGUARD TTL STK MKT ETF				0.95
7/8	7/9	Bought	NVIDIA CORPORATION	ACTED AS AGENT UNSOLICITED TRADE	100.000	127.5300	(12,768.00)
7/11	7/12	Bought	MICROSOFT CORP	ACTED AS AGENT UNSOLICITED TRADE	20.000	456.0000	(9,123.00)
7/12	7/15	Bought	MICROSOFT CORP	ACTED AS AGENT UNSOLICITED TRADE	20.000	455.3465	(9,109.93)
7/19	7/22	Bought	CALL MSFT 06/20/25 115.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	324.4600	(32,447.00)
7/23	7/23	Bank Product Withdrawal	MSBNA PREFERRED SAVINGS- QC				8,500.00
7/23	7/24	Bought	CALL WMT 06/20/25 26.670	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	44.1600	(4,417.00)
7/23	7/24	Bought	BERKSHIRE HATHAWAY CL-B NEW	ACTED AS AGENT UNSOLICITED TRADE	10.000	435.3392	(4,354.89)
7/30	7/30	Bank Product Withdrawal	MSBNA PREFERRED SAVINGS- QC				15,000.00
7/30		Dividend	WISDOMTREE TR US QTLY DIV GRT				1.44
7/30	7/31	Bought	NVIDIA CORPORATION	ACTED AS AGENT UNSOLICITED TRADE	20.000	104.5900	(2,094.80)
7/30	7/31	Bought	VANGUARD S&P 500 ETF	ACTED AS AGENT UNSOLICITED TRADE	1.000	497.0250	(497.18)
7/31		Dividend	SPDR S&P 500 ETF TRUST				45.73
7/31		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 07/01-07/31) CUSIP: 99YA78EB0			110.87
7/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 07/01-07/31)			0.28
7/31	7/31	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(110.87)
NET CREDITS/(DEBITS)							**$(32,200.59)**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

Account Detail

Active Assets Account **723-141489-222** **ARNAB GHOSH**

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
7/1	Automatic Investment	BANK DEPOSIT PROGRAM	$2.95
7/2	Automatic Investment	BANK DEPOSIT PROGRAM	19,060.81
7/9	Automatic Redemption	BANK DEPOSIT PROGRAM	(12,768.00)
7/12	Automatic Redemption	BANK DEPOSIT PROGRAM	(9,123.00)
7/15	Automatic Redemption	BANK DEPOSIT PROGRAM	(9,109.93)
7/22	Automatic Redemption	BANK DEPOSIT PROGRAM	(32,447.00)
7/23	Automatic Investment	BANK DEPOSIT PROGRAM	8,500.00
7/24	Automatic Redemption	BANK DEPOSIT PROGRAM	(8,771.89)
7/30	Automatic Investment	BANK DEPOSIT PROGRAM	15,001.44
7/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.28
7/31	Automatic Redemption	BANK DEPOSIT PROGRAM	(2,546.25)
NET ACTIVITY FOR PERIOD			**$(32,200.59)**

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
7/1	Option Assigned	CALL AMZN 06/28/24 190.000	CALL ASSIGNED	1.000

REALIZED GAIN/(LOSS) DETAIL

LONG-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
AMAZON COM INC	07/29/21	06/28/24	2.337	$446.12	$400.03	$46.09	A
	07/30/21	06/28/24	1.785	340.75	300.00	40.75	A
	10/04/21	06/28/24	1.883	359.45	300.00	59.45	A
	01/21/22	06/28/24	6.386	1,219.05	911.27	307.78	A
	01/21/22	06/28/24	0.623	118.93	88.73	30.20	A
	08/29/22	06/28/24	50.000	9,544.73	6,593.97	2,950.76	A
	09/06/22	06/28/24	26.986	5,151.48	3,454.24	1,697.24	A
Long-Term This Period				**$0.00**	**$0.00**	**$0.00**	
Long-Term Year to Date				**$108,778.65**	**$53,075.15**	**$55,703.50**	

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
AMAZON COM INC	09/21/23	06/28/24	10.000	$1,908.95	$1,304.09	$604.86	M
Short-Term This Period				**$0.00**	**$0.00**	**$0.00**	
Short-Term Year to Date				**$29,643.88**	**$24,938.04**	**$4,705.84**	
Net Realized Gain/(Loss) This Period				**$0.00**	**$0.00**	**$0.00**	
Net Realized Gain/(Loss) Year to Date				**$138,422.53**	**$78,013.19**	**$60,409.34**	

Disallowed Loss Based On Wash Sale Year to Date: $0.37

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
M - The cost basis for shares acquired upon the exercise of an option, and the sales proceeds for a disposition of shares upon the assignment of an option, include the option premium.

MESSAGES

Senior Investor Helpline
For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.
Important: Options Disclosure Document Updated
The Options Clearing Corporation (OCC) has published an updated Options Disclosure Document, summarizing the characteristics and risks of trading standardized options.
You can view the updated document at https://www.theocc.com/Company-Information/Documents-and-Archives/Options-Disclosure-Document.
If you would like a paper copy, please contact us.

This page intentionally left blank

Morgan Stanley

CLIENT STATEMENT | For the Period July 1-31, 2024

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 7/1/24)	**$102,178.44**
Ending Total Value (as of 7/31/24)	**$94,841.23**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544 ; Fax: 914-225-6770

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Account Summary

Active Assets Account **ARNAB GHOSH**
723-140755-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (7/1/24-7/31/24)	This Year (1/1/24-7/31/24)
TOTAL BEGINNING VALUE	**$102,178.44**	**$48,822.27**
Credits	—	47,000.00
Debits	(1,860.00)	(1,860.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$(1,860.00)**	**$45,140.00**
Change in Value	**(5,477.21)**	**878.96**
TOTAL ENDING VALUE	**$94,841.23**	**$94,841.23**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$1,330.07	1.40
Equities	93,511.16	98.60
TOTAL VALUE	**$94,841.23**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-140755-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 6/30/24)	This Period (as of 7/31/24)
Cash, BDP, MMFs	$6,020.52	$1,330.07
Stocks	89,321.34	86,056.84
ETFs & CEFs	6,836.58	7,454.32
Total Assets	**$102,178.44**	**$94,841.23**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$102,178.44**	**$94,841.23**

CASH FLOW

	This Period (7/1/24-7/31/24)	This Year (1/1/24-7/31/24)
OPENING CASH, BDP, MMFs	**$6,020.52**	**$8,517.03**
Purchases	(2,899.59)	(103,640.42)
Dividend Reinvestments	(22.27)	(159.19)
Sales and Redemptions	69.11	51,313.01
Income and Distributions	22.30	159.64
Total Investment Related Activity	**$(2,830.45)**	**$(52,326.96)**
Electronic Transfers-Credits	—	47,000.00
Electronic Transfers-Debits	(1,860.00)	(1,860.00)
Total Cash Related Activity	**$(1,860.00)**	**$45,140.00**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$1,330.07**	**$1,330.07**

INCOME AND DISTRIBUTION SUMMARY

	This Period (7/1/24-7/31/24)	This Year (1/1/24-7/31/24)
Qualified Dividends	$2.40	$116.06
Other Dividends	19.87	43.15
Interest	0.03	0.43
Income And Distributions	**$22.30**	**$159.64**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$22.30**	**$159.64**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (7/1/24-7/31/24)	Realized This Year (1/1/24-7/31/24)	Unrealized Inception to Date (as of 7/31/24)
Short-Term Gain	—	$6,302.03	$774.10
Short-Term (Loss)	—	—	(13,219.65)
Total Short-Term	**—**	**$6,302.03**	**$(12,445.55)**
Long-Term Gain	—	1,357.83	11,799.38
Long-Term (Loss)	—	—	(261.49)
Total Long-Term	**—**	**$1,357.83**	**$11,537.89**
TOTAL GAIN/(LOSS)	**—**	**$7,659.86**	**$(907.66)**

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$1,330.07**	—	$0.13	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**1.40%**	**$1,330.07**	**$0.13**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADOBE INC (ADBE)	11/23/21	1.000	$651.520	$551.650	$651.52	$551.65	$(99.87) LT A		
	12/16/21	1.000	561.120	551.650	561.12	551.65	(9.47) LT A		
	Total	2.000			1,212.64	**1,103.30**	(109.34) LT	—	—

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
ADVANCED MICRO DEVICES (AMD)	3/4/24	100.000	207.300	144.480	20,730.00	14,448.00	(6,282.00) ST		
	3/13/24	100.000	195.535	144.480	19,553.50	14,448.00	(5,105.50) ST		
	4/10/24	50.000	164.830	144.480	8,241.50	7,224.00	(1,017.50) ST		
	4/16/24	10.000	163.628	144.480	1,636.28	1,444.80	(191.48) ST		
	4/18/24	40.000	155.660	144.480	6,226.40	5,779.20	(447.20) ST		
	Total	300.000			56,387.68	**43,344.00**	(13,043.68) ST	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									
AMAZON COM INC (AMZN)	9/20/22	4.000	123.575	186.980	494.30	**747.92**	253.62 LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
APPLE INC (AAPL)	9/14/21	1.000	149.790	222.080	149.79	222.08	72.29 LT A		
	10/4/21	1.000	138.430	222.080	138.43	222.08	83.65 LT A		
	Purchases	2.000			288.22	**444.16**	155.94 LT		
Short Term Reinvestments		0.009			1.46	2.00	0.54 ST		
	Total	2.009			289.68	**446.16**	155.94 LT 0.54 ST	2.01	0.45
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 08/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	3/29/22	2.000	354.380	438.500	708.76	877.00	168.24 LT A		
	4/4/22	2.000	344.800	438.500	689.60	877.00	187.40 LT A		
	4/6/22	1.000	345.700	438.500	345.70	438.50	92.80 LT A		
	4/18/22	1.000	345.130	438.500	345.13	438.50	93.37 LT A		
	5/2/22	1.000	319.540	438.500	319.54	438.50	118.96 LT A		
	10/17/23	2.000	345.810	438.500	691.62	877.00	185.38 ST		
	Total	9.000			3,100.35	**3,946.50**	660.77 LT 185.38 ST	—	—
Rating: Morningstar: 2; Asset Class: Equities									
BOEING CO (BA)	11/26/21	1.000	194.610	190.600	194.61	**190.60**	(4.01) LT A	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									
COCA COLA CONSOLIDATED INC (COKE)	—	—	—	1,145.890	—	—	—	—	—
Short Term Reinvestments		0.001			0.51	1.15	0.64 ST H		
	Total	0.001			0.51	**1.15**	0.64 ST	—	—
Next Dividend Payable 08/09/24; Basis Adjustment Due to Wash Sale: $0.01; Asset Class: Equities									
HOME DEPOT INC (HD)	10/8/21	1.000	334.830	368.160	334.83	368.16	33.33 LT A		
	3/24/22	1.000	315.730	368.160	315.73	368.16	52.43 LT A		
	4/22/22	1.000	303.760	368.160	303.76	368.16	64.40 LT A		
	9/16/22	1.000	275.690	368.160	275.69	368.16	92.47 LT A		

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/20/22	1.000	272.590	368.160	272.59	368.16	95.57 LT A		
	Purchases	5.000			1,502.60	**1,840.80**	338.20 LT		
Short Term Reinvestments		0.127			43.82	46.76	2.94 ST		
	Total	5.127			1,546.42	**1,887.56**	338.20 LT 2.94 ST	46.14	2.44
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 09/2024; Asset Class: Equities									
LOWES COMPANIES INC (LOW)	3/24/22	1.000	219.140	245.510	219.14	245.51	26.37 LT A		
	4/22/22	1.000	199.670	245.510	199.67	245.51	45.84 LT A		
	9/16/22	1.000	191.510	245.510	191.51	245.51	54.00 LT A		
	9/20/22	1.000	189.270	245.510	189.27	245.51	56.24 LT A		
	Purchases	4.000			799.59	**982.04**	182.45 LT		
Short Term Reinvestments		0.063			13.28	15.47	2.19 ST		
	Total	4.063			812.87	**997.51**	182.45 LT 2.19 ST	18.69	1.87
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 08/07/24; Asset Class: Equities									
MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	463.710	338.27	463.71	125.44 LT A		
	Purchases	1.000			338.27	**463.71**	125.44 LT		
Short Term Reinvestments		0.006			1.89	2.78	0.89 ST		
	Total	1.006			340.16	**466.49**	125.44 LT 0.89 ST	2.66	0.57
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 08/09/24; Asset Class: Equities									
META PLATFORMS INC CL A (META)	10/22/21	2.000	323.010	474.830	646.02	949.66	303.64 LT A		
	10/26/21	2.000	311.685	474.830	623.37	949.66	326.29 LT A		
	Purchases	4.000			1,269.39	**1,899.32**	629.93 LT		
Short Term Reinvestments		0.008			4.00	3.80	(0.20) ST		
	Total	4.008			1,273.39	**1,903.12**	629.93 LT (0.20) ST	8.02	0.42
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 09/2024; Asset Class: Equities									
MICROSOFT CORP (MSFT)	9/8/21	2.000	298.370	418.350	596.74	836.70	239.96 LT A		
	9/28/21	1.000	284.770	418.350	284.77	418.35	133.58 LT A		
	9/29/21	1.000	284.790	418.350	284.79	418.35	133.56 LT A		
	10/4/21	1.000	280.790	418.350	280.79	418.35	137.56 LT A		
	11/23/21	2.000	334.960	418.350	669.92	836.70	166.78 LT A		
	11/26/21	1.000	331.490	418.350	331.49	418.35	86.86 LT A		
	12/3/21	1.000	318.700	418.350	318.70	418.35	99.65 LT A		
	12/20/21	1.000	319.020	418.350	319.02	418.35	99.33 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	1/24/22	1.000	291.870	418.350	291.87	418.35	126.48 LT A		
	3/4/22	2.000	290.890	418.350	581.78	836.70	254.92 LT A		
	4/6/22	2.000	298.160	418.350	596.32	836.70	240.38 LT A		
	4/12/22	1.000	281.870	418.350	281.87	418.35	136.48 LT A		
	4/22/22	1.000	277.390	418.350	277.39	418.35	140.96 LT A		
	4/26/22	1.000	272.660	418.350	272.66	418.35	145.69 LT A		
	5/9/22	1.000	265.070	418.350	265.07	418.35	153.28 LT A		
	5/20/22	2.000	250.930	418.350	501.86	836.70	334.84 LT A		
	9/20/22	2.000	242.720	418.350	485.44	836.70	351.26 LT A		
	9/23/22	1.000	237.730	418.350	237.73	418.35	180.62 LT A		
	Purchases	24.000			6,878.21	**10,040.40**	3,162.19 LT		
Short Term Reinvestments		0.183			70.54	76.56	6.02 ST		
	Total	24.183			6,948.75	**10,116.96**	3,162.19 LT 6.02 ST	72.55	0.72
Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 09/2024; Asset Class: Equities									
NASDAQ INC COM (NDAQ)	8/19/21	3.000	61.380	67.680	184.14	203.04	18.90 LT A		
	9/20/21	3.000	63.223	67.680	189.67	203.04	13.37 LT A		
	9/28/21	3.000	63.693	67.680	191.08	203.04	11.96 LT A		
	10/4/21	3.000	63.257	67.680	189.77	203.04	13.27 LT A		
	10/20/21	6.000	66.867	67.680	401.20	406.08	4.88 LT A		
	11/23/21	3.000	68.773	67.680	206.32	203.04	(3.28) LT A		
	11/26/21	3.000	68.663	67.680	205.99	203.04	(2.95) LT A		
	12/3/21	3.000	66.110	67.680	198.33	203.04	4.71 LT A		
	12/7/21	3.000	67.110	67.680	201.33	203.04	1.71 LT A		
	1/3/22	6.000	67.713	67.680	406.28	406.08	(0.20) LT A		
	1/4/22	3.000	65.853	67.680	197.56	203.04	5.48 LT A		
	1/24/22	3.000	58.127	67.680	174.38	203.04	28.66 LT A		
	3/4/22	3.000	56.840	67.680	170.52	203.04	32.52 LT A		
	4/18/22	3.000	59.130	67.680	177.39	203.04	25.65 LT A		
	4/22/22	3.000	55.957	67.680	167.87	203.04	35.17 LT A		
	5/2/22	3.000	52.233	67.680	156.70	203.04	46.34 LT A		
	5/10/22	3.000	48.713	67.680	146.14	203.04	56.90 LT A		
	10/3/22	1.000	57.470	67.680	57.47	67.68	10.21 LT A		
	Purchases	58.000			3,622.14	**3,925.44**	303.30 LT		
Short Term Reinvestments		0.931			52.54	63.01	10.47 ST		
	Total	58.931			3,674.68	**3,988.45**	303.30 LT 10.47 ST	56.57	1.42

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 09/2024; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	12/6/21	10.000	28.476	117.020	284.76	1,170.20	885.44 LT A		
	1/4/22	10.000	28.530	117.020	285.30	1,170.20	884.90 LT A		
	3/7/22	10.000	21.788	117.020	217.88	1,170.20	952.32 LT A		
	4/6/22	10.000	24.064	117.020	240.64	1,170.20	929.56 LT A		
	5/9/22	10.000	16.994	117.020	169.94	1,170.20	1,000.26 LT A		
	6/10/24	50.000	120.172	117.020	6,008.58	5,851.00	(157.58) ST		
	7/24/24	10.000	118.110	117.020	1,181.10	1,170.20	(10.90) ST		
	7/24/24	10.000	117.735	117.020	1,177.35	1,170.20	(7.15) ST		
	Purchases	120.000			9,565.55	**14,042.40**	4,652.48 LT (175.63) ST		
Short Term Reinvestments		0.038			1.60	4.45	2.85 ST		
	Total	120.038			9,567.15	**14,046.85**	4,652.48 LT (172.78) ST	4.80	0.03
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/11/23	2.000	162.670	172.670	325.34	345.34	20.00 ST		
	Purchases	2.000			325.34	**345.34**	20.00 ST		
Short Term Reinvestments		0.047			7.83	8.12	0.29 ST		
	Total	2.047			333.17	**353.46**	20.29 ST	11.09	3.14
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; Asset Class: Equities									
SALESFORCE INC (CRM)	9/13/21	2.000	253.160	258.800	506.32	517.60	11.28 LT A		
	11/23/21	1.000	289.830	258.800	289.83	258.80	(31.03) LT A		
	11/30/21	1.000	288.380	258.800	288.38	258.80	(29.58) LT A		
	12/3/21	2.000	256.390	258.800	512.78	517.60	4.82 LT A		
	Purchases	6.000			1,597.31	**1,552.80**	(44.51) LT		
Short Term Reinvestments		0.018			4.80	4.66	(0.14) ST		
	Total	6.018			1,602.11	**1,557.46**	(44.51) LT (0.14) ST	9.63	0.62
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 10/2024; Asset Class: Equities									
TESLA INC (TSLA)	5/20/22	3.000	217.877	232.070	653.63	**696.21**	42.58 LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
VISA INC CL A (V)	10/27/21	1.000	222.200	265.670	222.20	265.67	43.47 LT A		
	Purchases	1.000			222.20	**265.67**	43.47 LT		
Short Term Reinvestments		0.008			2.01	2.13	0.12 ST		
	Total	1.008			224.21	**267.80**	43.47 LT 0.12 ST	2.10	0.78

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; Asset Class: Equities									
COMMON STOCKS					**$88,656.31**	**$86,061.50**	**$10,392.51 LT** **$(12,987.32) ST**	**$234.26**	**0.27%**

OPTIONS (Contract Prices are presented to only the third decimal (which may display as "$0.000"), while calculation of Market Value uses an extended price.)

Security Description	Trade Date	Number of Contracts	Unit Cost	Contract Price	Total Cost	Market Value	Unrealized Gain/(Loss)
CALL ADVANCED MICRO DEVIC AT 220.000 EXPIRES 08/16/2024 (AMD 240816C00220000) *Short Position; Asset Class: Equities*	5/16/24	(1.000)	$2.310	$0.039	$(230.99)	**$(3.92)**	$227.07 ST
CALL ADVANCED MICRO DEVIC AT 230.000 EXPIRES 08/09/2024 (AMD 240809C00230000) *Short Position; Asset Class: Equities*	7/2/24	(2.000)	0.346	0.004	(69.11)	**(0.74)**	68.37 ST
OPTIONS					**$(300.10)**	**$(4.66)**	**$295.44 ST**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**90.74%**	**$88,356.21**	**$86,056.84**	**$10,392.51 LT** **$(12,691.88) ST**	**$234.26**	**0.27%**
Total Stocks (Long)			$86,061.50			
Total Stocks (Short)			$(4.66)			

For listed options that have a cost basis without a corresponding market value, an unrealized gain or loss is included for informational purposes. Where market value information is not available, for purposes of calculating the unrealized gain or loss, we assume that market value is $0. In such cases, the unrealized gain or loss may not provide an accurate reflection of the true unrealized gain or loss. For additional information regarding Gain/(Loss) and Pricing, refer to the Expanded Disclosures.

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	9/20/21	1.000	$121.990	$168.980	$121.99	$168.98	$46.99 LT A		
	11/23/21	1.000	131.600	168.980	131.60	168.98	37.38 LT A		
	11/26/21	1.000	131.230	168.980	131.23	168.98	37.75 LT A		
	Purchases	3.000			384.82	**506.94**	122.12 LT		
Short Term Reinvestments		0.025			3.38	4.22	0.84 ST		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	3.025			388.20	**511.16**	122.12 LT 0.84 ST	3.40	0.67
Next Dividend Payable 09/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	11/22/21	2.000	239.230	198.680	478.46	**397.36**	(81.10) LT A	—	—
Next Dividend Payable 09/2024; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	9/20/21	2.000	52.765	64.020	105.53	128.04	22.51 LT A		
	11/23/21	2.000	55.885	64.020	111.77	128.04	16.27 LT A		
	11/26/21	2.000	55.265	64.020	110.53	128.04	17.51 LT A		
	11/30/21	2.000	55.045	64.020	110.09	128.04	17.95 LT A		
	Purchases	8.000			437.92	**512.16**	74.24 LT		
Short Term Reinvestments		0.116			6.47	7.43	0.96 ST		
	Total	8.116			444.39	**519.59**	74.24 LT 0.96 ST	6.53	1.26
Next Dividend Payable 10/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	9/20/21	1.000	74.630	82.580	74.63	82.58	7.95 LT A		
	Purchases	1.000			74.63	**82.58**	7.95 LT		
Short Term Reinvestments		0.039			2.87	3.22	0.35 ST		
	Total	1.039			77.50	**85.80**	7.95 LT 0.35 ST	2.94	3.43
Next Dividend Payable 10/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	9/20/21	2.000	53.060	65.160	106.12	130.32	24.20 LT A		
	11/26/21	2.000	55.620	65.160	111.24	130.32	19.08 LT A		
	Purchases	4.000			217.36	**260.64**	43.28 LT		
Short Term Reinvestments		0.058			3.29	3.78	0.49 ST		
	Total	4.058			220.65	**264.42**	43.28 LT 0.49 ST	3.32	1.26
Next Dividend Payable 10/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	9/20/21	1.000	68.030	77.170	68.03	77.17	9.14 LT A		
	Purchases	1.000			68.03	**77.17**	9.14 LT		
Short Term Reinvestments		0.027			1.75	2.08	0.33 ST		
	Total	1.027			69.78	**79.25**	9.14 LT 0.33 ST	1.78	2.25
Next Dividend Payable 10/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	11/26/21	1.000	460.200	550.810	460.20	550.81	90.61 LT A		
	10/11/23	1.000	434.130	550.810	434.13	550.81	116.68 ST		
	7/30/24	1.000	541.140	550.810	541.14	550.81	9.67 ST		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Purchases	3.000			1,435.47	**1,652.43**	90.61 LT 126.35 ST		
Short Term Reinvestments		0.026			12.16	14.32	2.16 ST		
	Total	3.026			1,447.63	**1,666.76**	90.61 LT 128.51 ST	20.71	1.24
Next Dividend Payable 10/2024; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	11/26/21	1.000	444.370	568.010	444.37	568.01	123.64 LT A		
	Purchases	1.000			444.37	**568.01**	123.64 LT		
Short Term Reinvestments		0.010			3.72	5.68	1.96 ST		
	Total	1.010			448.09	**573.69**	123.64 LT 1.96 ST	3.73	0.65
Next Dividend Payable 10/2024; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	11/26/21	1.000	422.970	505.930	422.97	505.93	82.96 LT A		
	9/20/22	2.000	355.765	505.930	711.53	1,011.86	300.33 LT A		
	9/23/22	2.000	338.100	505.930	676.20	1,011.86	335.66 LT A		
	10/11/23	1.000	399.040	505.930	399.04	505.93	106.89 ST		
	Purchases	6.000			2,209.74	**3,035.58**	718.95 LT 106.89 ST		
Short Term Reinvestments		0.086			38.45	43.51	5.06 ST		
	Total	6.086			2,248.19	**3,079.09**	718.95 LT 111.95 ST	40.29	1.31
Next Dividend Payable 10/2024; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	11/26/21	1.000	236.020	272.570	236.02	272.57	36.55 LT A		
	Purchases	1.000			236.02	**272.57**	36.55 LT		
Short Term Reinvestments		0.017			3.69	4.63	0.94 ST		
	Total	1.017			239.71	**277.20**	36.55 LT 0.94 ST	3.73	1.35
Next Dividend Payable 10/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**7.86%**	**$6,062.60**	**$7,454.32**	**$1,145.38 LT** **$246.33 ST**	**$86.43**	**1.16%**

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$94,418.81**	**$94,841.23**	**$11,537.89 LT** **$(12,445.55) ST**	**$320.82** —	**0.34%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$1,330.07	—	—	—	—	—
Stocks	—	$86,056.84	—	—	—	—
ETFs & CEFs	—	7,454.32	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$1,330.07**	**$93,511.16**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
7/1		Dividend	SCHWAB US BROAD MARKET ETF				$1.64
7/1		Dividend	SCHWAB US DVD EQUITY ETF				0.85
7/1		Dividend	SCHWAB US LARGE-CAP ETF				0.83
7/1		Dividend	SCWAB U.S. LARGE-CAP VALUE				0.45
7/1		Dividend Reinvestment	SCHWAB US BROAD MARKET ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.026	63.4041	(1.64)
7/1		Dividend Reinvestment	SCHWAB US DVD EQUITY ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.011	78.0106	(0.85)
7/1		Dividend Reinvestment	SCHWAB US LARGE-CAP ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.013	64.9381	(0.83)
7/1		Dividend Reinvestment	SCWAB U.S. LARGE-CAP VALUE	ACTED AS AGENT DIVIDEND REINVESTMENT	0.006	74.4798	(0.45)
7/2		Dividend	VANGUARD S&P 500 ETF				10.82
7/2		Dividend	VANGUARD TTL STK MKT ETF				0.96
7/2		Dividend	VANGUARD INFO TECH ETF				0.77

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
7/2	7/3	Sold	CALL AMD 08/09/24 230.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	2.000	0.3500	69.11
7/2		Dividend Reinvestment	VANGUARD S&P 500 ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.022	499.6400	(10.82)
7/2		Dividend Reinvestment	VANGUARD TTL STK MKT ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.004	267.1848	(0.96)
7/2		Dividend Reinvestment	VANGUARD INFO TECH ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.002	576.9763	(0.77)
7/8		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 226853812			(1,860.00)
7/24	7/25	Bought	NVIDIA CORPORATION	ACTED AS AGENT UNSOLICITED TRADE	10.000	117.9600	(1,181.10)
7/24	7/25	Bought	NVIDIA CORPORATION	ACTED AS AGENT UNSOLICITED TRADE	10.000	117.5850	(1,177.35)
7/25		Qualified Dividend	SALESFORCE INC				2.40
7/25		Dividend Reinvestment	SALESFORCE INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.010	254.6784	(2.40)
7/30	7/31	Bought	SPDR S&P 500 ETF TRUST	ACTED AS AGENT UNSOLICITED TRADE	1.000	540.9900	(541.14)
7/31		Dividend	SPDR S&P 500 ETF TRUST				3.55
7/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 07/01-07/31)			0.03
7/31		Dividend Reinvestment	SPDR S&P 500 ETF TRUST	ACTED AS AGENT DIVIDEND REINVESTMENT	0.007	544.8299	(3.55)
NET CREDITS/(DEBITS)							**$(4,690.45)**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
7/3	Automatic Investment	BANK DEPOSIT PROGRAM	$69.11
7/8	Automatic Redemption	BANK DEPOSIT PROGRAM	(1,860.00)
7/25	Automatic Redemption	BANK DEPOSIT PROGRAM	(2,358.45)
7/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.03
7/31	Automatic Redemption	BANK DEPOSIT PROGRAM	(541.14)
NET ACTIVITY FOR PERIOD			**$(4,690.45)**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
7/1	Option Expired	CALL AMD 06/28/24 175.000	EXPIRED OPTIONS	1.000
7/1	Option Expired	CALL NVDA 06/28/24 130.000	EXPIRED OPTIONS	1.000

REALIZED GAIN/(LOSS) DETAIL

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
CALL AMD 06/28/24 175.000	06/28/24	06/20/24	1.000	$84.99	$0.00	$84.99	
CALL NVDA 06/28/24 130.000	06/28/24	06/10/24	1.000	128.99	0.00	128.99	
Short-Term This Period				**$0.00**	**$0.00**	**$0.00**	
Short-Term Year to Date				**$46,584.70**	**$40,282.67**	**$6,302.03**	
Net Realized Gain/(Loss) This Period				**$0.00**	**$0.00**	**$0.00**	
Net Realized Gain/(Loss) Year to Date				**$51,012.91**	**$43,353.05**	**$7,659.86**	

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

MESSAGES

Senior Investor Helpline
For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.
Important: Options Disclosure Document Updated
The Options Clearing Corporation (OCC) has published an updated Options Disclosure Document, summarizing the characteristics and risks of trading standardized options.
You can view the updated document at https://www.theocc.com/Company-Information/Documents-and-Archives/Options-Disclosure-Document.
If you would like a paper copy, please contact us.

This page intentionally left blank

Morgan Stanley

CLIENT STATEMENT | For the Period July 1-31, 2024

STATEMENT PACKAGE FOR:
ARNAB GHOSH

Beginning Total Value (as of 7/1/24) **$375,687.03**
Ending Total Value (as of 7/31/24) **$367,906.24**
Includes Accrued Interest
Excludes Bank Loan Balances (See detail on Overview page)

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544 ; Fax: 914-225-6770

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Accounts Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Consolidated Summary

OVERVIEW OF YOUR ACCOUNTS (includes accrued interest)

Although only whole dollar amounts are displayed below, both dollars and cents are used to calculate all totals. Manually summing the individual line items may not equal the actual total displayed. Refer to Account Statements for details. Excludes Bank Loan Balances (including Liquidity Access Lines, Tailored Lending Loans and Mortgage Balances).

	Account Number	Beginning Value (7/1/24)	Funds Credited/(Debited)	Security/Currency Transfers Rcvd/(Dlvd)	Change in Value	Ending Value (7/31/24)	Income/Dist This Period/YTD	YTD Realized Gain/(Loss) (Total ST/LT)	Unrealized Gain/(Loss) (Total ST/LT)	Page
TOTAL FOR ALL ACCOUNTS		**$375,687**	**$3,887**	**—**	**$(11,667)**	**$367,906**	**$492** **$3,261**	**$68,069**	**$9,640**	
Personal Accounts										
ARNAB GHOSH	723-140507-222	59,293	5,747	—	232	65,272	232 1,579	— —	— —	7 eDel
ARNAB GHOSH	723-140755-222	102,178	(1,860)	—	(5,477)	94,841	22 159	6,302 1,357	(12,445)>>>

Consolidated Summary

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (7/1/24-7/31/24)	This Year (1/1/24-7/31/24)
TOTAL BEGINNING VALUE	**$375,687.03**	**$302,995.17**
Credits	5,747.00	96,473.51
Debits	(1,860.00)	(57,490.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$3,887.00**	**$38,983.51**
Change in Value	**(11,667.79)**	**25,927.56**
TOTAL ENDING VALUE	**$367,906.24**	**$367,906.24**

Net Credits / Debits include investment advisory fees as applicable. See Activity section for details.

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$85,913.10	23.35
Equities	281,993.14	76.65
TOTAL VALUE	**$367,906.24**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Consolidated Summary

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 6/30/24)	This Period (as of 7/31/24)
Cash, BDP, MMFs	$53,820.06	$22,676.06
Savings and Time Deposits	86,393.48	63,237.04
Stocks	184,901.16	229,907.37
ETFs & CEFs	50,572.33	52,085.77
Total Assets	**$375,687.03**	**$367,906.24**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$375,687.03**	**$367,906.24**

Total liabilities excludes Bank Loan Balances (including Liquidity Access Lines, Tailored Lending Loans and Mortgage Balances).

CASH FLOW

	This Period (7/1/24-7/31/24)	This Year (1/1/24-7/31/24)
OPENING CASH, BDP, MMFs	**$53,820.06**	**$25,139.19**
Purchases	(78,054.95)	(257,784.84)
Dividend Reinvestments	(22.27)	(159.19)
Sales and Redemptions	42,553.58	213,235.54
Income and Distributions	492.64	3,261.85
Total Investment Related Activity	**$(35,031.00)**	**$(41,446.64)**
Checks Deposited	5,747.00	49,473.51
Electronic Transfers-Credits	—	47,000.00
Electronic Transfers-Debits	(1,860.00)	(57,515.00)
Other Debits	—	25.00
Total Cash Related Activity	**$3,887.00**	**$38,983.51**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$22,676.06**	**$22,676.06**

This page intentionally left blank

Account Summary

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (7/1/24-7/31/24)	This Year (1/1/24-7/31/24)
TOTAL BEGINNING VALUE	**$59,293.03**	**$69,874.31**
Credits	5,747.00	49,473.51
Debits	—	(55,655.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$5,747.00**	**$(6,181.49)**
Change in Value	**232.73**	**1,579.94**
TOTAL ENDING VALUE	**$65,272.76**	**$65,272.76**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$65,272.76	100.00
TOTAL VALUE	**$65,272.76**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 6/30/24)	This Period (as of 7/31/24)
Cash, BDP, MMFs	$3,102.75	$8,849.79
Savings and Time Deposits	56,190.28	56,422.97
Total Assets	**$59,293.03**	**$65,272.76**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$59,293.03**	**$65,272.76**

CASH FLOW

	This Period (7/1/24-7/31/24)	This Year (1/1/24-7/31/24)
OPENING CASH, BDP, MMFs	**$3,102.75**	**$15,030.90**
Purchases	(232.69)	(1,579.56)
Income and Distributions	232.73	1,579.94
Total Investment Related Activity	**$0.04**	**$0.38**
Checks Deposited	5,747.00	49,473.51
Electronic Transfers-Debits	—	(55,655.00)
Total Cash Related Activity	**$5,747.00**	**$(6,181.49)**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$8,849.79**	**$8,849.79**

INCOME AND DISTRIBUTION SUMMARY

	This Period (7/1/24-7/31/24)	This Year (1/1/24-7/31/24)
Interest	$232.73	$1,579.94
Income And Distributions	**$232.73**	**$1,579.94**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$232.73**	**$1,579.94**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (7/1/24-7/31/24)	Realized This Year (1/1/24-7/31/24)	Unrealized Inception to Date (as of 7/31/24)
TOTAL GAIN/(LOSS)	—	—	—

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

Investment Objectives (in order of priority): Income

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$8,849.79**	—	$0.88	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**13.56%**	**$8,849.79**	**$0.88**

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$56,422.97**	$2,821.15	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**86.44%**	**$56,422.97**	**$2,821.15**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	—	**$65,272.76**	**N/A**	**$2,822.03** —	**4.32%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$8,849.79	—	—	—	—	—
Savings and Time Deposits	56,422.97	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$65,272.76**	**—**	**—**	**—**	**—**	**—**

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
7/12		Check Deposit	MS PAYROLL DEPOSIT				$2,871.49
7/30		Check Deposit	MS PAYROLL DEPOSIT				2,875.51
7/31		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 07/01-07/31) CUSIP: 99YA78EB0			232.69
7/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 07/01-07/31)			0.04
7/31	7/31	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(232.69)
NET CREDITS/(DEBITS)							**$5,747.04**

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
7/15	Automatic Investment	BANK DEPOSIT PROGRAM	$2,871.49
7/31	Automatic Investment	BANK DEPOSIT PROGRAM	2,875.51
7/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.04
NET ACTIVITY FOR PERIOD			**$5,747.04**

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

This page intentionally left blank

Account Summary

Active Assets Account
723-140755-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (7/1/24-7/31/24)	This Year (1/1/24-7/31/24)
TOTAL BEGINNING VALUE	**$102,178.44**	**$48,822.27**
Credits	—	47,000.00
Debits	(1,860.00)	(1,860.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$(1,860.00)**	**$45,140.00**
Change in Value	**(5,477.21)**	**878.96**
TOTAL ENDING VALUE	**$94,841.23**	**$94,841.23**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$1,330.07	1.40
Equities	93,511.16	98.60
TOTAL VALUE	**$94,841.23**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-140755-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 6/30/24)	This Period (as of 7/31/24)
Cash, BDP, MMFs	$6,020.52	$1,330.07
Stocks	89,321.34	86,056.84
ETFs & CEFs	6,836.58	7,454.32
Total Assets	**$102,178.44**	**$94,841.23**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$102,178.44**	**$94,841.23**

CASH FLOW

	This Period (7/1/24-7/31/24)	This Year (1/1/24-7/31/24)
OPENING CASH, BDP, MMFs	**$6,020.52**	**$8,517.03**
Purchases	(2,899.59)	(103,640.42)
Dividend Reinvestments	(22.27)	(159.19)
Sales and Redemptions	69.11	51,313.01
Income and Distributions	22.30	159.64
Total Investment Related Activity	**$(2,830.45)**	**$(52,326.96)**
Electronic Transfers-Credits	—	47,000.00
Electronic Transfers-Debits	(1,860.00)	(1,860.00)
Total Cash Related Activity	**$(1,860.00)**	**$45,140.00**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$1,330.07**	**$1,330.07**

INCOME AND DISTRIBUTION SUMMARY

	This Period (7/1/24-7/31/24)	This Year (1/1/24-7/31/24)
Qualified Dividends	$2.40	$116.06
Other Dividends	19.87	43.15
Interest	0.03	0.43
Income And Distributions	**$22.30**	**$159.64**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$22.30**	**$159.64**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (7/1/24-7/31/24)	Realized This Year (1/1/24-7/31/24)	Unrealized Inception to Date (as of 7/31/24)
Short-Term Gain	—	$6,302.03	$774.10
Short-Term (Loss)	—	—	(13,219.65)
Total Short-Term	**—**	**$6,302.03**	**$(12,445.55)**
Long-Term Gain	—	1,357.83	11,799.38
Long-Term (Loss)	—	—	(261.49)
Total Long-Term	**—**	**$1,357.83**	**$11,537.89**
TOTAL GAIN/(LOSS)	**—**	**$7,659.86**	**$(907.66)**

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$1,330.07**	—	$0.13	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**1.40%**	**$1,330.07**	**$0.13**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADOBE INC (ADBE)	11/23/21	1.000	$651.520	$551.650	$651.52	$551.65	$(99.87) LT A		
	12/16/21	1.000	561.120	551.650	561.12	551.65	(9.47) LT A		
	Total	2.000			1,212.64	**1,103.30**	(109.34) LT	—	—

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
ADVANCED MICRO DEVICES (AMD)	3/4/24	100.000	207.300	144.480	20,730.00	14,448.00	(6,282.00) ST		
	3/13/24	100.000	195.535	144.480	19,553.50	14,448.00	(5,105.50) ST		
	4/10/24	50.000	164.830	144.480	8,241.50	7,224.00	(1,017.50) ST		
	4/16/24	10.000	163.628	144.480	1,636.28	1,444.80	(191.48) ST		
	4/18/24	40.000	155.660	144.480	6,226.40	5,779.20	(447.20) ST		
	Total	300.000			56,387.68	**43,344.00**	(13,043.68) ST	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									
AMAZON COM INC (AMZN)	9/20/22	4.000	123.575	186.980	494.30	**747.92**	253.62 LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
APPLE INC (AAPL)	9/14/21	1.000	149.790	222.080	149.79	222.08	72.29 LT A		
	10/4/21	1.000	138.430	222.080	138.43	222.08	83.65 LT A		
	Purchases	2.000			288.22	**444.16**	155.94 LT		
Short Term Reinvestments		0.009			1.46	2.00	0.54 ST		
	Total	2.009			289.68	**446.16**	155.94 LT 0.54 ST	2.01	0.45
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 08/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	3/29/22	2.000	354.380	438.500	708.76	877.00	168.24 LT A		
	4/4/22	2.000	344.800	438.500	689.60	877.00	187.40 LT A		
	4/6/22	1.000	345.700	438.500	345.70	438.50	92.80 LT A		
	4/18/22	1.000	345.130	438.500	345.13	438.50	93.37 LT A		
	5/2/22	1.000	319.540	438.500	319.54	438.50	118.96 LT A		
	10/17/23	2.000	345.810	438.500	691.62	877.00	185.38 ST		
	Total	9.000			3,100.35	**3,946.50**	660.77 LT 185.38 ST	—	—
Rating: Morningstar: 2; Asset Class: Equities									
BOEING CO (BA)	11/26/21	1.000	194.610	190.600	194.61	**190.60**	(4.01) LT A	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									
COCA COLA CONSOLIDATED INC (COKE)	—	—	—	1,145.890	—	—	—	—	—
Short Term Reinvestments		0.001			0.51	1.15	0.64 ST H		
	Total	0.001			0.51	**1.15**	0.64 ST	—	—
Next Dividend Payable 08/09/24; Basis Adjustment Due to Wash Sale: $0.01; Asset Class: Equities									
HOME DEPOT INC (HD)	10/8/21	1.000	334.830	368.160	334.83	368.16	33.33 LT A		
	3/24/22	1.000	315.730	368.160	315.73	368.16	52.43 LT A		
	4/22/22	1.000	303.760	368.160	303.76	368.16	64.40 LT A		
	9/16/22	1.000	275.690	368.160	275.69	368.16	92.47 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/20/22	1.000	272.590	368.160	272.59	368.16	95.57 LT A		
	Purchases	5.000			1,502.60	**1,840.80**	338.20 LT		
Short Term Reinvestments		0.127			43.82	46.76	2.94 ST		
	Total	5.127			1,546.42	**1,887.56**	338.20 LT 2.94 ST	46.14	2.44
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 09/2024; Asset Class: Equities									
LOWES COMPANIES INC (LOW)	3/24/22	1.000	219.140	245.510	219.14	245.51	26.37 LT A		
	4/22/22	1.000	199.670	245.510	199.67	245.51	45.84 LT A		
	9/16/22	1.000	191.510	245.510	191.51	245.51	54.00 LT A		
	9/20/22	1.000	189.270	245.510	189.27	245.51	56.24 LT A		
	Purchases	4.000			799.59	**982.04**	182.45 LT		
Short Term Reinvestments		0.063			13.28	15.47	2.19 ST		
	Total	4.063			812.87	**997.51**	182.45 LT 2.19 ST	18.69	1.87
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 08/07/24; Asset Class: Equities									
MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	463.710	338.27	463.71	125.44 LT A		
	Purchases	1.000			338.27	**463.71**	125.44 LT		
Short Term Reinvestments		0.006			1.89	2.78	0.89 ST		
	Total	1.006			340.16	**466.49**	125.44 LT 0.89 ST	2.66	0.57
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 08/09/24; Asset Class: Equities									
META PLATFORMS INC CL A (META)	10/22/21	2.000	323.010	474.830	646.02	949.66	303.64 LT A		
	10/26/21	2.000	311.685	474.830	623.37	949.66	326.29 LT A		
	Purchases	4.000			1,269.39	**1,899.32**	629.93 LT		
Short Term Reinvestments		0.008			4.00	3.80	(0.20) ST		
	Total	4.008			1,273.39	**1,903.12**	629.93 LT (0.20) ST	8.02	0.42
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 09/2024; Asset Class: Equities									
MICROSOFT CORP (MSFT)	9/8/21	2.000	298.370	418.350	596.74	836.70	239.96 LT A		
	9/28/21	1.000	284.770	418.350	284.77	418.35	133.58 LT A		
	9/29/21	1.000	284.790	418.350	284.79	418.35	133.56 LT A		
	10/4/21	1.000	280.790	418.350	280.79	418.35	137.56 LT A		
	11/23/21	2.000	334.960	418.350	669.92	836.70	166.78 LT A		
	11/26/21	1.000	331.490	418.350	331.49	418.35	86.86 LT A		
	12/3/21	1.000	318.700	418.350	318.70	418.35	99.65 LT A		
	12/20/21	1.000	319.020	418.350	319.02	418.35	99.33 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	1/24/22	1.000	291.870	418.350	291.87	418.35	126.48 LT A		
	3/4/22	2.000	290.890	418.350	581.78	836.70	254.92 LT A		
	4/6/22	2.000	298.160	418.350	596.32	836.70	240.38 LT A		
	4/12/22	1.000	281.870	418.350	281.87	418.35	136.48 LT A		
	4/22/22	1.000	277.390	418.350	277.39	418.35	140.96 LT A		
	4/26/22	1.000	272.660	418.350	272.66	418.35	145.69 LT A		
	5/9/22	1.000	265.070	418.350	265.07	418.35	153.28 LT A		
	5/20/22	2.000	250.930	418.350	501.86	836.70	334.84 LT A		
	9/20/22	2.000	242.720	418.350	485.44	836.70	351.26 LT A		
	9/23/22	1.000	237.730	418.350	237.73	418.35	180.62 LT A		
	Purchases	24.000			6,878.21	**10,040.40**	3,162.19 LT		
Short Term Reinvestments		0.183			70.54	76.56	6.02 ST		
	Total	24.183			6,948.75	**10,116.96**	3,162.19 LT 6.02 ST	72.55	0.72
Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 09/2024; Asset Class: Equities									
NASDAQ INC COM (NDAQ)	8/19/21	3.000	61.380	67.680	184.14	203.04	18.90 LT A		
	9/20/21	3.000	63.223	67.680	189.67	203.04	13.37 LT A		
	9/28/21	3.000	63.693	67.680	191.08	203.04	11.96 LT A		
	10/4/21	3.000	63.257	67.680	189.77	203.04	13.27 LT A		
	10/20/21	6.000	66.867	67.680	401.20	406.08	4.88 LT A		
	11/23/21	3.000	68.773	67.680	206.32	203.04	(3.28) LT A		
	11/26/21	3.000	68.663	67.680	205.99	203.04	(2.95) LT A		
	12/3/21	3.000	66.110	67.680	198.33	203.04	4.71 LT A		
	12/7/21	3.000	67.110	67.680	201.33	203.04	1.71 LT A		
	1/3/22	6.000	67.713	67.680	406.28	406.08	(0.20) LT A		
	1/4/22	3.000	65.853	67.680	197.56	203.04	5.48 LT A		
	1/24/22	3.000	58.127	67.680	174.38	203.04	28.66 LT A		
	3/4/22	3.000	56.840	67.680	170.52	203.04	32.52 LT A		
	4/18/22	3.000	59.130	67.680	177.39	203.04	25.65 LT A		
	4/22/22	3.000	55.957	67.680	167.87	203.04	35.17 LT A		
	5/2/22	3.000	52.233	67.680	156.70	203.04	46.34 LT A		
	5/10/22	3.000	48.713	67.680	146.14	203.04	56.90 LT A		
	10/3/22	1.000	57.470	67.680	57.47	67.68	10.21 LT A		
	Purchases	58.000			3,622.14	**3,925.44**	303.30 LT		
Short Term Reinvestments		0.931			52.54	63.01	10.47 ST		
	Total	58.931			3,674.68	**3,988.45**	303.30 LT 10.47 ST	56.57	1.42

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 09/2024; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	12/6/21	10.000	28.476	117.020	284.76	1,170.20	885.44 LT A		
	1/4/22	10.000	28.530	117.020	285.30	1,170.20	884.90 LT A		
	3/7/22	10.000	21.788	117.020	217.88	1,170.20	952.32 LT A		
	4/6/22	10.000	24.064	117.020	240.64	1,170.20	929.56 LT A		
	5/9/22	10.000	16.994	117.020	169.94	1,170.20	1,000.26 LT A		
	6/10/24	50.000	120.172	117.020	6,008.58	5,851.00	(157.58) ST		
	7/24/24	10.000	118.110	117.020	1,181.10	1,170.20	(10.90) ST		
	7/24/24	10.000	117.735	117.020	1,177.35	1,170.20	(7.15) ST		
	Purchases	120.000			9,565.55	**14,042.40**	4,652.48 LT (175.63) ST		
Short Term Reinvestments		0.038			1.60	4.45	2.85 ST		
	Total	120.038			9,567.15	**14,046.85**	4,652.48 LT (172.78) ST	4.80	0.03
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/11/23	2.000	162.670	172.670	325.34	345.34	20.00 ST		
	Purchases	2.000			325.34	**345.34**	20.00 ST		
Short Term Reinvestments		0.047			7.83	8.12	0.29 ST		
	Total	2.047			333.17	**353.46**	20.29 ST	11.09	3.14
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; Asset Class: Equities									
SALESFORCE INC (CRM)	9/13/21	2.000	253.160	258.800	506.32	517.60	11.28 LT A		
	11/23/21	1.000	289.830	258.800	289.83	258.80	(31.03) LT A		
	11/30/21	1.000	288.380	258.800	288.38	258.80	(29.58) LT A		
	12/3/21	2.000	256.390	258.800	512.78	517.60	4.82 LT A		
	Purchases	6.000			1,597.31	**1,552.80**	(44.51) LT		
Short Term Reinvestments		0.018			4.80	4.66	(0.14) ST		
	Total	6.018			1,602.11	**1,557.46**	(44.51) LT (0.14) ST	9.63	0.62
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 10/2024; Asset Class: Equities									
TESLA INC (TSLA)	5/20/22	3.000	217.877	232.070	653.63	**696.21**	42.58 LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
VISA INC CL A (V)	10/27/21	1.000	222.200	265.670	222.20	265.67	43.47 LT A		
	Purchases	1.000			222.20	**265.67**	43.47 LT		
Short Term Reinvestments		0.008			2.01	2.13	0.12 ST		
	Total	1.008			224.21	**267.80**	43.47 LT 0.12 ST	2.10	0.78

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; Asset Class: Equities									
COMMON STOCKS					**$88,656.31**	**$86,061.50**	**$10,392.51 LT** **$(12,987.32) ST**	**$234.26**	**0.27%**

OPTIONS (Contract Prices are presented to only the third decimal (which may display as "$0.000"), while calculation of Market Value uses an extended price.)

Security Description	Trade Date	Number of Contracts	Unit Cost	Contract Price	Total Cost	Market Value	Unrealized Gain/(Loss)
CALL ADVANCED MICRO DEVIC AT 220.000 EXPIRES 08/16/2024 (AMD 240816C00220000) *Short Position; Asset Class: Equities*	5/16/24	(1.000)	$2.310	$0.039	$(230.99)	**$(3.92)**	$227.07 ST
CALL ADVANCED MICRO DEVIC AT 230.000 EXPIRES 08/09/2024 (AMD 240809C00230000) *Short Position; Asset Class: Equities*	7/2/24	(2.000)	0.346	0.004	(69.11)	**(0.74)**	68.37 ST
OPTIONS					**$(300.10)**	**$(4.66)**	**$295.44 ST**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**90.74%**	**$88,356.21**	**$86,056.84**	**$10,392.51 LT** **$(12,691.88) ST**	**$234.26**	**0.27%**
Total Stocks (Long)			$86,061.50			
Total Stocks (Short)			$(4.66)			

For listed options that have a cost basis without a corresponding market value, an unrealized gain or loss is included for informational purposes. Where market value information is not available, for purposes of calculating the unrealized gain or loss, we assume that market value is $0. In such cases, the unrealized gain or loss may not provide an accurate reflection of the true unrealized gain or loss. For additional information regarding Gain/(Loss) and Pricing, refer to the Expanded Disclosures.

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	9/20/21	1.000	$121.990	$168.980	$121.99	$168.98	$46.99 LT A		
	11/23/21	1.000	131.600	168.980	131.60	168.98	37.38 LT A		
	11/26/21	1.000	131.230	168.980	131.23	168.98	37.75 LT A		
	Purchases	3.000			384.82	**506.94**	122.12 LT		
Short Term Reinvestments		0.025			3.38	4.22	0.84 ST		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	3.025			388.20	**511.16**	122.12 LT 0.84 ST	3.40	0.67
Next Dividend Payable 09/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	11/22/21	2.000	239.230	198.680	478.46	**397.36**	(81.10) LT A	—	—
Next Dividend Payable 09/2024; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	9/20/21	2.000	52.765	64.020	105.53	128.04	22.51 LT A		
	11/23/21	2.000	55.885	64.020	111.77	128.04	16.27 LT A		
	11/26/21	2.000	55.265	64.020	110.53	128.04	17.51 LT A		
	11/30/21	2.000	55.045	64.020	110.09	128.04	17.95 LT A		
	Purchases	8.000			437.92	**512.16**	74.24 LT		
Short Term Reinvestments		0.116			6.47	7.43	0.96 ST		
	Total	8.116			444.39	**519.59**	74.24 LT 0.96 ST	6.53	1.26
Next Dividend Payable 10/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	9/20/21	1.000	74.630	82.580	74.63	82.58	7.95 LT A		
	Purchases	1.000			74.63	**82.58**	7.95 LT		
Short Term Reinvestments		0.039			2.87	3.22	0.35 ST		
	Total	1.039			77.50	**85.80**	7.95 LT 0.35 ST	2.94	3.43
Next Dividend Payable 10/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	9/20/21	2.000	53.060	65.160	106.12	130.32	24.20 LT A		
	11/26/21	2.000	55.620	65.160	111.24	130.32	19.08 LT A		
	Purchases	4.000			217.36	**260.64**	43.28 LT		
Short Term Reinvestments		0.058			3.29	3.78	0.49 ST		
	Total	4.058			220.65	**264.42**	43.28 LT 0.49 ST	3.32	1.26
Next Dividend Payable 10/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	9/20/21	1.000	68.030	77.170	68.03	77.17	9.14 LT A		
	Purchases	1.000			68.03	**77.17**	9.14 LT		
Short Term Reinvestments		0.027			1.75	2.08	0.33 ST		
	Total	1.027			69.78	**79.25**	9.14 LT 0.33 ST	1.78	2.25
Next Dividend Payable 10/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	11/26/21	1.000	460.200	550.810	460.20	550.81	90.61 LT A		
	10/11/23	1.000	434.130	550.810	434.13	550.81	116.68 ST		
	7/30/24	1.000	541.140	550.810	541.14	550.81	9.67 ST		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Purchases	3.000			1,435.47	**1,652.43**	90.61 LT 126.35 ST		
Short Term Reinvestments		0.026			12.16	14.32	2.16 ST		
	Total	3.026			1,447.63	**1,666.76**	90.61 LT 128.51 ST	20.71	1.24
Next Dividend Payable 10/2024; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	11/26/21	1.000	444.370	568.010	444.37	568.01	123.64 LT A		
	Purchases	1.000			444.37	**568.01**	123.64 LT		
Short Term Reinvestments		0.010			3.72	5.68	1.96 ST		
	Total	1.010			448.09	**573.69**	123.64 LT 1.96 ST	3.73	0.65
Next Dividend Payable 10/2024; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	11/26/21	1.000	422.970	505.930	422.97	505.93	82.96 LT A		
	9/20/22	2.000	355.765	505.930	711.53	1,011.86	300.33 LT A		
	9/23/22	2.000	338.100	505.930	676.20	1,011.86	335.66 LT A		
	10/11/23	1.000	399.040	505.930	399.04	505.93	106.89 ST		
	Purchases	6.000			2,209.74	**3,035.58**	718.95 LT 106.89 ST		
Short Term Reinvestments		0.086			38.45	43.51	5.06 ST		
	Total	6.086			2,248.19	**3,079.09**	718.95 LT 111.95 ST	40.29	1.31
Next Dividend Payable 10/2024; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	11/26/21	1.000	236.020	272.570	236.02	272.57	36.55 LT A		
	Purchases	1.000			236.02	**272.57**	36.55 LT		
Short Term Reinvestments		0.017			3.69	4.63	0.94 ST		
	Total	1.017			239.71	**277.20**	36.55 LT 0.94 ST	3.73	1.35
Next Dividend Payable 10/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**7.86%**	**$6,062.60**	**$7,454.32**	**$1,145.38 LT** **$246.33 ST**	**$86.43**	**1.16%**

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$94,418.81**	**$94,841.23**	**$11,537.89 LT** **$(12,445.55) ST**	**$320.82** —	**0.34%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$1,330.07	—	—	—	—	—
Stocks	—	$86,056.84	—	—	—	—
ETFs & CEFs	—	7,454.32	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$1,330.07**	**$93,511.16**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
7/1		Dividend	SCHWAB US BROAD MARKET ETF				$1.64
7/1		Dividend	SCHWAB US DVD EQUITY ETF				0.85
7/1		Dividend	SCHWAB US LARGE-CAP ETF				0.83
7/1		Dividend	SCWAB U.S. LARGE-CAP VALUE				0.45
7/1		Dividend Reinvestment	SCHWAB US BROAD MARKET ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.026	63.4041	(1.64)
7/1		Dividend Reinvestment	SCHWAB US DVD EQUITY ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.011	78.0106	(0.85)
7/1		Dividend Reinvestment	SCHWAB US LARGE-CAP ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.013	64.9381	(0.83)
7/1		Dividend Reinvestment	SCWAB U.S. LARGE-CAP VALUE	ACTED AS AGENT DIVIDEND REINVESTMENT	0.006	74.4798	(0.45)
7/2		Dividend	VANGUARD S&P 500 ETF				10.82
7/2		Dividend	VANGUARD TTL STK MKT ETF				0.96
7/2		Dividend	VANGUARD INFO TECH ETF				0.77

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
7/2	7/3	Sold	CALL AMD 08/09/24 230.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	2.000	0.3500	69.11
7/2		Dividend Reinvestment	VANGUARD S&P 500 ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.022	499.6400	(10.82)
7/2		Dividend Reinvestment	VANGUARD TTL STK MKT ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.004	267.1848	(0.96)
7/2		Dividend Reinvestment	VANGUARD INFO TECH ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.002	576.9763	(0.77)
7/8		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 226853812			(1,860.00)
7/24	7/25	Bought	NVIDIA CORPORATION	ACTED AS AGENT UNSOLICITED TRADE	10.000	117.9600	(1,181.10)
7/24	7/25	Bought	NVIDIA CORPORATION	ACTED AS AGENT UNSOLICITED TRADE	10.000	117.5850	(1,177.35)
7/25		Qualified Dividend	SALESFORCE INC				2.40
7/25		Dividend Reinvestment	SALESFORCE INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.010	254.6784	(2.40)
7/30	7/31	Bought	SPDR S&P 500 ETF TRUST	ACTED AS AGENT UNSOLICITED TRADE	1.000	540.9900	(541.14)
7/31		Dividend	SPDR S&P 500 ETF TRUST				3.55
7/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 07/01-07/31)			0.03
7/31		Dividend Reinvestment	SPDR S&P 500 ETF TRUST	ACTED AS AGENT DIVIDEND REINVESTMENT	0.007	544.8299	(3.55)
NET CREDITS/(DEBITS)							**$(4,690.45)**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
7/3	Automatic Investment	BANK DEPOSIT PROGRAM	$69.11
7/8	Automatic Redemption	BANK DEPOSIT PROGRAM	(1,860.00)
7/25	Automatic Redemption	BANK DEPOSIT PROGRAM	(2,358.45)
7/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.03
7/31	Automatic Redemption	BANK DEPOSIT PROGRAM	(541.14)
NET ACTIVITY FOR PERIOD			**$(4,690.45)**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
7/1	Option Expired	CALL AMD 06/28/24 175.000	EXPIRED OPTIONS	1.000
7/1	Option Expired	CALL NVDA 06/28/24 130.000	EXPIRED OPTIONS	1.000

REALIZED GAIN/(LOSS) DETAIL

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
CALL AMD 06/28/24 175.000	06/28/24	06/20/24	1.000	$84.99	$0.00	$84.99	
CALL NVDA 06/28/24 130.000	06/28/24	06/10/24	1.000	128.99	0.00	128.99	
Short-Term This Period				**$0.00**	**$0.00**	**$0.00**	
Short-Term Year to Date				**$46,584.70**	**$40,282.67**	**$6,302.03**	
Net Realized Gain/(Loss) This Period				**$0.00**	**$0.00**	**$0.00**	
Net Realized Gain/(Loss) Year to Date				**$51,012.91**	**$43,353.05**	**$7,659.86**	

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

MESSAGES

Senior Investor Helpline
For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.
Important: Options Disclosure Document Updated
The Options Clearing Corporation (OCC) has published an updated Options Disclosure Document, summarizing the characteristics and risks of trading standardized options.
You can view the updated document at https://www.theocc.com/Company-Information/Documents-and-Archives/Options-Disclosure-Document.
If you would like a paper copy, please contact us.

This page intentionally left blank

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (7/1/24-7/31/24)	This Year (1/1/24-7/31/24)
TOTAL BEGINNING VALUE	**$214,215.56**	**$184,323.59**
Credits	—	—
Debits	—	—
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**—**
Change in Value	**(6,423.31)**	**23,468.66**
TOTAL ENDING VALUE	**$207,792.25**	**$207,792.25**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$19,310.27	9.29
Equities	188,481.98	90.71
TOTAL VALUE	**$207,792.25**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 6/30/24)	This Period (as of 7/31/24)
Cash, BDP, MMFs	$44,696.79	$12,496.20
Savings and Time Deposits	30,203.20	6,814.07
Stocks	95,579.82	143,850.53
ETFs & CEFs	43,735.75	44,631.45
Total Assets	**$214,215.56**	**$207,792.25**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$214,215.56**	**$207,792.25**

INCOME AND DISTRIBUTION SUMMARY

	This Period (7/1/24-7/31/24)	This Year (1/1/24-7/31/24)
Qualified Dividends	—	$374.03
Other Dividends	126.46	312.83
Interest	111.15	835.41
Income And Distributions	**$237.61**	**$1,522.27**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$237.61**	**$1,522.27**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

	This Period (7/1/24-7/31/24)	This Year (1/1/24-7/31/24)
OPENING CASH, BDP, MMFs	**$44,696.79**	**$1,616.26**
Purchases	(74,922.67)	(152,564.86)
Sales and Redemptions	42,484.47	161,922.53
Income and Distributions	237.61	1,522.27
Total Investment Related Activity	**$(32,200.59)**	**$10,879.94**
Total Cash Related Activity	**—**	**—**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$12,496.20**	**$12,496.20**

GAIN/(LOSS) SUMMARY

	Realized This Period (7/1/24-7/31/24)	Realized This Year (1/1/24-7/31/24)	Unrealized Inception to Date (as of 7/31/24)
Short-Term Gain	—	$4,705.84	$13,836.08
Short-Term (Loss)	—	—	(4,524.93)
Total Short-Term	**—**	**$4,705.84**	**$9,311.15**
Long-Term Gain	—	55,703.87	1,259.35
Long-Term (Loss)	—	(0.37)	(22.17)
Total Long-Term	**—**	**$55,703.50**	**$1,237.18**
TOTAL GAIN/(LOSS)	**—**	**$60,409.34**	**$10,548.33**
Disallowed Loss	—	$0.37	

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$12,496.20**	—	$1.25	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**6.01%**	**$12,496.20**	**$1.25**

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$6,814.07**	$340.70	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**3.28%**	**$6,814.07**	**$340.70**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADVANCED MICRO DEVICES (AMD)	8/18/23	10.000	$104.450	$144.480	$1,044.50	$1,444.80	$400.30 ST		
	8/25/23	2.000	100.790	144.480	201.58	288.96	87.38 ST		
	9/21/23	5.000	96.780	144.480	483.90	722.40	238.50 ST		
	10/20/23	2.000	102.630	144.480	205.26	288.96	83.70 ST		
	10/27/23	4.000	96.645	144.480	386.58	577.92	191.34 ST		
	10/30/23	4.000	95.420	144.480	381.68	577.92	196.24 ST		
	Total	27.000			2,703.50	**3,900.96**	1,197.46 ST	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									
AMAZON COM INC (AMZN)	8/4/21	0.584	171.250	186.980	100.01	109.20	9.19 LT H		
	2/8/24	49.416	170.619	186.980	8,431.32	9,239.80	808.48 ST		
	Total	50.000			8,531.33	**9,349.00**	9.19 LT 808.48 ST	—	—

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 2; Basis Adjustment Due to Wash Sale: $0.37; Asset Class: Equities									
APPLE INC (AAPL)	9/21/23	5.000	174.818	222.080	874.09	**1,110.40**	236.31 ST	5.00	0.45
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 08/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	10/2/23	10.000	349.313	438.500	3,493.13	4,385.00	891.87 ST		
	10/6/23	4.000	347.878	438.500	1,391.51	1,754.00	362.49 ST		
	10/19/23	2.000	342.575	438.500	685.15	877.00	191.85 ST		
	10/20/23	1.000	337.500	438.500	337.50	438.50	101.00 ST		
	10/27/23	2.000	331.525	438.500	663.05	877.00	213.95 ST		
	4/16/24	6.000	398.270	438.500	2,389.62	2,631.00	241.38 ST		
	7/23/24	10.000	435.489	438.500	4,354.89	4,385.00	30.11 ST		
	Total	35.000			13,314.85	**15,347.50**	2,032.65 ST	—	—
Rating: Morningstar: 2; Asset Class: Equities									
MICROSOFT CORP (MSFT)	2/6/24	1.000	405.040	418.350	405.04	418.35	13.31 ST		
	2/12/24	50.000	419.030	418.350	20,951.50	20,917.50	(34.00) ST		
	2/12/24	50.000	417.729	418.350	20,886.47	20,917.50	31.03 ST		
	7/11/24	20.000	456.150	418.350	9,123.00	8,367.00	(756.00) ST		
	7/12/24	20.000	455.497	418.350	9,109.93	8,367.00	(742.93) ST		
	Total	141.000			60,475.94	**58,987.35**	(1,488.59) ST	423.00	0.72
Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 09/2024; Asset Class: Equities									
NETFLIX INC (NFLX)	10/21/20	1.000	491.130	628.350	491.13	628.35	137.22 LT A		
	1/21/22	1.000	397.900	628.350	397.90	628.35	230.45 LT A		
	Total	2.000			889.03	**1,256.70**	367.67 LT	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	6/10/24	15.000	120.677	117.020	1,810.16	1,755.30	(54.86) ST		
	7/8/24	100.000	127.680	117.020	12,768.00	11,702.00	(1,066.00) ST		
	7/30/24	20.000	104.740	117.020	2,094.80	2,340.40	245.60 ST		
	Total	135.000			16,672.96	**15,797.70**	(875.26) ST	5.40	0.03
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/9/23	10.000	159.704	172.670	1,597.04	1,726.70	129.66 ST		
	10/17/23	4.000	160.718	172.670	642.87	690.68	47.81 ST		
	10/20/23	4.000	161.015	172.670	644.06	690.68	46.62 ST		
	Total	18.000			2,883.97	**3,108.06**	224.09 ST	97.56	3.14
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; Asset Class: Equities									
COMMON STOCKS					**$106,345.67**	**$108,857.67**	**$376.86 LT** **$2,135.14 ST**	**$530.96**	**0.49%**

Account Detail

Active Assets Account **723-141489-222** **ARNAB GHOSH**

OPTIONS (Contract Prices are presented to only the third decimal (which may display as "$0.000"), while calculation of Market Value uses an extended price.)

Security Description	Trade Date	Number of Contracts	Unit Cost	Contract Price	Total Cost	Market Value	Unrealized Gain/(Loss)
CALL MICROSOFT CORP AT 115.000 EXPIRES 06/20/2025 (MSFT 250620C00115000)	7/19/24	1.000	$324.470	$307.383	$32,447.00	**$30,738.34**	$(1,708.66) ST
Asset Class: Equities							
CALL WAL MART STORES INC AT 26.670 EXPIRES 06/20/2025 (WMT 250620C00026670)	7/23/24	1.000	44.170	42.545	4,417.00	**4,254.52**	(162.48) ST
Asset Class: Equities							
OPTIONS					**$36,864.00**	**$34,992.86**	**$(1,871.14) ST**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**69.23%**	**$143,209.67**	**$143,850.53**	**$376.86 LT** **$264.00 ST**	**$530.96**	**0.37%**

For listed options that have a cost basis without a corresponding market value, an unrealized gain or loss is included for informational purposes. Where market value information is not available, for purposes of calculating the unrealized gain or loss, we assume that market value is $0. In such cases, the unrealized gain or loss may not provide an accurate reflection of the true unrealized gain or loss. For additional information regarding Gain/(Loss) and Pricing, refer to the Expanded Disclosures.

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	6/11/20	1.000	$78.320	$168.980	$78.32	$168.98	$90.66 LT A		
	9/17/20	1.000	88.530	168.980	88.53	168.98	80.45 LT A		
	9/24/20	1.000	86.640	168.980	86.64	168.98	82.34 LT A		
	Total	3.000			253.49	**506.94**	253.45 LT	3.37	0.66
Next Dividend Payable 09/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	9/16/19	1.000	138.520	198.680	138.52	198.68	60.16 LT A		
	2/23/21	1.000	220.850	198.680	220.85	198.68	(22.17) LT A		
	Total	2.000			359.37	**397.36**	37.99 LT	—	—
Next Dividend Payable 09/2024; Asset Class: Equities									
FRANKLIN FTSE INDIA ETF (FLIN)	3/22/24	20.000	36.225	41.190	724.50	823.80	99.30 ST		
	4/17/24	10.000	36.920	41.190	369.20	411.90	42.70 ST		
	Total	30.000			1,093.70	**1,235.70**	142.00 ST	18.27	1.48

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	6/11/20	2.000	36.145	64.020	72.29	**128.04**	55.75 LT A	1.61	1.26
Next Dividend Payable 10/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	6/11/20	1.000	52.350	82.580	52.35	**82.58**	30.23 LT A	2.83	3.43
Next Dividend Payable 10/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	6/11/20	2.000	36.355	65.160	72.71	**130.32**	57.61 LT A	1.64	1.26
Next Dividend Payable 10/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	6/11/20	2.000	50.470	77.170	100.94	154.34	53.40 LT A		
	6/24/20	1.000	49.830	77.170	49.83	77.17	27.34 LT A		
	Total	3.000			150.77	**231.51**	80.74 LT	5.20	2.25
Next Dividend Payable 10/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	9/21/23	4.000	433.750	550.810	1,735.00	2,203.24	468.24 ST		
	9/25/23	4.000	431.918	550.810	1,727.67	2,203.24	475.57 ST		
	10/2/23	8.000	427.010	550.810	3,416.08	4,406.48	990.40 ST		
	10/6/23	4.000	429.490	550.810	1,717.96	2,203.24	485.28 ST		
	10/17/23	2.000	435.140	550.810	870.28	1,101.62	231.34 ST		
	10/20/23	1.000	423.970	550.810	423.97	550.81	126.84 ST		
	10/27/23	2.000	410.485	550.810	820.97	1,101.62	280.65 ST		
	5/31/24	1.000	520.460	550.810	520.46	550.81	30.35 ST		
	Total	26.000			11,232.39	**14,321.06**	3,088.67 ST	177.92	1.24
Next Dividend Payable 10/2024; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	8/25/23	10.000	422.929	568.010	4,229.29	**5,680.10**	1,450.81 ST	36.97	0.65
Next Dividend Payable 10/2024; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	6/11/20	1.000	280.070	505.930	280.07	505.93	225.86 LT A		
	8/25/23	5.000	401.810	505.930	2,009.05	2,529.65	520.60 ST		
	9/21/23	10.000	399.620	505.930	3,996.20	5,059.30	1,063.10 ST		
	9/25/23	2.000	398.395	505.930	796.79	1,011.86	215.07 ST		
	10/2/23	8.000	392.420	505.930	3,139.36	4,047.44	908.08 ST		
	10/6/23	4.000	394.700	505.930	1,578.80	2,023.72	444.92 ST		
	10/9/23	1.000	394.170	505.930	394.17	505.93	111.76 ST		
	10/17/23	1.000	399.680	505.930	399.68	505.93	106.25 ST		
	10/19/23	2.000	397.195	505.930	794.39	1,011.86	217.47 ST		
	10/20/23	1.000	389.720	505.930	389.72	505.93	116.21 ST		
	10/27/23	2.000	377.060	505.930	754.12	1,011.86	257.74 ST		
	5/31/24	1.000	478.450	505.930	478.45	505.93	27.48 ST		
	7/30/24	1.000	497.180	505.930	497.18	505.93	8.75 ST		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	39.000			15,507.98	**19,731.27**	225.86 LT 3,997.43 ST	258.18	1.31
Next Dividend Payable 10/2024; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	6/11/20	1.000	153.880	272.570	153.88	**272.57**	118.69 LT A	3.66	1.34
Next Dividend Payable 10/2024; Asset Class: Equities									
WISDOMTREE TR US QTLY DIV GRT (DGRW)	10/17/23	20.000	64.627	79.750	1,292.53	1,595.00	302.47 ST		
	10/20/23	4.000	63.308	79.750	253.23	319.00	65.77 ST		
	Total	24.000			1,545.76	**1,914.00**	368.24 ST	29.64	1.55
Next Dividend Payable 08/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**21.48%**	**$34,723.98**	**$44,631.45**	**$860.32 LT** **$9,047.15 ST**	**$539.29**	**1.21%**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$177,933.65**	**$207,792.25**	**$1,237.18 LT** **$9,311.15 ST**	**$1,412.20** —	**0.68%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$12,496.20	—	—	—	—	—
Savings and Time Deposits	6,814.07	—	—	—	—	—
Stocks	—	$143,850.53	—	—	—	—
ETFs & CEFs	—	44,631.45	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$19,310.27**	**$188,481.98**	**—**	**—**	**—**	**—**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
7/1		Dividend	SCWAB U.S. LARGE-CAP VALUE				$1.31
7/1		Dividend	SCHWAB US DVD EQUITY ETF				0.82
7/1		Dividend	SCHWAB US LARGE-CAP ETF				0.41
7/1		Dividend	SCHWAB US BROAD MARKET ETF				0.41
7/1	7/1	Sold	AMAZON COM INC	ACTED AS AGENT UNSOLICITED TRADE CALL ASN JUN PRM 00,000,104.99 a/o 06/28/24	100.000	190.0000	18,984.47
7/2		Dividend	VANGUARD S&P 500 ETF				67.77
7/2		Dividend	VANGUARD INFO TECH ETF				7.62
7/2		Dividend	VANGUARD TTL STK MKT ETF				0.95
7/8	7/9	Bought	NVIDIA CORPORATION	ACTED AS AGENT UNSOLICITED TRADE	100.000	127.5300	(12,768.00)
7/11	7/12	Bought	MICROSOFT CORP	ACTED AS AGENT UNSOLICITED TRADE	20.000	456.0000	(9,123.00)
7/12	7/15	Bought	MICROSOFT CORP	ACTED AS AGENT UNSOLICITED TRADE	20.000	455.3465	(9,109.93)
7/19	7/22	Bought	CALL MSFT 06/20/25 115.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	324.4600	(32,447.00)
7/23	7/23	Bank Product Withdrawal	MSBNA PREFERRED SAVINGS- QC				8,500.00
7/23	7/24	Bought	CALL WMT 06/20/25 26.670	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	44.1600	(4,417.00)
7/23	7/24	Bought	BERKSHIRE HATHAWAY CL-B NEW	ACTED AS AGENT UNSOLICITED TRADE	10.000	435.3392	(4,354.89)
7/30	7/30	Bank Product Withdrawal	MSBNA PREFERRED SAVINGS- QC				15,000.00
7/30		Dividend	WISDOMTREE TR US QTLY DIV GRT				1.44
7/30	7/31	Bought	NVIDIA CORPORATION	ACTED AS AGENT UNSOLICITED TRADE	20.000	104.5900	(2,094.80)
7/30	7/31	Bought	VANGUARD S&P 500 ETF	ACTED AS AGENT UNSOLICITED TRADE	1.000	497.0250	(497.18)
7/31		Dividend	SPDR S&P 500 ETF TRUST				45.73
7/31		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 07/01-07/31) CUSIP: 99YA78EB0			110.87
7/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 07/01-07/31)			0.28
7/31	7/31	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(110.87)
NET CREDITS/(DEBITS)							**$(32,200.59)**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

Account Detail

Active Assets Account **723-141489-222** **ARNAB GHOSH**

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
7/1	Automatic Investment	BANK DEPOSIT PROGRAM	$2.95
7/2	Automatic Investment	BANK DEPOSIT PROGRAM	19,060.81
7/9	Automatic Redemption	BANK DEPOSIT PROGRAM	(12,768.00)
7/12	Automatic Redemption	BANK DEPOSIT PROGRAM	(9,123.00)
7/15	Automatic Redemption	BANK DEPOSIT PROGRAM	(9,109.93)
7/22	Automatic Redemption	BANK DEPOSIT PROGRAM	(32,447.00)
7/23	Automatic Investment	BANK DEPOSIT PROGRAM	8,500.00
7/24	Automatic Redemption	BANK DEPOSIT PROGRAM	(8,771.89)
7/30	Automatic Investment	BANK DEPOSIT PROGRAM	15,001.44
7/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.28
7/31	Automatic Redemption	BANK DEPOSIT PROGRAM	(2,546.25)
NET ACTIVITY FOR PERIOD			**$(32,200.59)**

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
7/1	Option Assigned	CALL AMZN 06/28/24 190.000	CALL ASSIGNED	1.000

REALIZED GAIN/(LOSS) DETAIL

LONG-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
AMAZON COM INC	07/29/21	06/28/24	2.337	$446.12	$400.03	$46.09	A
	07/30/21	06/28/24	1.785	340.75	300.00	40.75	A
	10/04/21	06/28/24	1.883	359.45	300.00	59.45	A
	01/21/22	06/28/24	6.386	1,219.05	911.27	307.78	A
	01/21/22	06/28/24	0.623	118.93	88.73	30.20	A
	08/29/22	06/28/24	50.000	9,544.73	6,593.97	2,950.76	A
	09/06/22	06/28/24	26.986	5,151.48	3,454.24	1,697.24	A
Long-Term This Period				**$0.00**	**$0.00**	**$0.00**	
Long-Term Year to Date				**$108,778.65**	**$53,075.15**	**$55,703.50**	

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
AMAZON COM INC	09/21/23	06/28/24	10.000	$1,908.95	$1,304.09	$604.86	M
Short-Term This Period				**$0.00**	**$0.00**	**$0.00**	
Short-Term Year to Date				**$29,643.88**	**$24,938.04**	**$4,705.84**	
Net Realized Gain/(Loss) This Period				**$0.00**	**$0.00**	**$0.00**	
Net Realized Gain/(Loss) Year to Date				**$138,422.53**	**$78,013.19**	**$60,409.34**	

Disallowed Loss Based On Wash Sale Year to Date: $0.37

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
M - The cost basis for shares acquired upon the exercise of an option, and the sales proceeds for a disposition of shares upon the assignment of an option, include the option premium.

MESSAGES

Senior Investor Helpline
For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.
Important: Options Disclosure Document Updated
The Options Clearing Corporation (OCC) has published an updated Options Disclosure Document, summarizing the characteristics and risks of trading standardized options.
You can view the updated document at https://www.theocc.com/Company-Information/Documents-and-Archives/Options-Disclosure-Document.
If you would like a paper copy, please contact us.

This page intentionally left blank

Morgan Stanley

CLIENT STATEMENT | For the Period July 1-31, 2024

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 7/1/24)	**$59,293.03**
Ending Total Value (as of 7/31/24)	**$65,272.76**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544 ; Fax: 914-225-6770

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Account Summary

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (7/1/24-7/31/24)	This Year (1/1/24-7/31/24)
TOTAL BEGINNING VALUE	**$59,293.03**	**$69,874.31**
Credits	5,747.00	49,473.51
Debits	—	(55,655.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$5,747.00**	**$(6,181.49)**
Change in Value	**232.73**	**1,579.94**
TOTAL ENDING VALUE	**$65,272.76**	**$65,272.76**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$65,272.76	100.00
TOTAL VALUE	**$65,272.76**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 6/30/24)	This Period (as of 7/31/24)
Cash, BDP, MMFs	$3,102.75	$8,849.79
Savings and Time Deposits	56,190.28	56,422.97
Total Assets	**$59,293.03**	**$65,272.76**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$59,293.03**	**$65,272.76**

CASH FLOW

	This Period (7/1/24-7/31/24)	This Year (1/1/24-7/31/24)
OPENING CASH, BDP, MMFs	**$3,102.75**	**$15,030.90**
Purchases	(232.69)	(1,579.56)
Income and Distributions	232.73	1,579.94
Total Investment Related Activity	**$0.04**	**$0.38**
Checks Deposited	5,747.00	49,473.51
Electronic Transfers-Debits	—	(55,655.00)
Total Cash Related Activity	**$5,747.00**	**$(6,181.49)**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$8,849.79**	**$8,849.79**

INCOME AND DISTRIBUTION SUMMARY

	This Period (7/1/24-7/31/24)	This Year (1/1/24-7/31/24)
Interest	$232.73	$1,579.94
Income And Distributions	**$232.73**	**$1,579.94**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$232.73**	**$1,579.94**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (7/1/24-7/31/24)	Realized This Year (1/1/24-7/31/24)	Unrealized Inception to Date (as of 7/31/24)
TOTAL GAIN/(LOSS)	—	—	—

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

Investment Objectives (in order of priority): Income

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$8,849.79**	—	$0.88	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**13.56%**	**$8,849.79**	**$0.88**

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$56,422.97**	$2,821.15	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**86.44%**	**$56,422.97**	**$2,821.15**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	—	**$65,272.76**	**N/A**	**$2,822.03** —	**4.32%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$8,849.79	—	—	—	—	—
Savings and Time Deposits	56,422.97	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$65,272.76**	**—**	**—**	**—**	**—**	**—**

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
7/12		Check Deposit	MS PAYROLL DEPOSIT				$2,871.49
7/30		Check Deposit	MS PAYROLL DEPOSIT				2,875.51
7/31		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 07/01-07/31) CUSIP: 99YA78EB0			232.69
7/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 07/01-07/31)			0.04
7/31	7/31	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(232.69)
NET CREDITS/(DEBITS)							**$5,747.04**

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
7/15	Automatic Investment	BANK DEPOSIT PROGRAM	$2,871.49
7/31	Automatic Investment	BANK DEPOSIT PROGRAM	2,875.51
7/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.04
NET ACTIVITY FOR PERIOD			**$5,747.04**

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

This page intentionally left blank

Morgan Stanley

CLIENT STATEMENT | For the Period June 1-30, 2024

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 6/1/24)	**$204,409.21**
Ending Total Value (as of 6/30/24)	**$214,215.56**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544 ; Fax: 914-225-6770

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Research Ratings & GIMA Status Definitions

MORGAN STANLEY RESEARCH RATINGS
Morgan Stanley does not assign ratings of Buy, Hold or Sell to the stocks they cover. These ratings, Overweight, Equal-weight, Not-Rated and Underweight, are not the equivalent of Buy, Hold, and Sell, but represent recommended relative weightings. To satisfy regulatory requirements, Morgan Stanley corresponds Overweight, their most positive stock rating, with a Buy recommendation, they correspond Equal-weight and Not-Rated to Hold and Underweight to Sell recommendations, respectively. For ease of comparison, Morgan Stanley Smith Barney LLC has normalized these ratings so that (1) corresponds to Buy recommendations, (2) corresponds to Hold recommendations, and (3) corresponds to Sell recommendations. Research ratings are subject to change and may have changed by the time you read this statement. Please refer to a Morgan Stanley research report for a complete description of Morgan Stanley's rating system and Morgan Stanley's actual proprietary rating on any covered company. Morgan Stanley's ratings are described below:

MORGAN STANLEY SMITH BARNEY LLC NORMALIZED CODE / MORGAN STANLEY RATING: DEFINITION
1 / Overweight (O): The stock's total return is expected to exceed the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months
2 / Equal-weight (E): The stock's total return is expected to be in line with the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months
2 / Not-Rated (NR): Currently the analyst does not have adequate conviction about the stock's total return relative to the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months
3 / Underweight (U): The stock's total return is expected to be below the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months
NAV, NA or ** appearing for Morgan Stanley Research indicates that the ratings for this company are not available because of a Morgan Stanley policy.

MORNINGSTAR, INC. EQUITY RESEARCH RATINGS
For ease of comparison, Morgan Stanley Smith Barney LLC has normalized Morningstar, Inc.'s proprietary research ratings to a 1 (Buy), 2 (Hold), and 3 (Sell), which differs from Morningstar, Inc.'s rating system. Research ratings are subject to change and may have changed by the time you read this statement. Please refer to a Morningstar, Inc. research report for a complete description of Morningstar, Inc.'s rating system and Morningstar, Inc.'s actual proprietary rating on any covered company. Morningstar, Inc. research ratings displayed are for U.S. exchange-listed securities only. Morningstar, Inc.'s ratings are described below:

MORGAN STANLEY SMITH BARNEY LLC NORMALIZED CODE / MORNINGSTAR, INC.'S RATING: DEFINITION
1 / 5-STARS: Appreciation beyond a fair risk-adjusted return is highly likely over a multiyear time frame.
1 / 4-STARS: Appreciation beyond a fair risk-adjusted return is likely.
2 / 3-STARS: Indicates that investors are likely to receive a fair risk-adjusted return (approximately cost of equity).
3 / 2-STARS: Investors are likely to receive a less than fair risk-adjusted return.
3 / 1-STARS: Indicates a high probability of undesirable risk-adjusted returns from the current market price over a multiyear time frame.

Relevant benchmarks: In North America the relevant benchmark is the S&P 500 Index, in Europe and in Asia, the relevant benchmarks are generally the S&P Europe 350 Index and the S&P Asia 50 Index.

MOODY'S INVESTORS SERVICE AND STANDARD & POOR'S CREDIT RATINGS
The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the "opinions" of the provider and are not representations or guarantees of performance. Please contact us if you require further information or assistance in interpreting these credit ratings.

GIMA STATUS IN INVESTMENT ADVISORY PROGRAMS
Global Investment Manager Analysis (GIMA) reviews certain investment products in various advisory programs. For these programs, a GIMA status will apply:
Focus (FL): Investment products on the Focus List have been subject to an in-depth review and possess GIMA's highest level of confidence.
Approved (AL): Investment products on the Approved List have typically been subject to a less rigorous review process and have been approved for recommendation to investors.
Not Approved (NL): Investment products that were previously on the Focus List or Approved List but are no longer on either of those lists. GIMA no longer covers these products.
For more information, please contact us for the applicable Morgan Stanley ADV brochure.

Expanded Disclosures

Expanded Disclosures, which apply to all statements we send to you, are provided with your first statement and thereafter twice a year.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Account Valuation

Account values are computed by adding (1) the market value of all priced positions, (2) valuations utilizing industry service providers and/or outside custodians for other positions, and (3) adding any credit or subtracting any debit to your closing Cash, Money Market Funds and/or Deposit balance. Cash, Deposits and Money Market Funds are displayed on a settlement date basis, and other positions are displayed in your account on a trade date basis. The values of fixed income positions in summary displays include accrued interest in the totals. In the “Holdings” section, fixed income market value and accrued interest are also displayed in separate columns. Accrued interest is the interest earned but not yet paid on the bond since its last interest payment. In most cases, it is calculated from the date of the last coupon payment (or “dated date”) through the closing date of the statement. Foreign Currency Deposits are reflected in U.S. dollars as of the statement end date. The Annual Percentage Yield (APY) for deposits represents the applicable rate in effect for your deposits at the statement ending date. This APY may be different than the APY that was in effect during the statement period. For current Bank Deposit or Money Market Fund yields, go to www.morganstanley.com/wealth-investmentstrategies/ratemonitor.html.

Additional Retirement Account Information

Tax-qualified account contributions are subject to IRS eligibility rules and regulations. The Contributions and Distributions information in this statement reflects information for a particular account, without reference to any other account, and is based on information provided by you. The deductibility of an individual contribution depends upon your Modified Adjusted Gross Income and coverage by a retirement plan at work. Check with your tax advisor to verify how much you can contribute, if the contribution will be tax deductible, and if special rules apply. The information included in this statement is not intended to constitute tax, legal or accounting advice. Contact us if any of this information is incorrect.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Gain/(Loss) Information

Gain/(Loss) is provided for informational purposes. It is not a substitute for Internal Revenue Service (IRS) Form 1099 (on which we report cost basis for covered securities) or any other IRS tax form, and should not be used for tax preparation. Unrealized Gain/(Loss) provided on this statement is an estimate. Contact your own independent legal or tax advisor to determine the appropriate use of the Gain/(Loss) information on this statement. For more information, contact us.

Tax Reporting

Under Federal income tax law, we are required to report gross proceeds of sales (including short sales) on Form 1099-B by March 15 of the year following the calendar year of the transaction for reportable (i.e., non-retirement) accounts. For sales of certain securities acquired on or after January 1, 2011 (or applicable date for the type of security) we are also required to report cost basis and holding period. Under IRS regulations, if you have not provided us with a certification of either U.S. or foreign status on applicable Form W-9 or W-8, your accounts may be subject to either 24% back-up withholding or 30% nonresident alien withholding on payments made to your accounts.

Investment Objectives

The following is an explanation of the investment objective alternatives applicable to your account(s): Income - for investors seeking regular income with low to moderate risk to principal; Capital Appreciation - for investors seeking capital appreciation with moderate to high risk to principal; Aggressive Income - for investors seeking higher returns either as growth or as income with greater risk to principal; Speculation - for investors seeking high profits or quick returns with considerable possibility of losing most or all of their investment.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral. The amount you may borrow is based on the value of eligible securities in your margin accounts. If a security has eligible shares the number of shares pledged as collateral is indicated below the position. If you have a margin account, as permitted by law, we may use certain securities in your account for, among other things, settling short sales or lending the securities for short sales, for which we may receive compensation.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Money Market Fund (MMF) Pricing

You could lose money in MMFs. Although MMFs classified as government funds (i.e., MMFs that invest 99.5% of total assets in cash and/or securities backed by the U.S. government) and retail funds (i.e., MMFs open to natural person investors only) seek to preserve value at $1.00 per share, they cannot guarantee they will do so. The price of other MMFs will fluctuate and when you sell shares they may be worth more or less than originally paid. MMFs may impose a fee upon sale or

CONTINUED

Expanded Disclosures (CONTINUED)

temporarily suspend sales if liquidity falls below required minimums. During suspensions, shares would not be available for purchases, withdrawals, check writing or ATM debits. A MMF investment is not insured or guaranteed by the Federal Deposit Insurance Corporation or other government agency.

Notice Regarding Global Investment Manager Analysis

The Global Investment Manager Analysis team conducts analysis on various mutual funds and exchange-traded funds for clients holding those funds in certain investment advisory programs. If you have invested in any of these funds in another type of account, such as a brokerage account, you will not receive the same materials and status updates on the funds as we provide to investment advisory clients (including instructions on selling fund shares).

Pricing of Securities

The prices of securities are derived from various sources, and do not necessarily represent the prices at which those securities could have been bought or sold. Although we attempt to use reliable sources of information, we can offer no assurance as to their accuracy, reliability or completeness. Prices are as of the date shown only and are not an offer by us or our affiliates to purchase or sell any instrument or enter into any transaction or a commitment by us or them to make such an offer. Prices of securities not actively traded may not be available, and are indicated by N/A (not available). For additional information on how we price securities, contact us.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and are subject to special risks, which may include, but are not limited to: loss of initial investment; issuer credit risk and price volatility resulting from actual or anticipated changes to issuer's and/or guarantor's credit ratings/spreads; limited or no appreciation and limits on participation in any appreciation of underlying asset(s); risks associated with the underlying asset(s); no periodic payments; call prior to maturity; early redemption fees for market linked deposits; lower interest rates and/or yield compared to conventional debt with comparable maturity; unique tax implications; limited or no secondary market; and conflicts of interest due to affiliation, compensation or other factors which could adversely affect market value or payout to investors. Investors also should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the product category where they appear, and therefore may not satisfy portfolio asset allocation needs for that category. When displayed, the accrued interest, annual income and yield for structured investments with a contingent income feature (e.g., Range Accrual Notes/Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant observation period and payment in full of all contingent interest. Actual accrued interest, annual income and yield will be dependent upon the performance of the underlying asset(s) and may be significantly lower than estimates shown. For more information on the risks and conflicts of interest related to Structured Investments, log in to Morgan Stanley Online at www.morganstanley.com/structuredproductsrisksandconflicts. For information on risks specific to your Structured Investments, contact us.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Certain Assets Not Held Here

You may purchase certain assets through us that may be held at another financial institution. Assets not held with us may not be covered by SIPC protection. We may include information about certain assets on this statement solely as a service to you and are not responsible for information provided by external sources. Generally, any financial institution that holds securities is responsible for year-end reporting (e.g., Forms 1099) and separate periodic statements, which may vary from our information due to different reporting periods. In the case of networked mutual funds, we perform all year-end tax reporting.

Total Income

Total income, as used in the income summaries, represents dividends and/or interest on securities we receive on your behalf and credit to your account(s) during the calendar year. We report dividend distributions and taxable bond interest credited to your account to the IRS. The totals we report may differ from those indicated as "This Year" figures on the last statement for the calendar year. Only information on Forms 1099 should be used for tax reporting. In the case of Corporations, Real Estate Investment Trusts (REITs), Master Limited Partnerships, Regulated Investment Companies and Unit Investment Trusts, some sponsors may reclassify the distribution to a different tax type for year-end reporting.

Transaction Dates and Conditions

Transactions display trade date and settlement date. Transactions are included on this statement on trade date basis (excluding BDP and MMFs). Trades that have not settled as of statement month end will also be displayed in the “Unsettled Purchases/Sales Activity” section. Upon written request, we will give you the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Tax and Legal Disclosure

We do not provide legal or tax advice. Please consult your own tax advisor.

Revised 11/2022

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (6/1/24-6/30/24)	This Year (1/1/24-6/30/24)
TOTAL BEGINNING VALUE	**$204,409.21**	**$184,323.59**
Credits	—	—
Debits	—	—
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**—**
Change in Value	**9,806.35**	**29,891.97**
TOTAL ENDING VALUE	**$214,215.56**	**$214,215.56**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$74,899.99	34.96
Equities	139,315.57	65.04
TOTAL VALUE	**$214,215.56**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 5/31/24)	This Period (as of 6/30/24)
Cash, BDP, MMFs	$3,080.10	$44,696.79
Savings and Time Deposits	30,082.65	30,203.20
Stocks	130,130.12	95,579.82
ETFs & CEFs	42,115.25	43,735.75
Net Unsettled Purchases/Sales	(998.91)	—
Total Assets	**$204,409.21**	**$214,215.56**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$204,409.21**	**$214,215.56**

INCOME AND DISTRIBUTION SUMMARY

	This Period (6/1/24-6/30/24)	This Year (1/1/24-6/30/24)
Qualified Dividends	$175.29	$374.03
Other Dividends	15.64	186.37
Interest	120.63	724.26
Income And Distributions	**$311.56**	**$1,284.66**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$311.56**	**$1,284.66**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

	This Period (6/1/24-6/30/24)	This Year (1/1/24-6/30/24)
OPENING CASH, BDP, MMFs	**$3,080.10**	**$1,616.26**
Purchases	(1,930.71)	(77,642.19)
Sales and Redemptions	44,234.75	119,438.06
Prior Net Unsettled Purch/Sales	(998.91)	N/A
Income and Distributions	311.56	1,284.66
Total Investment Related Activity	**$41,616.69**	**$43,080.53**
Total Cash Related Activity	**—**	**—**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$44,696.79**	**$44,696.79**

GAIN/(LOSS) SUMMARY

	Realized This Period (6/1/24-6/30/24)	Realized This Year (1/1/24-6/30/24)	Unrealized Inception to Date (as of 6/30/24)
Short-Term Gain	$3,285.20	$4,100.98	$16,496.16
Short-Term (Loss)	—	—	(219.01)
Total Short-Term	**$3,285.20**	**$4,100.98**	**$16,277.15**
Long-Term Gain	7,969.28	50,571.60	6,685.13
Long-Term (Loss)	—	(0.37)	(15.91)
Total Long-Term	**$7,969.28**	**$50,571.23**	**$6,669.22**
TOTAL GAIN/(LOSS)	**$11,254.48**	**$54,672.21**	**$22,946.37**
Disallowed Loss	—	$0.37	

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$44,696.79**	—	$4.47	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**20.87%**	**$44,696.79**	**$4.47**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$30,203.20**	$1,510.16	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**14.10%**	**$30,203.20**	**$1,510.16**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADVANCED MICRO DEVICES (AMD)	8/18/23	10.000	$104.450	$162.210	$1,044.50	$1,622.10	$577.60 ST		
	8/25/23	2.000	100.790	162.210	201.58	324.42	122.84 ST		
	9/21/23	5.000	96.780	162.210	483.90	811.05	327.15 ST		
	10/20/23	2.000	102.630	162.210	205.26	324.42	119.16 ST		
	10/27/23	4.000	96.645	162.210	386.58	648.84	262.26 ST		
	10/30/23	4.000	95.420	162.210	381.68	648.84	267.16 ST		
	Total	27.000			2,703.50	**4,379.67**	1,676.17 ST	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									
AMAZON COM INC (AMZN)	7/29/21	2.337	171.172	193.250	400.03	451.63	51.60 LT A		
	7/30/21	1.785	168.067	193.250	300.00	344.95	44.95 LT A		
	8/4/21	0.584	171.250	193.250	100.01	112.86	12.85 LT H		
	10/4/21	1.883	159.320	193.250	300.00	363.89	63.89 LT A		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	1/21/22	0.623	142.424	193.250	88.73	120.39	31.66 LT A		
	1/21/22	6.386	142.698	193.250	911.27	1,234.09	322.82 LT A		
	8/29/22	50.000	131.879	193.250	6,593.97	9,662.50	3,068.53 LT A		
	9/6/22	26.986	128.001	193.250	3,454.24	5,215.04	1,760.80 LT A		
	9/21/23	10.000	130.409	193.250	1,304.09	1,932.50	628.41 ST		
	2/8/24	49.416	170.619	193.250	8,431.32	9,549.64	1,118.32 ST		
	Total	150.000			21,883.66	**28,987.50**	5,357.10 LT 1,746.73 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Basis Adjustment Due to Wash Sale: $0.37; Asset Class: Equities									
APPLE INC (AAPL)	9/21/23	5.000	174.818	210.620	874.09	**1,053.10**	179.01 ST	5.00	0.47
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 08/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	10/2/23	10.000	349.313	406.800	3,493.13	4,068.00	574.87 ST		
	10/6/23	4.000	347.878	406.800	1,391.51	1,627.20	235.69 ST		
	10/19/23	2.000	342.575	406.800	685.15	813.60	128.45 ST		
	10/20/23	1.000	337.500	406.800	337.50	406.80	69.30 ST		
	10/27/23	2.000	331.525	406.800	663.05	813.60	150.55 ST		
	4/16/24	6.000	398.270	406.800	2,389.62	2,440.80	51.18 ST		
	Total	25.000			8,959.96	**10,170.00**	1,210.04 ST	—	—
Rating: Morningstar: 1; Asset Class: Equities									
MICROSOFT CORP (MSFT)	2/6/24	1.000	405.040	446.950	405.04	446.95	41.91 ST		
	2/12/24	50.000	419.030	446.950	20,951.50	22,347.50	1,396.00 ST		
	2/12/24	50.000	417.729	446.950	20,886.47	22,347.50	1,461.03 ST		
	Total	101.000			42,243.01	**45,141.95**	2,898.94 ST	303.00	0.67
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; Asset Class: Equities									
NETFLIX INC (NFLX)	10/21/20	1.000	491.130	674.880	491.13	674.88	183.75 LT A		
	1/21/22	1.000	397.900	674.880	397.90	674.88	276.98 LT A		
	Total	2.000			889.03	**1,349.76**	460.73 LT	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	6/10/24	15.000	120.677	123.540	1,810.16	**1,853.10**	42.94 ST	0.60	0.03
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/9/23	10.000	159.704	164.930	1,597.04	1,649.30	52.26 ST		
	10/17/23	4.000	160.718	164.930	642.87	659.72	16.85 ST		
	10/20/23	4.000	161.015	164.930	644.06	659.72	15.66 ST		
	Total	18.000			2,883.97	**2,968.74**	84.77 ST	97.56	3.29
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; Asset Class: Equities									

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
COMMON STOCKS					**$82,247.38**	**$95,903.82**	**$5,817.83 LT** **$7,838.60 ST**	**$406.16**	**0.42%**

OPTIONS (Contract Prices are presented to only the third decimal (which may display as "$0.000"), while calculation of Market Value uses an extended price.)

Security Description	Trade Date	Number of Contracts	Unit Cost	Contract Price	Total Cost	Market Value	Unrealized Gain/(Loss)
CALL AMAZON COM INC AT 190.000 EXPIRES 06/28/2024 *Short Position; Asset Class: Equities*	6/20/24	(1.000)	$1.050	$3.240	$(104.99)	**$(324.00)**	$(219.01) ST

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**44.62%**	**$82,142.39**	**$95,579.82**	**$5,817.83 LT** **$7,619.59 ST**	**$406.16**	**0.43%**
Total Stocks (Long)			$95,903.82			
Total Stocks (Short)			$(324.00)			

For listed options that have a cost basis without a corresponding market value, an unrealized gain or loss is included for informational purposes. Where market value information is not available, for purposes of calculating the unrealized gain or loss, we assume that market value is $0. In such cases, the unrealized gain or loss may not provide an accurate reflection of the true unrealized gain or loss. For additional information regarding Gain/(Loss) and Pricing, refer to the Expanded Disclosures.

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	6/11/20	1.000	$78.320	$171.520	$78.32	$171.52	$93.20 LT A		
	9/17/20	1.000	88.530	171.520	88.53	171.52	82.99 LT A		
	9/24/20	1.000	86.640	171.520	86.64	171.52	84.88 LT A		
	Total	3.000			253.49	**514.56**	261.07 LT	3.37	0.65
Next Dividend Payable 09/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	9/16/19	1.000	138.520	204.940	138.52	204.94	66.42 LT A		
	2/23/21	1.000	220.850	204.940	220.85	204.94	(15.91) LT A		
	Total	2.000			359.37	**409.88**	50.51 LT	—	—
Next Dividend Payable 09/2024; Asset Class: Equities									
FRANKLIN FTSE INDIA ETF (FLIN)	3/22/24	20.000	36.225	39.860	724.50	797.20	72.70 ST		
	4/17/24	10.000	36.920	39.860	369.20	398.60	29.40 ST		

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	30.000			1,093.70	**1,195.80**	102.10 ST	18.27	1.53
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	6/11/20	2.000	36.145	62.870	72.29	**125.74**	53.45 LT A	1.61	1.28
Next Dividend Payable 07/01/24; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	6/11/20	1.000	52.350	77.760	52.35	**77.76**	25.41 LT A	2.83	3.64
Next Dividend Payable 07/01/24; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	6/11/20	2.000	36.355	64.250	72.71	**128.50**	55.79 LT A	1.64	1.28
Next Dividend Payable 07/01/24; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	6/11/20	2.000	50.470	74.080	100.94	148.16	47.22 LT A		
	6/24/20	1.000	49.830	74.080	49.83	74.08	24.25 LT A		
	Total	3.000			150.77	**222.24**	71.47 LT	5.20	2.34
Next Dividend Payable 07/01/24; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	9/21/23	4.000	433.750	544.220	1,735.00	2,176.88	441.88 ST		
	9/25/23	4.000	431.918	544.220	1,727.67	2,176.88	449.21 ST		
	10/2/23	8.000	427.010	544.220	3,416.08	4,353.76	937.68 ST		
	10/6/23	4.000	429.490	544.220	1,717.96	2,176.88	458.92 ST		
	10/17/23	2.000	435.140	544.220	870.28	1,088.44	218.16 ST		
	10/20/23	1.000	423.970	544.220	423.97	544.22	120.25 ST		
	10/27/23	2.000	410.485	544.220	820.97	1,088.44	267.47 ST		
	5/31/24	1.000	520.460	544.220	520.46	544.22	23.76 ST		
	Total	26.000			11,232.39	**14,149.72**	2,917.33 ST	177.92	1.26
Next Dividend Payable 07/31/24; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	8/25/23	10.000	422.929	576.590	4,229.29	**5,765.90**	1,536.61 ST	36.97	0.64
Next Dividend Payable 07/02/24; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	6/11/20	1.000	280.070	500.130	280.07	500.13	220.06 LT A		
	8/25/23	5.000	401.810	500.130	2,009.05	2,500.65	491.60 ST		
	9/21/23	10.000	399.620	500.130	3,996.20	5,001.30	1,005.10 ST		
	9/25/23	2.000	398.395	500.130	796.79	1,000.26	203.47 ST		
	10/2/23	8.000	392.420	500.130	3,139.36	4,001.04	861.68 ST		
	10/6/23	4.000	394.700	500.130	1,578.80	2,000.52	421.72 ST		
	10/9/23	1.000	394.170	500.130	394.17	500.13	105.96 ST		
	10/17/23	1.000	399.680	500.130	399.68	500.13	100.45 ST		
	10/19/23	2.000	397.195	500.130	794.39	1,000.26	205.87 ST		
	10/20/23	1.000	389.720	500.130	389.72	500.13	110.41 ST		
	10/27/23	2.000	377.060	500.130	754.12	1,000.26	246.14 ST		
	5/31/24	1.000	478.450	500.130	478.45	500.13	21.68 ST		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	38.000			15,010.80	**19,004.94**	220.06 LT 3,774.08 ST	251.56	1.32
Next Dividend Payable 07/02/24; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	6/11/20	1.000	153.880	267.510	153.88	**267.51**	113.63 LT A	3.66	1.37
Next Dividend Payable 07/02/24; Asset Class: Equities									
WISDOMTREE TR US QTLY DIV GRT (DGRW)	10/17/23	20.000	64.627	78.050	1,292.53	1,561.00	268.47 ST		
	10/20/23	4.000	63.308	78.050	253.23	312.20	58.97 ST		
	Total	24.000			1,545.76	**1,873.20**	327.44 ST	30.12	1.61
Next Dividend Payable 07/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**20.42%**	**$34,226.80**	**$43,735.75**	**$851.39 LT** **$8,657.56 ST**	**$533.15**	**1.22%**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$116,369.19**	**$214,215.56**	**$6,669.22 LT** **$16,277.15 ST**	**$2,453.94** —	**1.15%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$44,696.79	—	—	—	—	—
Savings and Time Deposits	30,203.20	—	—	—	—	—
Stocks	—	$95,579.82	—	—	—	—
ETFs & CEFs	—	43,735.75	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$74,899.99**	**$139,315.57**	**—**	**—**	**—**	**—**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
6/5	6/6	Sold	CALL MSFT 06/21/24 440.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	$1.4700	$145.99
6/10	6/11	Bought	NVIDIA CORPORATION	ACTED AS AGENT UNSOLICITED TRADE	15.000	120.5272	(1,810.16)
6/13		Qualified Dividend	MICROSOFT CORP				150.75
6/20	6/21	Sold	CALL AMZN 06/28/24 190.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.0600	104.99
6/24	6/24	Sold	MICROSOFT CORP	ACTED AS AGENT UNSOLICITED TRADE CALL ASN JUN PRM 00,000,145.99 a/o 06/21/24	100.000	440.0000	43,983.77
6/25		Dividend	FIDELITY MSCI INFO TECH				0.70
6/27		Dividend	WISDOMTREE TR US QTLY DIV GRT				4.32
6/28		Dividend	FRANKLIN FTSE INDIA ETF				10.62
6/28		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 06/01-06/30) CUSIP: 99YA78EB0			120.55
6/28		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 06/01-06/30)			0.08
6/28		Qualified Dividend	PEPSICO INC NC				24.39
6/28		Qualified Dividend	NVIDIA CORPORATION				0.15
6/28	6/28	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(120.55)
NET CREDITS/(DEBITS)							**$42,615.60**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
6/3	Automatic Redemption	BANK DEPOSIT PROGRAM	$(998.91)
6/6	Automatic Investment	BANK DEPOSIT PROGRAM	145.99
6/11	Automatic Redemption	BANK DEPOSIT PROGRAM	(1,810.16)
6/13	Automatic Investment	BANK DEPOSIT PROGRAM	150.75
6/21	Automatic Investment	BANK DEPOSIT PROGRAM	104.99
6/25	Automatic Investment	BANK DEPOSIT PROGRAM	43,984.47
6/27	Automatic Investment	BANK DEPOSIT PROGRAM	4.32
6/28	Automatic Investment	BANK DEPOSIT PROGRAM	35.16
6/28	Automatic Investment	BANK DEPOSIT PROGRAM	0.08
NET ACTIVITY FOR PERIOD			**$41,616.69**

Account Detail

Active Assets Account **723-141489-222** **ARNAB GHOSH**

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
6/24	Option Assigned	CALL MSFT 06/21/24 440.000	CALL ASSIGNED	1.000

REALIZED GAIN/(LOSS) DETAIL

LONG-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)		Comments
MICROSOFT CORP	09/03/20	06/21/24	1.000	$441.30	$224.18	$217.12	A	
	09/03/20	06/21/24	1.000	441.30	224.05	217.25	A	
	09/04/20	06/21/24	6.000	2,647.79	1,251.00	1,396.79	A	
	09/04/20	06/21/24	1.000	441.30	209.14	232.16	A	
	09/04/20	06/21/24	1.000	441.29	207.10	234.19	A	
	09/08/20	06/21/24	1.000	441.29	206.38	234.91	A	
	09/11/20	06/21/24	1.000	441.30	206.91	234.39	A	
	09/11/20	06/21/24	1.000	441.30	202.17	239.13	A	
	09/11/20	06/21/24	1.000	441.30	202.16	239.14	A	
	09/17/20	06/21/24	2.000	882.60	404.90	477.70	A	
	09/17/20	06/21/24	2.000	882.59	403.93	478.66	A	
	09/18/20	06/21/24	2.000	882.59	396.72	485.87	A	
	09/21/20	06/21/24	2.000	882.60	393.06	489.54	A	
	09/23/20	06/21/24	1.000	441.29	201.15	240.14	A	
	10/26/20	06/21/24	1.000	441.30	209.38	231.92	A	
	02/23/21	06/21/24	1.000	441.30	231.27	210.03	A	
	03/03/21	06/21/24	1.000	441.30	227.54	213.76	A	
	09/20/21	06/21/24	1.000	441.30	290.25	151.05	A	
	11/30/21	06/21/24	1.000	441.29	331.78	109.51	A	
	12/03/21	06/21/24	1.000	441.30	325.26	116.04	A	
	12/03/21	06/21/24	1.000	441.30	319.84	121.46	A	
	01/05/22	06/21/24	1.000	441.30	319.02	122.28	A	
	01/10/22	06/21/24	1.000	441.29	309.77	131.52	A	
	01/13/22	06/21/24	1.000	441.30	305.52	135.78	A	
	02/04/22	06/21/24	1.000	441.30	305.15	136.15	A	
	08/29/22	06/21/24	5.000	2,206.49	1,333.70	872.79	A	
Long-Term This Period				**$17,210.61**	**$9,241.33**	**$7,969.28**		
Long-Term Year to Date				**$91,598.14**	**$41,026.91**	**$50,571.23**		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
MICROSOFT CORP	08/18/23	06/21/24	9.000	$3,971.68	$2,825.64	$1,146.04	M
	08/18/23	06/21/24	1.000	441.29	314.53	126.76	M
	09/21/23	06/21/24	2.000	882.60	641.92	240.68	M
	02/05/24	06/21/24	20.000	8,825.95	8,105.58	720.37	M
	02/06/24	06/21/24	29.000	12,797.63	11,746.28	1,051.35	M
Short-Term This Period				**$26,919.15**	**$23,633.95**	**$3,285.20**	
Short-Term Year to Date				**$27,734.93**	**$23,633.95**	**$4,100.98**	
Net Realized Gain/(Loss) This Period				**$44,129.76**	**$32,875.28**	**$11,254.48**	
Net Realized Gain/(Loss) Year to Date				**$119,333.07**	**$64,660.86**	**$54,672.21**	

Disallowed Loss Based On Wash Sale Year to Date: $0.37

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
M - The cost basis for shares acquired upon the exercise of an option, and the sales proceeds for a disposition of shares upon the assignment of an option, include the option premium.

MESSAGES

Senior Investor Helpline
For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Notice of T+1 Settlement Cycle Transition
Effective May 28, 2024, Securities and Exchange Commission (SEC) rules will require that most U.S. securities transactions settle on or before the next business day following the trade date (a settlement date of T+1).
Generally, the settlement date is when an investor must pay for the security purchased or deliver the security sold in negotiable form. Please note, final tax lot selection will be subject to the shortened T+1 settlement timeline and must be submitted by 4:00 p.m. ET on the settlement date.
For additional details about T+1 settlement and eligible securities, please visit the Depository Trust & Clearing Corporation (DTCC) website at www.dtcc.com/ust1. You can also view the full text of the final rules on the SEC website at www.sec.gov.

FINRA BrokerCheck
FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA website address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

Tips on Protecting Yourself from Fraudulent Account Activity
The protection of client data is of the utmost importance to us. Scams are on the rise, and they have become more sophisticated. Please remember to never share your personal information including account verification codes, account numbers, passwords or social security numbers with anyone you do not personally know.
Please be cautious opening attachments, clicking on links, or allowing external access to your computer. Scammers will be aggressive and create a sense of urgency. Scammers will promise unbelievable returns using crypto currency investing or sweepstakes/lottery. Scammers will use social media apps to build trust and then make sudden requests for money due to a hardship or emergency.
If you have any questions regarding scams or believe that you are a victim of a scam, please contact us or call 888-454-3965 to report online fraud or security concerns.

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

Retirement Rollover Guide
If you are considering rolling over your retirement assets, please review our Rollover Guide which can be found at https://www.morganstanleyclientserv.com/publiccontent/msoc/pdf/RolloverGuide.pdf for important information regarding your options and the factors that you should consider before you make your rollover decision.
Best Practices for Protecting Yourself and Your Investments
When investing at any financial institution or with a financial professional, it is important to keep the following best practices in mind:
- Be clear about your investment goals and the amount of risk you are comfortable taking.
- Before making any investments, be sure to ask questions about the potential investment, including the potential risks associated with them. Request information such as the prospectus, offering documents, or research information and carefully review them.
- Be cautious of investment opportunities that offer an unusually high rate of return but are described as low-risk or guaranteed.
- Be cautious of investment opportunities that are not offered directly through the institution you are investing with, such as real estate, start-up businesses, etc. as most financial institutions, like Morgan Stanley prohibit these types of recommendations.
- Read and retain your account statements, confirmations, and any other information you receive about your investment transactions including the firm's client relationship summary (CRS). The CRS can be located on the websites of all SEC registered investment advisors and broker-dealers who work with retail investors.
- Immediately contact a member of the management team if you recognize any type of a discrepancy on your account statement. For example;
  - A security or money transaction you did not authorize
  - An investment you purchased that you do not see on your account statement
  - An item on your account statement that you do not understand
- When sending funds to your financial institution, be sure the funds are being sent directly to the financial institution you are investing with and not to a 3rd party institution.

Last but not least, never share your account passwords with anyone.
New Fiduciary Rule for Retirement Plans and Accounts
A new Department of Labor rule, redefining who is an investment advice fiduciary under the Employee Retirement Income Security Act of 1974 (ERISA) and the Internal Revenue Code of 1986 (Code), will be effective September 23, 2024. Please visit www.morganstanley.com/disclosures/dol at that time for updated information on Morgan Stanley's role as an ERISA/Code fiduciary with respect to your retirement plans, welfare benefit plans, individual retirement accounts, and/or Coverdell education savings accounts.

Morgan Stanley

CLIENT STATEMENT | For the Period June 1-30, 2024

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 6/1/24)	**$94,608.03**
Ending Total Value (as of 6/30/24)	**$102,178.44**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544 ; Fax: 914-225-6770

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Research Ratings & GIMA Status Definitions

MORGAN STANLEY RESEARCH RATINGS
Morgan Stanley does not assign ratings of Buy, Hold or Sell to the stocks they cover. These ratings, Overweight, Equal-weight, Not-Rated and Underweight, are not the equivalent of Buy, Hold, and Sell, but represent recommended relative weightings. To satisfy regulatory requirements, Morgan Stanley corresponds Overweight, their most positive stock rating, with a Buy recommendation, they correspond Equal-weight and Not-Rated to Hold and Underweight to Sell recommendations, respectively. For ease of comparison, Morgan Stanley Smith Barney LLC has normalized these ratings so that (1) corresponds to Buy recommendations, (2) corresponds to Hold recommendations, and (3) corresponds to Sell recommendations. Research ratings are subject to change and may have changed by the time you read this statement. Please refer to a Morgan Stanley research report for a complete description of Morgan Stanley's rating system and Morgan Stanley's actual proprietary rating on any covered company. Morgan Stanley's ratings are described below:

MORGAN STANLEY SMITH BARNEY LLC NORMALIZED CODE / MORGAN STANLEY RATING: DEFINITION
1 / Overweight (O): The stock's total return is expected to exceed the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months
2 / Equal-weight (E): The stock's total return is expected to be in line with the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months
2 / Not-Rated (NR): Currently the analyst does not have adequate conviction about the stock's total return relative to the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months
3 / Underweight (U): The stock's total return is expected to be below the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months
NAV, NA or ** appearing for Morgan Stanley Research indicates that the ratings for this company are not available because of a Morgan Stanley policy.

MORNINGSTAR, INC. EQUITY RESEARCH RATINGS
For ease of comparison, Morgan Stanley Smith Barney LLC has normalized Morningstar, Inc.'s proprietary research ratings to a 1 (Buy), 2 (Hold), and 3 (Sell), which differs from Morningstar, Inc.'s rating system. Research ratings are subject to change and may have changed by the time you read this statement. Please refer to a Morningstar, Inc. research report for a complete description of Morningstar, Inc.'s rating system and Morningstar, Inc.'s actual proprietary rating on any covered company. Morningstar, Inc. research ratings displayed are for U.S. exchange-listed securities only. Morningstar, Inc.'s ratings are described below:

MORGAN STANLEY SMITH BARNEY LLC NORMALIZED CODE / MORNINGSTAR, INC.'S RATING: DEFINITION
1 / 5-STARS: Appreciation beyond a fair risk-adjusted return is highly likely over a multiyear time frame.
1 / 4-STARS: Appreciation beyond a fair risk-adjusted return is likely.
2 / 3-STARS: Indicates that investors are likely to receive a fair risk-adjusted return (approximately cost of equity).
3 / 2-STARS: Investors are likely to receive a less than fair risk-adjusted return.
3 / 1-STARS: Indicates a high probability of undesirable risk-adjusted returns from the current market price over a multiyear time frame.

Relevant benchmarks: In North America the relevant benchmark is the S&P 500 Index, in Europe and in Asia, the relevant benchmarks are generally the S&P Europe 350 Index and the S&P Asia 50 Index.

MOODY'S INVESTORS SERVICE AND STANDARD & POOR'S CREDIT RATINGS
The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the "opinions" of the provider and are not representations or guarantees of performance. Please contact us if you require further information or assistance in interpreting these credit ratings.

GIMA STATUS IN INVESTMENT ADVISORY PROGRAMS
Global Investment Manager Analysis (GIMA) reviews certain investment products in various advisory programs. For these programs, a GIMA status will apply:
Focus (FL): Investment products on the Focus List have been subject to an in-depth review and possess GIMA's highest level of confidence.
Approved (AL): Investment products on the Approved List have typically been subject to a less rigorous review process and have been approved for recommendation to investors.
Not Approved (NL): Investment products that were previously on the Focus List or Approved List but are no longer on either of those lists. GIMA no longer covers these products.
For more information, please contact us for the applicable Morgan Stanley ADV brochure.

Expanded Disclosures

Expanded Disclosures, which apply to all statements we send to you, are provided with your first statement and thereafter twice a year.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Account Valuation

Account values are computed by adding (1) the market value of all priced positions, (2) valuations utilizing industry service providers and/or outside custodians for other positions, and (3) adding any credit or subtracting any debit to your closing Cash, Money Market Funds and/or Deposit balance. Cash, Deposits and Money Market Funds are displayed on a settlement date basis, and other positions are displayed in your account on a trade date basis. The values of fixed income positions in summary displays include accrued interest in the totals. In the “Holdings” section, fixed income market value and accrued interest are also displayed in separate columns. Accrued interest is the interest earned but not yet paid on the bond since its last interest payment. In most cases, it is calculated from the date of the last coupon payment (or “dated date”) through the closing date of the statement. Foreign Currency Deposits are reflected in U.S. dollars as of the statement end date. The Annual Percentage Yield (APY) for deposits represents the applicable rate in effect for your deposits at the statement ending date. This APY may be different than the APY that was in effect during the statement period. For current Bank Deposit or Money Market Fund yields, go to www.morganstanley.com/wealth-investmentstrategies/ratemonitor.html.

Additional Retirement Account Information

Tax-qualified account contributions are subject to IRS eligibility rules and regulations. The Contributions and Distributions information in this statement reflects information for a particular account, without reference to any other account, and is based on information provided by you. The deductibility of an individual contribution depends upon your Modified Adjusted Gross Income and coverage by a retirement plan at work. Check with your tax advisor to verify how much you can contribute, if the contribution will be tax deductible, and if special rules apply. The information included in this statement is not intended to constitute tax, legal or accounting advice. Contact us if any of this information is incorrect.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Gain/(Loss) Information

Gain/(Loss) is provided for informational purposes. It is not a substitute for Internal Revenue Service (IRS) Form 1099 (on which we report cost basis for covered securities) or any other IRS tax form, and should not be used for tax preparation. Unrealized Gain/(Loss) provided on this statement is an estimate. Contact your own independent legal or tax advisor to determine the appropriate use of the Gain/(Loss) information on this statement. For more information, contact us.

Tax Reporting

Under Federal income tax law, we are required to report gross proceeds of sales (including short sales) on Form 1099-B by March 15 of the year following the calendar year of the transaction for reportable (i.e., non-retirement) accounts. For sales of certain securities acquired on or after January 1, 2011 (or applicable date for the type of security) we are also required to report cost basis and holding period. Under IRS regulations, if you have not provided us with a certification of either U.S. or foreign status on applicable Form W-9 or W-8, your accounts may be subject to either 24% back-up withholding or 30% nonresident alien withholding on payments made to your accounts.

Investment Objectives

The following is an explanation of the investment objective alternatives applicable to your account(s): Income - for investors seeking regular income with low to moderate risk to principal; Capital Appreciation - for investors seeking capital appreciation with moderate to high risk to principal; Aggressive Income - for investors seeking higher returns either as growth or as income with greater risk to principal; Speculation - for investors seeking high profits or quick returns with considerable possibility of losing most or all of their investment.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral. The amount you may borrow is based on the value of eligible securities in your margin accounts. If a security has eligible shares the number of shares pledged as collateral is indicated below the position. If you have a margin account, as permitted by law, we may use certain securities in your account for, among other things, settling short sales or lending the securities for short sales, for which we may receive compensation.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Money Market Fund (MMF) Pricing

You could lose money in MMFs. Although MMFs classified as government funds (i.e., MMFs that invest 99.5% of total assets in cash and/or securities backed by the U.S. government) and retail funds (i.e., MMFs open to natural person investors only) seek to preserve value at $1.00 per share, they cannot guarantee they will do so. The price of other MMFs will fluctuate and when you sell shares they may be worth more or less than originally paid. MMFs may impose a fee upon sale or

CONTINUED

Expanded Disclosures (CONTINUED)

temporarily suspend sales if liquidity falls below required minimums. During suspensions, shares would not be available for purchases, withdrawals, check writing or ATM debits. A MMF investment is not insured or guaranteed by the Federal Deposit Insurance Corporation or other government agency.

Notice Regarding Global Investment Manager Analysis

The Global Investment Manager Analysis team conducts analysis on various mutual funds and exchange-traded funds for clients holding those funds in certain investment advisory programs. If you have invested in any of these funds in another type of account, such as a brokerage account, you will not receive the same materials and status updates on the funds as we provide to investment advisory clients (including instructions on selling fund shares).

Pricing of Securities

The prices of securities are derived from various sources, and do not necessarily represent the prices at which those securities could have been bought or sold. Although we attempt to use reliable sources of information, we can offer no assurance as to their accuracy, reliability or completeness. Prices are as of the date shown only and are not an offer by us or our affiliates to purchase or sell any instrument or enter into any transaction or a commitment by us or them to make such an offer. Prices of securities not actively traded may not be available, and are indicated by N/A (not available). For additional information on how we price securities, contact us.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and are subject to special risks, which may include, but are not limited to: loss of initial investment; issuer credit risk and price volatility resulting from actual or anticipated changes to issuer's and/or guarantor's credit ratings/spreads; limited or no appreciation and limits on participation in any appreciation of underlying asset(s); risks associated with the underlying asset(s); no periodic payments; call prior to maturity; early redemption fees for market linked deposits; lower interest rates and/or yield compared to conventional debt with comparable maturity; unique tax implications; limited or no secondary market; and conflicts of interest due to affiliation, compensation or other factors which could adversely affect market value or payout to investors. Investors also should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the product category where they appear, and therefore may not satisfy portfolio asset allocation needs for that category. When displayed, the accrued interest, annual income and yield for structured investments with a contingent income feature (e.g., Range Accrual Notes/Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant observation period and payment in full of all contingent interest. Actual accrued interest, annual income and yield will be dependent upon the performance of the underlying asset(s) and may be significantly lower than estimates shown. For more information on the risks and conflicts of interest related to Structured Investments, log in to Morgan Stanley Online at www.morganstanley.com/structuredproductsrisksandconflicts. For information on risks specific to your Structured Investments, contact us.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Certain Assets Not Held Here

You may purchase certain assets through us that may be held at another financial institution. Assets not held with us may not be covered by SIPC protection. We may include information about certain assets on this statement solely as a service to you and are not responsible for information provided by external sources. Generally, any financial institution that holds securities is responsible for year-end reporting (e.g., Forms 1099) and separate periodic statements, which may vary from our information due to different reporting periods. In the case of networked mutual funds, we perform all year-end tax reporting.

Total Income

Total income, as used in the income summaries, represents dividends and/or interest on securities we receive on your behalf and credit to your account(s) during the calendar year. We report dividend distributions and taxable bond interest credited to your account to the IRS. The totals we report may differ from those indicated as "This Year" figures on the last statement for the calendar year. Only information on Forms 1099 should be used for tax reporting. In the case of Corporations, Real Estate Investment Trusts (REITs), Master Limited Partnerships, Regulated Investment Companies and Unit Investment Trusts, some sponsors may reclassify the distribution to a different tax type for year-end reporting.

Transaction Dates and Conditions

Transactions display trade date and settlement date. Transactions are included on this statement on trade date basis (excluding BDP and MMFs). Trades that have not settled as of statement month end will also be displayed in the “Unsettled Purchases/Sales Activity” section. Upon written request, we will give you the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Tax and Legal Disclosure

We do not provide legal or tax advice. Please consult your own tax advisor.

Revised 11/2022

Account Summary

Active Assets Account
723-140755-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (6/1/24-6/30/24)	This Year (1/1/24-6/30/24)
TOTAL BEGINNING VALUE	**$94,608.03**	**$48,822.27**
Credits	6,000.00	47,000.00
Debits	—	—
Security Transfers	—	—
Net Credits/Debits/Transfers	**$6,000.00**	**$47,000.00**
Change in Value	**1,570.41**	**6,356.17**
TOTAL ENDING VALUE	**$102,178.44**	**$102,178.44**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$6,020.52	5.89
Equities	96,157.92	94.11
TOTAL VALUE	**$102,178.44**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-140755-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 5/31/24)	This Period (as of 6/30/24)
Cash, BDP, MMFs	$5,815.07	$6,020.52
Stocks	82,215.82	89,321.34
ETFs & CEFs	6,577.14	6,836.58
Total Assets	**$94,608.03**	**$102,178.44**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$94,608.03**	**$102,178.44**

CASH FLOW

	This Period (6/1/24-6/30/24)	This Year (1/1/24-6/30/24)
OPENING CASH, BDP, MMFs	**$5,815.07**	**$8,517.03**
Purchases	(6,008.58)	(100,740.83)
Dividend Reinvestments	(50.63)	(136.92)
Sales and Redemptions	213.98	51,243.90
Income and Distributions	50.68	137.34
Total Investment Related Activity	**$(5,794.55)**	**$(49,496.51)**
Electronic Transfers-Credits	6,000.00	47,000.00
Total Cash Related Activity	**$6,000.00**	**$47,000.00**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$6,020.52**	**$6,020.52**

INCOME AND DISTRIBUTION SUMMARY

	This Period (6/1/24-6/30/24)	This Year (1/1/24-6/30/24)
Qualified Dividends	$49.93	$113.66
Other Dividends	0.70	23.28
Interest	0.05	0.40
Income And Distributions	**$50.68**	**$137.34**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$50.68**	**$137.34**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (6/1/24-6/30/24)	Realized This Year (1/1/24-6/30/24)	Unrealized Inception to Date (as of 6/30/24)
Short-Term Gain	—	$6,088.05	$1,167.09
Short-Term (Loss)	—	—	(7,987.20)
Total Short-Term	**—**	**$6,088.05**	**$(6,820.11)**
Long-Term Gain	—	1,357.83	12,154.21
Long-Term (Loss)	—	—	(528.27)
Total Long-Term	**—**	**$1,357.83**	**$11,625.94**
TOTAL GAIN/(LOSS)	**—**	**$7,445.88**	**$4,805.83**

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$6,020.52**	—	$0.60	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**5.89%**	**$6,020.52**	**$0.60**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADOBE INC (ADBE)	11/23/21	1.000	$651.520	$555.540	$651.52	$555.54	$(95.98) LT A		
	12/16/21	1.000	561.120	555.540	561.12	555.54	(5.58) LT A		
	Total	2.000			1,212.64	**1,111.08**	(101.56) LT	—	—

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 1; Asset Class: Equities									
ADVANCED MICRO DEVICES (AMD)	3/4/24	100.000	207.300	162.210	20,730.00	16,221.00	(4,509.00) ST		
	3/13/24	100.000	195.535	162.210	19,553.50	16,221.00	(3,332.50) ST		
	4/10/24	50.000	164.830	162.210	8,241.50	8,110.50	(131.00) ST		
	4/16/24	10.000	163.628	162.210	1,636.28	1,622.10	(14.18) ST		
	4/18/24	40.000	155.660	162.210	6,226.40	6,488.40	262.00 ST		
	Total	300.000			56,387.68	**48,663.00**	(7,724.68) ST	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									
AMAZON COM INC (AMZN)	9/20/22	4.000	123.575	193.250	494.30	**773.00**	278.70 LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
APPLE INC (AAPL)	9/14/21	1.000	149.790	210.620	149.79	210.62	60.83 LT A		
	10/4/21	1.000	138.430	210.620	138.43	210.62	72.19 LT A		
	Purchases	2.000			288.22	**421.24**	133.02 LT		
Short Term Reinvestments		0.009			1.46	1.90	0.44 ST		
	Total	2.009			289.68	**423.14**	133.02 LT 0.44 ST	2.01	0.48
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 08/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	3/29/22	2.000	354.380	406.800	708.76	813.60	104.84 LT A		
	4/4/22	2.000	344.800	406.800	689.60	813.60	124.00 LT A		
	4/6/22	1.000	345.700	406.800	345.70	406.80	61.10 LT A		
	4/18/22	1.000	345.130	406.800	345.13	406.80	61.67 LT A		
	5/2/22	1.000	319.540	406.800	319.54	406.80	87.26 LT A		
	10/17/23	2.000	345.810	406.800	691.62	813.60	121.98 ST		
	Total	9.000			3,100.35	**3,661.20**	438.87 LT 121.98 ST	—	—
Rating: Morningstar: 1; Asset Class: Equities									
BOEING CO (BA)	11/26/21	1.000	194.610	182.010	194.61	**182.01**	(12.60) LT A	—	—
Rating: Morgan Stanley: 2, Morningstar: 1; Asset Class: Equities									
COCA COLA CONSOLIDATED INC (COKE)	—	—	—	1,085.000	—	—	—	—	—
Short Term Reinvestments		0.001			0.51	1.09	0.58 ST H		
	Total	0.001			0.51	**1.09**	0.58 ST	—	—
Next Dividend Payable 08/2024; Basis Adjustment Due to Wash Sale: $0.01; Asset Class: Equities									
HOME DEPOT INC (HD)	10/8/21	1.000	334.830	344.240	334.83	344.24	9.41 LT A		
	3/24/22	1.000	315.730	344.240	315.73	344.24	28.51 LT A		
	4/22/22	1.000	303.760	344.240	303.76	344.24	40.48 LT A		
	9/16/22	1.000	275.690	344.240	275.69	344.24	68.55 LT A		

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/20/22	1.000	272.590	344.240	272.59	344.24	71.65 LT A		
	Purchases	5.000			1,502.60	**1,721.20**	218.60 LT		
Short Term Reinvestments		0.127			43.82	43.72	(0.10) ST		
	Total	5.127			1,546.42	**1,764.92**	218.60 LT (0.10) ST	46.14	2.61
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 09/2024; Asset Class: Equities									
LOWES COMPANIES INC (LOW)	3/24/22	1.000	219.140	220.460	219.14	220.46	1.32 LT A		
	4/22/22	1.000	199.670	220.460	199.67	220.46	20.79 LT A		
	9/16/22	1.000	191.510	220.460	191.51	220.46	28.95 LT A		
	9/20/22	1.000	189.270	220.460	189.27	220.46	31.19 LT A		
	Purchases	4.000			799.59	**881.84**	82.25 LT		
Short Term Reinvestments		0.063			13.28	13.89	0.61 ST		
	Total	4.063			812.87	**895.73**	82.25 LT 0.61 ST	18.69	2.09
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 08/2024; Asset Class: Equities									
MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	441.160	338.27	441.16	102.89 LT A		
	Purchases	1.000			338.27	**441.16**	102.89 LT		
Short Term Reinvestments		0.006			1.89	2.65	0.76 ST		
	Total	1.006			340.16	**443.81**	102.89 LT 0.76 ST	2.66	0.60
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 08/2024; Asset Class: Equities									
META PLATFORMS INC CL A (META)	10/22/21	2.000	323.010	504.220	646.02	1,008.44	362.42 LT A		
	10/26/21	2.000	311.685	504.220	623.37	1,008.44	385.07 LT A		
	Purchases	4.000			1,269.39	**2,016.88**	747.49 LT		
Short Term Reinvestments		0.008			4.00	4.03	0.03 ST		
	Total	4.008			1,273.39	**2,020.91**	747.49 LT 0.03 ST	8.02	0.40
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 09/2024; Asset Class: Equities									
MICROSOFT CORP (MSFT)	9/8/21	2.000	298.370	446.950	596.74	893.90	297.16 LT A		
	9/28/21	1.000	284.770	446.950	284.77	446.95	162.18 LT A		
	9/29/21	1.000	284.790	446.950	284.79	446.95	162.16 LT A		
	10/4/21	1.000	280.790	446.950	280.79	446.95	166.16 LT A		
	11/23/21	2.000	334.960	446.950	669.92	893.90	223.98 LT A		
	11/26/21	1.000	331.490	446.950	331.49	446.95	115.46 LT A		
	12/3/21	1.000	318.700	446.950	318.70	446.95	128.25 LT A		
	12/20/21	1.000	319.020	446.950	319.02	446.95	127.93 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	1/24/22	1.000	291.870	446.950	291.87	446.95	155.08 LT A		
	3/4/22	2.000	290.890	446.950	581.78	893.90	312.12 LT A		
	4/6/22	2.000	298.160	446.950	596.32	893.90	297.58 LT A		
	4/12/22	1.000	281.870	446.950	281.87	446.95	165.08 LT A		
	4/22/22	1.000	277.390	446.950	277.39	446.95	169.56 LT A		
	4/26/22	1.000	272.660	446.950	272.66	446.95	174.29 LT A		
	5/9/22	1.000	265.070	446.950	265.07	446.95	181.88 LT A		
	5/20/22	2.000	250.930	446.950	501.86	893.90	392.04 LT A		
	9/20/22	2.000	242.720	446.950	485.44	893.90	408.46 LT A		
	9/23/22	1.000	237.730	446.950	237.73	446.95	209.22 LT A		
	Purchases	24.000			6,878.21	**10,726.80**	3,848.59 LT		
Short Term Reinvestments		0.183			70.54	81.79	11.25 ST		
	Total	24.183			6,948.75	**10,808.59**	3,848.59 LT 11.25 ST	72.55	0.67
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; Asset Class: Equities									
NASDAQ INC COM (NDAQ)	8/19/21	3.000	61.380	60.260	184.14	180.78	(3.36) LT A		
	9/20/21	3.000	63.223	60.260	189.67	180.78	(8.89) LT A		
	9/28/21	3.000	63.693	60.260	191.08	180.78	(10.30) LT A		
	10/4/21	3.000	63.257	60.260	189.77	180.78	(8.99) LT A		
	10/20/21	6.000	66.867	60.260	401.20	361.56	(39.64) LT A		
	11/23/21	3.000	68.773	60.260	206.32	180.78	(25.54) LT A		
	11/26/21	3.000	68.663	60.260	205.99	180.78	(25.21) LT A		
	12/3/21	3.000	66.110	60.260	198.33	180.78	(17.55) LT A		
	12/7/21	3.000	67.110	60.260	201.33	180.78	(20.55) LT A		
	1/3/22	6.000	67.713	60.260	406.28	361.56	(44.72) LT A		
	1/4/22	3.000	65.853	60.260	197.56	180.78	(16.78) LT A		
	1/24/22	3.000	58.127	60.260	174.38	180.78	6.40 LT A		
	3/4/22	3.000	56.840	60.260	170.52	180.78	10.26 LT A		
	4/18/22	3.000	59.130	60.260	177.39	180.78	3.39 LT A		
	4/22/22	3.000	55.957	60.260	167.87	180.78	12.91 LT A		
	5/2/22	3.000	52.233	60.260	156.70	180.78	24.08 LT A		
	5/10/22	3.000	48.713	60.260	146.14	180.78	34.64 LT A		
	10/3/22	1.000	57.470	60.260	57.47	60.26	2.79 LT A		
	Purchases	58.000			3,622.14	**3,495.08**	(127.06) LT		
Short Term Reinvestments		0.931			52.54	56.10	3.56 ST		
	Total	58.931			3,674.68	**3,551.18**	(127.06) LT 3.56 ST	56.58	1.62

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	12/6/21	10.000	28.476	123.540	284.76	1,235.40	950.64 LT A		
	1/4/22	10.000	28.530	123.540	285.30	1,235.40	950.10 LT A		
	3/7/22	10.000	21.788	123.540	217.88	1,235.40	1,017.52 LT A		
	4/6/22	10.000	24.064	123.540	240.64	1,235.40	994.76 LT A		
	5/9/22	10.000	16.994	123.540	169.94	1,235.40	1,065.46 LT A		
	6/10/24	50.000	120.172	123.540	6,008.58	6,177.00	168.42 ST		
	Purchases	100.000			7,207.10	**12,354.00**	4,978.48 LT 168.42 ST		
Short Term Reinvestments		0.038			1.60	4.69	3.09 ST		
	Total	100.038			7,208.70	**12,358.70**	4,978.48 LT 171.51 ST	4.00	0.03
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/11/23	2.000	162.670	164.930	325.34	329.86	4.52 ST		
	Purchases	2.000			325.34	**329.86**	4.52 ST		
Short Term Reinvestments		0.047			7.83	7.75	(0.08) ST		
	Total	2.047			333.17	**337.61**	4.44 ST	11.09	3.29
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; Asset Class: Equities									
SALESFORCE INC (CRM)	9/13/21	2.000	253.160	257.100	506.32	514.20	7.88 LT A		
	11/23/21	1.000	289.830	257.100	289.83	257.10	(32.73) LT A		
	11/30/21	1.000	288.380	257.100	288.38	257.10	(31.28) LT A		
	12/3/21	2.000	256.390	257.100	512.78	514.20	1.42 LT A		
	Purchases	6.000			1,597.31	**1,542.60**	(54.71) LT		
Short Term Reinvestments		0.008			2.40	2.06	(0.34) ST		
	Total	6.008			1,599.71	**1,544.66**	(54.71) LT (0.34) ST	9.61	0.62
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 07/2024; Asset Class: Equities									
TESLA INC (TSLA)	5/20/22	3.000	217.877	197.880	653.63	**593.64**	(59.99) LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
VISA INC CL A (V)	10/27/21	1.000	222.200	262.470	222.20	262.47	40.27 LT A		
	Purchases	1.000			222.20	**262.47**	40.27 LT		
Short Term Reinvestments		0.008			2.01	2.10	0.09 ST		
	Total	1.008			224.21	**264.57**	40.27 LT 0.09 ST	2.10	0.79
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; Asset Class: Equities									

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
COMMON STOCKS					**$86,295.46**	**$89,398.84**	**$10,513.24 LT** **$(7,409.87) ST**	**$233.45**	**0.26%**

OPTIONS (Contract Prices are presented to only the third decimal (which may display as "$0.000"), while calculation of Market Value uses an extended price.)

Security Description	Trade Date	Number of Contracts	Unit Cost	Contract Price	Total Cost	Market Value	Unrealized Gain/(Loss)
CALL ADVANCED MICRO DEVIC AT 175.000 EXPIRES 06/28/2024 *Short Position; Asset Class: Equities*	6/20/24	(1.000)	$0.850	$0.010	$(84.99)	**$(1.00)**	$83.99 ST
CALL ADVANCED MICRO DEVIC AT 220.000 EXPIRES 08/16/2024 (AMD 240816C00220000) *Short Position; Asset Class: Equities*	5/16/24	(1.000)	2.310	0.755	(230.99)	**(75.50)**	155.49 ST
CALL NVIDIA CORPORATION AT 130.000 EXPIRES 06/28/2024 *Short Position; Asset Class: Equities*	6/10/24	(1.000)	1.290	0.010	(128.99)	**(1.00)**	127.99 ST
OPTIONS					**$(444.97)**	**$(77.50)**	**$367.47 ST**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**87.42%**	**$85,850.49**	**$89,321.34**	**$10,513.24 LT** **$(7,042.40) ST**	**$233.45**	**0.26%**
Total Stocks (Long)			$89,398.84			
Total Stocks (Short)			$(77.50)			

For listed options that have a cost basis without a corresponding market value, an unrealized gain or loss is included for informational purposes. Where market value information is not available, for purposes of calculating the unrealized gain or loss, we assume that market value is $0. In such cases, the unrealized gain or loss may not provide an accurate reflection of the true unrealized gain or loss. For additional information regarding Gain/(Loss) and Pricing, refer to the Expanded Disclosures.

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	9/20/21	1.000	$121.990	$171.520	$121.99	$171.52	$49.53 LT A		
	11/23/21	1.000	131.600	171.520	131.60	171.52	39.92 LT A		
	11/26/21	1.000	131.230	171.520	131.23	171.52	40.29 LT A		
	Purchases	3.000			384.82	**514.56**	129.74 LT		
Short Term Reinvestments		0.025			3.38	4.29	0.91 ST		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	3.025			388.20	**518.85**	129.74 LT 0.91 ST	3.40	0.66
Next Dividend Payable 09/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	11/22/21	2.000	239.230	204.940	478.46	**409.88**	(68.58) LT A	—	—
Next Dividend Payable 09/2024; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	9/20/21	2.000	52.765	62.870	105.53	125.74	20.21 LT A		
	11/23/21	2.000	55.885	62.870	111.77	125.74	13.97 LT A		
	11/26/21	2.000	55.265	62.870	110.53	125.74	15.21 LT A		
	11/30/21	2.000	55.045	62.870	110.09	125.74	15.65 LT A		
	Purchases	8.000			437.92	**502.96**	65.04 LT		
Short Term Reinvestments		0.090			4.83	5.66	0.83 ST		
	Total	8.090			442.75	**508.62**	65.04 LT 0.83 ST	6.50	1.28
Next Dividend Payable 07/01/24; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	9/20/21	1.000	74.630	77.760	74.63	77.76	3.13 LT A		
	Purchases	1.000			74.63	**77.76**	3.13 LT		
Short Term Reinvestments		0.028			2.02	2.18	0.16 ST		
	Total	1.028			76.65	**79.94**	3.13 LT 0.16 ST	2.91	3.64
Next Dividend Payable 07/01/24; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	9/20/21	2.000	53.060	64.250	106.12	128.50	22.38 LT A		
	11/26/21	2.000	55.620	64.250	111.24	128.50	17.26 LT A		
	Purchases	4.000			217.36	**257.00**	39.64 LT		
Short Term Reinvestments		0.045			2.46	2.89	0.43 ST		
	Total	4.045			219.82	**259.89**	39.64 LT 0.43 ST	3.31	1.27
Next Dividend Payable 07/01/24; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	9/20/21	1.000	68.030	74.080	68.03	74.08	6.05 LT A		
	Purchases	1.000			68.03	**74.08**	6.05 LT		
Short Term Reinvestments		0.021			1.30	1.56	0.26 ST		
	Total	1.021			69.33	**75.64**	6.05 LT 0.26 ST	1.77	2.34
Next Dividend Payable 07/01/24; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	11/26/21	1.000	460.200	544.220	460.20	544.22	84.02 LT A		
	10/11/23	1.000	434.130	544.220	434.13	544.22	110.09 ST		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Purchases	2.000			894.33	**1,088.44**	84.02 LT 110.09 ST		
Short Term Reinvestments		0.019			8.61	10.34	1.73 ST		
	Total	2.019			902.94	**1,098.78**	84.02 LT 111.82 ST	13.82	1.26
Next Dividend Payable 07/31/24; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	11/26/21	1.000	444.370	576.590	444.37	576.59	132.22 LT A		
	Purchases	1.000			444.37	**576.59**	132.22 LT		
Short Term Reinvestments		0.008			2.95	4.61	1.66 ST		
	Total	1.008			447.32	**581.20**	132.22 LT 1.66 ST	3.73	0.64
Next Dividend Payable 07/02/24; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	11/26/21	1.000	422.970	500.130	422.97	500.13	77.16 LT A		
	9/20/22	2.000	355.765	500.130	711.53	1,000.26	288.73 LT A		
	9/23/22	2.000	338.100	500.130	676.20	1,000.26	324.06 LT A		
	10/11/23	1.000	399.040	500.130	399.04	500.13	101.09 ST		
	Purchases	6.000			2,209.74	**3,000.78**	689.95 LT 101.09 ST		
Short Term Reinvestments		0.064			27.63	32.01	4.38 ST		
	Total	6.064			2,237.37	**3,032.79**	689.95 LT 105.47 ST	40.14	1.32
Next Dividend Payable 07/02/24; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	11/26/21	1.000	236.020	267.510	236.02	267.51	31.49 LT A		
	Purchases	1.000			236.02	**267.51**	31.49 LT		
Short Term Reinvestments		0.013			2.73	3.48	0.75 ST		
	Total	1.013			238.75	**270.99**	31.49 LT 0.75 ST	3.71	1.37
Next Dividend Payable 07/02/24; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**6.69%**	**$5,501.59**	**$6,836.58**	**$1,112.70 LT** **$222.29 ST**	**$79.29**	**1.16%**

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$91,352.08**	**$102,178.44**	**$11,625.94 LT** **$(6,820.11) ST**	**$313.34** —	**0.31%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$6,020.52	—	—	—	—	—
Stocks	—	$89,321.34	—	—	—	—
ETFs & CEFs	—	6,836.58	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$6,020.52**	**$96,157.92**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
6/3		Qualified Dividend	VISA INC CL A				$0.52
6/3		Dividend Reinvestment	VISA INC CL A	ACTED AS AGENT DIVIDEND REINVESTMENT	0.002	269.5983	(0.52)
6/10		Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 224933804 FROM 723-XXX507			6,000.00
6/10	6/11	Sold	CALL NVDA 06/28/24 130.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.3000	128.99
6/10	6/11	Bought	NVIDIA CORPORATION	ACTED AS AGENT UNSOLICITED TRADE	50.000	120.0216	(6,008.58)
6/13		Qualified Dividend	MICROSOFT CORP				18.11
6/13		Qualified Dividend	HOME DEPOT INC				11.46
6/13		Dividend Reinvestment	MICROSOFT CORP	ACTED AS AGENT DIVIDEND REINVESTMENT	0.042	437.9520	(18.11)
6/13		Dividend Reinvestment	HOME DEPOT INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.033	347.3325	(11.46)

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
6/20	6/21	Sold	CALL AMD 06/28/24 175.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	0.8600	84.99
6/25		Dividend	FIDELITY MSCI INFO TECH				0.70
6/25		Dividend Reinvestment	FIDELITY MSCI INFO TECH	ACTED AS AGENT DIVIDEND REINVESTMENT	0.005	170.3018	(0.70)
6/26		Qualified Dividend	META PLATFORMS INC CL A				2.00
6/26		Dividend Reinvestment	META PLATFORMS INC CL A	ACTED AS AGENT DIVIDEND REINVESTMENT	0.004	508.5248	(2.00)
6/28		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 06/01-06/30)			0.05
6/28		Qualified Dividend	NASDAQ INC COM				14.09
6/28		Qualified Dividend	PEPSICO INC NC				2.75
6/28		Qualified Dividend	NVIDIA CORPORATION				1.00
6/28		Dividend Reinvestment	NASDAQ INC COM	ACTED AS AGENT DIVIDEND REINVESTMENT	0.235	60.0629	(14.09)
6/28		Dividend Reinvestment	PEPSICO INC NC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.017	166.2278	(2.75)
6/28		Dividend Reinvestment	NVIDIA CORPORATION	ACTED AS AGENT DIVIDEND REINVESTMENT	0.008	124.6665	(1.00)
NET CREDITS/(DEBITS)							**$205.45**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
6/10	Automatic Investment	BANK DEPOSIT PROGRAM	$6,000.00
6/11	Automatic Redemption	BANK DEPOSIT PROGRAM	(5,879.59)
6/21	Automatic Investment	BANK DEPOSIT PROGRAM	84.99
6/28	Automatic Investment	BANK DEPOSIT PROGRAM	0.05
NET ACTIVITY FOR PERIOD			**$205.45**

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

CORPORATE ACTIONS

Activity Date	Activity Type	Description	Comments	Quantity
6/11	Stock Split	NVIDIA CORPORATION	SPLIT RATIO 10:1	45.027

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
6/3	Option Expired	CALL AMD 05/31/24 205.000	EXPIRED OPTIONS	1.000

REALIZED GAIN/(LOSS) DETAIL

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
CALL AMD 05/31/24 205.000	05/31/24	04/29/24	1.000	$101.99	$0.00	$101.99	
Short-Term This Period				**$0.00**	**$0.00**	**$0.00**	
Short-Term Year to Date				**$46,370.72**	**$40,282.67**	**$6,088.05**	
Net Realized Gain/(Loss) This Period				**$0.00**	**$0.00**	**$0.00**	
Net Realized Gain/(Loss) Year to Date				**$50,798.93**	**$43,353.05**	**$7,445.88**	

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Notice of T+1 Settlement Cycle Transition

Effective May 28, 2024, Securities and Exchange Commission (SEC) rules will require that most U.S. securities transactions settle on or before the next business day following the trade date (a settlement date of T+1).

Generally, the settlement date is when an investor must pay for the security purchased or deliver the security sold in negotiable form. Please note, final tax lot selection will be subject to the shortened T+1 settlement timeline and must be submitted by 4:00 p.m. ET on the settlement date.

For additional details about T+1 settlement and eligible securities, please visit the Depository Trust & Clearing Corporation (DTCC) website at www.dtcc.com/ust1. You can also view the full text of the final rules on the SEC website at www.sec.gov.

FINRA BrokerCheck

FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA website address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

Tips on Protecting Yourself from Fraudulent Account Activity

The protection of client data is of the utmost importance to us. Scams are on the rise, and they have become more sophisticated. Please remember to never share your personal information including account verification codes, account numbers, passwords or social security numbers with anyone you do not personally know.

Please be cautious opening attachments, clicking on links, or allowing external access to your computer. Scammers will be aggressive and create a sense of urgency. Scammers will promise unbelievable returns using crypto currency investing or sweepstakes/lottery. Scammers will use social media apps to build trust and then make sudden requests for money due to a hardship or emergency.

If you have any questions regarding scams or believe that you are a victim of a scam, please contact us or call 888-454-3965 to report online fraud or security concerns.

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

Retirement Rollover Guide
If you are considering rolling over your retirement assets, please review our Rollover Guide which can be found at https://www.morganstanleyclientserv.com/publiccontent/msoc/pdf/RolloverGuide.pdf for important information regarding your options and the factors that you should consider before you make your rollover decision.

Best Practices for Protecting Yourself and Your Investments
When investing at any financial institution or with a financial professional, it is important to keep the following best practices in mind:

- Be clear about your investment goals and the amount of risk you are comfortable taking.
- Before making any investments, be sure to ask questions about the potential investment, including the potential risks associated with them. Request information such as the prospectus, offering documents, or research information and carefully review them.
- Be cautious of investment opportunities that offer an unusually high rate of return but are described as low-risk or guaranteed.
- Be cautious of investment opportunities that are not offered directly through the institution you are investing with, such as real estate, start-up businesses, etc. as most financial institutions, like Morgan Stanley prohibit these types of recommendations.
- Read and retain your account statements, confirmations, and any other information you receive about your investment transactions including the firm's client relationship summary (CRS). The CRS can be located on the websites of all SEC registered investment advisors and broker-dealers who work with retail investors.
- Immediately contact a member of the management team if you recognize any type of a discrepancy on your account statement. For example;
  - A security or money transaction you did not authorize
  - An investment you purchased that you do not see on your account statement
  - An item on your account statement that you do not understand
- When sending funds to your financial institution, be sure the funds are being sent directly to the financial institution you are investing with and not to a 3rd party institution.

Last but not least, never share your account passwords with anyone.

New Fiduciary Rule for Retirement Plans and Accounts
A new Department of Labor rule, redefining who is an investment advice fiduciary under the Employee Retirement Income Security Act of 1974 (ERISA) and the Internal Revenue Code of 1986 (Code), will be effective September 23, 2024. Please visit www.morganstanley.com/disclosures/dol at that time for updated information on Morgan Stanley's role as an ERISA/Code fiduciary with respect to your retirement plans, welfare benefit plans, individual retirement accounts, and/or Coverdell education savings accounts.

Morgan Stanley

CLIENT STATEMENT | For the Period June 1-30, 2024

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 6/1/24)	**$63,525.75**
Ending Total Value (as of 6/30/24)	**$59,293.03**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544 ; Fax: 914-225-6770

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Expanded Disclosures

Expanded Disclosures, which apply to all statements we send to you, are provided with your first statement and thereafter twice a year.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Account Valuation

Account values are computed by adding (1) the market value of all priced positions, (2) valuations utilizing industry service providers and/or outside custodians for other positions, and (3) adding any credit or subtracting any debit to your closing Cash, Money Market Funds and/or Deposit balance. Cash, Deposits and Money Market Funds are displayed on a settlement date basis, and other positions are displayed in your account on a trade date basis. The values of fixed income positions in summary displays include accrued interest in the totals. In the “Holdings” section, fixed income market value and accrued interest are also displayed in separate columns. Accrued interest is the interest earned but not yet paid on the bond since its last interest payment. In most cases, it is calculated from the date of the last coupon payment (or “dated date”) through the closing date of the statement. Foreign Currency Deposits are reflected in U.S. dollars as of the statement end date. The Annual Percentage Yield (APY) for deposits represents the applicable rate in effect for your deposits at the statement ending date. This APY may be different than the APY that was in effect during the statement period. For current Bank Deposit or Money Market Fund yields, go to www.morganstanley.com/wealth-investmentstrategies/ratemonitor.html.

Additional Retirement Account Information

Tax-qualified account contributions are subject to IRS eligibility rules and regulations. The Contributions and Distributions information in this statement reflects information for a particular account, without reference to any other account, and is based on information provided by you. The deductibility of an individual contribution depends upon your Modified Adjusted Gross Income and coverage by a retirement plan at work. Check with your tax advisor to verify how much you can contribute, if the contribution will be tax deductible, and if special rules apply. The information included in this statement is not intended to constitute tax, legal or accounting advice. Contact us if any of this information is incorrect.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Gain/(Loss) Information

Gain/(Loss) is provided for informational purposes. It is not a substitute for Internal Revenue Service (IRS) Form 1099 (on which we report cost basis for covered securities) or any other IRS tax form, and should not be used for tax preparation. Unrealized Gain/(Loss) provided on this statement is an estimate. Contact your own independent legal or tax advisor to determine the appropriate use of the Gain/(Loss) information on this statement. For more information, contact us.

Tax Reporting

Under Federal income tax law, we are required to report gross proceeds of sales (including short sales) on Form 1099-B by March 15 of the year following the calendar year of the transaction for reportable (i.e., non-retirement) accounts. For sales of certain securities acquired on or after January 1, 2011 (or applicable date for the type of security) we are also required to report cost basis and holding period. Under IRS regulations, if you have not provided us with a certification of either U.S. or foreign status on applicable Form W-9 or W-8, your accounts may be subject to either 24% back-up withholding or 30% nonresident alien withholding on payments made to your accounts.

Investment Objectives

The following is an explanation of the investment objective alternatives applicable to your account(s): Income - for investors seeking regular income with low to moderate risk to principal; Capital Appreciation - for investors seeking capital appreciation with moderate to high risk to principal; Aggressive Income - for investors seeking higher returns either as growth or as income with greater risk to principal; Speculation - for investors seeking high profits or quick returns with considerable possibility of losing most or all of their investment.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral. The amount you may borrow is based on the value of eligible securities in your margin accounts. If a security has eligible shares the number of shares pledged as collateral is indicated below the position. If you have a margin account, as permitted by law, we may use certain securities in your account for, among other things, settling short sales or lending the securities for short sales, for which we may receive compensation.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Money Market Fund (MMF) Pricing

You could lose money in MMFs. Although MMFs classified as government funds (i.e., MMFs that invest 99.5% of total assets in cash and/or securities backed by the U.S. government) and retail funds (i.e., MMFs open to natural person investors only) seek to preserve value at $1.00 per share, they cannot guarantee they will do so. The price of other MMFs will fluctuate and when you sell shares they may be worth more or less than originally paid. MMFs may impose a fee upon sale or

CONTINUED

Expanded Disclosures (CONTINUED)

temporarily suspend sales if liquidity falls below required minimums. During suspensions, shares would not be available for purchases, withdrawals, check writing or ATM debits. A MMF investment is not insured or guaranteed by the Federal Deposit Insurance Corporation or other government agency.

Notice Regarding Global Investment Manager Analysis

The Global Investment Manager Analysis team conducts analysis on various mutual funds and exchange-traded funds for clients holding those funds in certain investment advisory programs. If you have invested in any of these funds in another type of account, such as a brokerage account, you will not receive the same materials and status updates on the funds as we provide to investment advisory clients (including instructions on selling fund shares).

Pricing of Securities

The prices of securities are derived from various sources, and do not necessarily represent the prices at which those securities could have been bought or sold. Although we attempt to use reliable sources of information, we can offer no assurance as to their accuracy, reliability or completeness. Prices are as of the date shown only and are not an offer by us or our affiliates to purchase or sell any instrument or enter into any transaction or a commitment by us or them to make such an offer. Prices of securities not actively traded may not be available, and are indicated by N/A (not available). For additional information on how we price securities, contact us.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and are subject to special risks, which may include, but are not limited to: loss of initial investment; issuer credit risk and price volatility resulting from actual or anticipated changes to issuer's and/or guarantor's credit ratings/spreads; limited or no appreciation and limits on participation in any appreciation of underlying asset(s); risks associated with the underlying asset(s); no periodic payments; call prior to maturity; early redemption fees for market linked deposits; lower interest rates and/or yield compared to conventional debt with comparable maturity; unique tax implications; limited or no secondary market; and conflicts of interest due to affiliation, compensation or other factors which could adversely affect market value or payout to investors. Investors also should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the product category where they appear, and therefore may not satisfy portfolio asset allocation needs for that category. When displayed, the accrued interest, annual income and yield for structured investments with a contingent income feature (e.g., Range Accrual Notes/Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant observation period and payment in full of all contingent interest. Actual accrued interest, annual income and yield will be dependent upon the performance of the underlying asset(s) and may be significantly lower than estimates shown. For more information on the risks and conflicts of interest related to Structured Investments, log in to Morgan Stanley Online at www.morganstanley.com/structuredproductsrisksandconflicts. For information on risks specific to your Structured Investments, contact us.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Certain Assets Not Held Here

You may purchase certain assets through us that may be held at another financial institution. Assets not held with us may not be covered by SIPC protection. We may include information about certain assets on this statement solely as a service to you and are not responsible for information provided by external sources. Generally, any financial institution that holds securities is responsible for year-end reporting (e.g., Forms 1099) and separate periodic statements, which may vary from our information due to different reporting periods. In the case of networked mutual funds, we perform all year-end tax reporting.

Total Income

Total income, as used in the income summaries, represents dividends and/or interest on securities we receive on your behalf and credit to your account(s) during the calendar year. We report dividend distributions and taxable bond interest credited to your account to the IRS. The totals we report may differ from those indicated as "This Year" figures on the last statement for the calendar year. Only information on Forms 1099 should be used for tax reporting. In the case of Corporations, Real Estate Investment Trusts (REITs), Master Limited Partnerships, Regulated Investment Companies and Unit Investment Trusts, some sponsors may reclassify the distribution to a different tax type for year-end reporting.

Transaction Dates and Conditions

Transactions display trade date and settlement date. Transactions are included on this statement on trade date basis (excluding BDP and MMFs). Trades that have not settled as of statement month end will also be displayed in the “Unsettled Purchases/Sales Activity” section. Upon written request, we will give you the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Tax and Legal Disclosure

We do not provide legal or tax advice. Please consult your own tax advisor.

Revised 11/2022

Account Summary

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (6/1/24-6/30/24)	This Year (1/1/24-6/30/24)
TOTAL BEGINNING VALUE	**$63,525.75**	**$69,874.31**
Credits	5,742.98	43,726.51
Debits	(10,200.00)	(55,655.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$(4,457.02)**	**$(11,928.49)**
Change in Value	**224.30**	**1,347.21**
TOTAL ENDING VALUE	**$59,293.03**	**$59,293.03**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$59,293.03	100.00
TOTAL VALUE	**$59,293.03**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 5/31/24)	This Period (as of 6/30/24)
Cash, BDP, MMFs	$7,559.74	$3,102.75
Savings and Time Deposits	55,966.01	56,190.28
Total Assets	**$63,525.75**	**$59,293.03**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$63,525.75**	**$59,293.03**

CASH FLOW

	This Period (6/1/24-6/30/24)	This Year (1/1/24-6/30/24)
OPENING CASH, BDP, MMFs	**$7,559.74**	**$15,030.90**
Purchases	(224.27)	(1,346.87)
Income and Distributions	224.30	1,347.21
Total Investment Related Activity	**$0.03**	**$0.34**
Checks Deposited	5,742.98	43,726.51
Electronic Transfers-Debits	(10,200.00)	(55,655.00)
Total Cash Related Activity	**$(4,457.02)**	**$(11,928.49)**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$3,102.75**	**$3,102.75**

INCOME AND DISTRIBUTION SUMMARY

	This Period (6/1/24-6/30/24)	This Year (1/1/24-6/30/24)
Interest	$224.30	$1,347.21
Income And Distributions	**$224.30**	**$1,347.21**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$224.30**	**$1,347.21**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (6/1/24-6/30/24)	Realized This Year (1/1/24-6/30/24)	Unrealized Inception to Date (as of 6/30/24)
TOTAL GAIN/(LOSS)	—	—	—

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

Investment Objectives (in order of priority): Income

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$3,102.75**	—	$0.31	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**5.23%**	**$3,102.75**	**$0.31**

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$56,190.28**	$2,809.51	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**94.77%**	**$56,190.28**	**$2,809.51**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	—	**$59,293.03**	**N/A**	**$2,809.82** —	**4.74%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$3,102.75	—	—	—	—	—
Savings and Time Deposits	56,190.28	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$59,293.03**	—	—	—	—	—

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
6/3		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 224265839			$(1,400.00)
6/10		Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 224933804 TO 723-XXX755			(6,000.00)
6/13		Check Deposit	MS PAYROLL DEPOSIT				2,871.49
6/27		Check Deposit	MS PAYROLL DEPOSIT				2,871.49
6/28		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 06/01-06/30) CUSIP: 99YA78EB0			224.27
6/28		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 06/01-06/30)			0.03
6/28	6/28	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(224.27)
6/28		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 226168731			(2,800.00)
NET CREDITS/(DEBITS)							**$(4,456.99)**

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
6/3	Automatic Redemption	BANK DEPOSIT PROGRAM	$(1,400.00)
6/10	Automatic Redemption	BANK DEPOSIT PROGRAM	(6,000.00)
6/14	Automatic Investment	BANK DEPOSIT PROGRAM	2,871.49
6/28	Automatic Investment	BANK DEPOSIT PROGRAM	71.49
6/28	Automatic Investment	BANK DEPOSIT PROGRAM	0.03
NET ACTIVITY FOR PERIOD			**$(4,456.99)**

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Notice of T+1 Settlement Cycle Transition

Effective May 28, 2024, Securities and Exchange Commission (SEC) rules will require that most U.S. securities transactions settle on or before the next business day following the trade date (a settlement date of T+1).

Generally, the settlement date is when an investor must pay for the security purchased or deliver the security sold in negotiable form. Please note, final tax lot selection will be subject to the shortened T+1 settlement timeline and must be submitted by 4:00 p.m. ET on the settlement date.

For additional details about T+1 settlement and eligible securities, please visit the Depository Trust & Clearing Corporation (DTCC) website at www.dtcc.com/ust1. You can also view the full text of the final rules on the SEC website at www.sec.gov.

FINRA BrokerCheck

FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA website address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

Tips on Protecting Yourself from Fraudulent Account Activity
The protection of client data is of the utmost importance to us. Scams are on the rise, and they have become more sophisticated. Please remember to never share your personal information including account verification codes, account numbers, passwords or social security numbers with anyone you do not personally know.
Please be cautious opening attachments, clicking on links, or allowing external access to your computer. Scammers will be aggressive and create a sense of urgency. Scammers will promise unbelievable returns using crypto currency investing or sweepstakes/lottery. Scammers will use social media apps to build trust and then make sudden requests for money due to a hardship or emergency.
If you have any questions regarding scams or believe that you are a victim of a scam, please contact us or call 888-454-3965 to report online fraud or security concerns.
Retirement Rollover Guide
If you are considering rolling over your retirement assets, please review our Rollover Guide which can be found at https://www.morganstanleyclientserv.com/publiccontent/msoc/pdf/RolloverGuide.pdf for important information regarding your options and the factors that you should consider before you make your rollover decision.
Best Practices for Protecting Yourself and Your Investments
When investing at any financial institution or with a financial professional, it is important to keep the following best practices in mind:
- Be clear about your investment goals and the amount of risk you are comfortable taking.
- Before making any investments, be sure to ask questions about the potential investment, including the potential risks associated with them. Request information such as the prospectus, offering documents, or research information and carefully review them.
- Be cautious of investment opportunities that offer an unusually high rate of return but are described as low-risk or guaranteed.
- Be cautious of investment opportunities that are not offered directly through the institution you are investing with, such as real estate, start-up businesses, etc. as most financial institutions, like Morgan Stanley prohibit these types of recommendations.
- Read and retain your account statements, confirmations, and any other information you receive about your investment transactions including the firm's client relationship summary (CRS). The CRS can be located on the websites of all SEC registered investment advisors and broker-dealers who work with retail investors.
- Immediately contact a member of the management team if you recognize any type of a discrepancy on your account statement. For example;
  - A security or money transaction you did not authorize
  - An investment you purchased that you do not see on your account statement
  - An item on your account statement that you do not understand
- When sending funds to your financial institution, be sure the funds are being sent directly to the financial institution you are investing with and not to a 3rd party institution.

Last but not least, never share your account passwords with anyone.
New Fiduciary Rule for Retirement Plans and Accounts
A new Department of Labor rule, redefining who is an investment advice fiduciary under the Employee Retirement Income Security Act of 1974 (ERISA) and the Internal Revenue Code of 1986 (Code), will be effective September 23, 2024. Please visit www.morganstanley.com/disclosures/dol at that time for updated information on Morgan Stanley's role as an ERISA/Code fiduciary with respect to your retirement plans, welfare benefit plans, individual retirement accounts, and/or Coverdell education savings accounts.

This page intentionally left blank

Morgan Stanley

CLIENT STATEMENT | For the Period June 1-30, 2024

STATEMENT PACKAGE FOR:
ARNAB GHOSH

Beginning Total Value (as of 6/1/24) **$362,542.99**
Ending Total Value (as of 6/30/24) **$375,687.03**
Includes Accrued Interest
Excludes Bank Loan Balances (See detail on Overview page)

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544 ; Fax: 914-225-6770

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Accounts Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Research Ratings & GIMA Status Definitions

MORGAN STANLEY RESEARCH RATINGS
Morgan Stanley does not assign ratings of Buy, Hold or Sell to the stocks they cover. These ratings, Overweight, Equal-weight, Not-Rated and Underweight, are not the equivalent of Buy, Hold, and Sell, but represent recommended relative weightings. To satisfy regulatory requirements, Morgan Stanley corresponds Overweight, their most positive stock rating, with a Buy recommendation, they correspond Equal-weight and Not-Rated to Hold and Underweight to Sell recommendations, respectively. For ease of comparison, Morgan Stanley Smith Barney LLC has normalized these ratings so that (1) corresponds to Buy recommendations, (2) corresponds to Hold recommendations, and (3) corresponds to Sell recommendations. Research ratings are subject to change and may have changed by the time you read this statement. Please refer to a Morgan Stanley research report for a complete description of Morgan Stanley's rating system and Morgan Stanley's actual proprietary rating on any covered company. Morgan Stanley's ratings are described below:

MORGAN STANLEY SMITH BARNEY LLC NORMALIZED CODE / MORGAN STANLEY RATING: DEFINITION
1 / Overweight (O): The stock's total return is expected to exceed the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months
2 / Equal-weight (E): The stock's total return is expected to be in line with the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months
2 / Not-Rated (NR): Currently the analyst does not have adequate conviction about the stock's total return relative to the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months
3 / Underweight (U): The stock's total return is expected to be below the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months
NAV, NA or ** appearing for Morgan Stanley Research indicates that the ratings for this company are not available because of a Morgan Stanley policy.

MORNINGSTAR, INC. EQUITY RESEARCH RATINGS
For ease of comparison, Morgan Stanley Smith Barney LLC has normalized Morningstar, Inc.'s proprietary research ratings to a 1 (Buy), 2 (Hold), and 3 (Sell), which differs from Morningstar, Inc.'s rating system. Research ratings are subject to change and may have changed by the time you read this statement. Please refer to a Morningstar, Inc. research report for a complete description of Morningstar, Inc.'s rating system and Morningstar, Inc.'s actual proprietary rating on any covered company. Morningstar, Inc. research ratings displayed are for U.S. exchange-listed securities only. Morningstar, Inc.'s ratings are described below:

MORGAN STANLEY SMITH BARNEY LLC NORMALIZED CODE / MORNINGSTAR, INC.'S RATING: DEFINITION
1 / 5-STARS: Appreciation beyond a fair risk-adjusted return is highly likely over a multiyear time frame.
1 / 4-STARS: Appreciation beyond a fair risk-adjusted return is likely.
2 / 3-STARS: Indicates that investors are likely to receive a fair risk-adjusted return (approximately cost of equity).
3 / 2-STARS: Investors are likely to receive a less than fair risk-adjusted return.
3 / 1-STARS: Indicates a high probability of undesirable risk-adjusted returns from the current market price over a multiyear time frame.

Relevant benchmarks: In North America the relevant benchmark is the S&P 500 Index, in Europe and in Asia, the relevant benchmarks are generally the S&P Europe 350 Index and the S&P Asia 50 Index.

MOODY'S INVESTORS SERVICE AND STANDARD & POOR'S CREDIT RATINGS
The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the "opinions" of the provider and are not representations or guarantees of performance. Please contact us if you require further information or assistance in interpreting these credit ratings.

GIMA STATUS IN INVESTMENT ADVISORY PROGRAMS
Global Investment Manager Analysis (GIMA) reviews certain investment products in various advisory programs. For these programs, a GIMA status will apply:
Focus (FL): Investment products on the Focus List have been subject to an in-depth review and possess GIMA's highest level of confidence.
Approved (AL): Investment products on the Approved List have typically been subject to a less rigorous review process and have been approved for recommendation to investors.
Not Approved (NL): Investment products that were previously on the Focus List or Approved List but are no longer on either of those lists. GIMA no longer covers these products.
For more information, please contact us for the applicable Morgan Stanley ADV brochure.

Expanded Disclosures

Expanded Disclosures, which apply to all statements we send to you, are provided with your first statement and thereafter twice a year.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Account Valuation

Account values are computed by adding (1) the market value of all priced positions, (2) valuations utilizing industry service providers and/or outside custodians for other positions, and (3) adding any credit or subtracting any debit to your closing Cash, Money Market Funds and/or Deposit balance. Cash, Deposits and Money Market Funds are displayed on a settlement date basis, and other positions are displayed in your account on a trade date basis. The values of fixed income positions in summary displays include accrued interest in the totals. In the “Holdings” section, fixed income market value and accrued interest are also displayed in separate columns. Accrued interest is the interest earned but not yet paid on the bond since its last interest payment. In most cases, it is calculated from the date of the last coupon payment (or “dated date”) through the closing date of the statement. Foreign Currency Deposits are reflected in U.S. dollars as of the statement end date. The Annual Percentage Yield (APY) for deposits represents the applicable rate in effect for your deposits at the statement ending date. This APY may be different than the APY that was in effect during the statement period. For current Bank Deposit or Money Market Fund yields, go to www.morganstanley.com/wealth-investmentstrategies/ratemonitor.html.

Additional Retirement Account Information

Tax-qualified account contributions are subject to IRS eligibility rules and regulations. The Contributions and Distributions information in this statement reflects information for a particular account, without reference to any other account, and is based on information provided by you. The deductibility of an individual contribution depends upon your Modified Adjusted Gross Income and coverage by a retirement plan at work. Check with your tax advisor to verify how much you can contribute, if the contribution will be tax deductible, and if special rules apply. The information included in this statement is not intended to constitute tax, legal or accounting advice. Contact us if any of this information is incorrect.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Gain/(Loss) Information

Gain/(Loss) is provided for informational purposes. It is not a substitute for Internal Revenue Service (IRS) Form 1099 (on which we report cost basis for covered securities) or any other IRS tax form, and should not be used for tax preparation. Unrealized Gain/(Loss) provided on this statement is an estimate. Contact your own independent legal or tax advisor to determine the appropriate use of the Gain/(Loss) information on this statement. For more information, contact us.

Tax Reporting

Under Federal income tax law, we are required to report gross proceeds of sales (including short sales) on Form 1099-B by March 15 of the year following the calendar year of the transaction for reportable (i.e., non-retirement) accounts. For sales of certain securities acquired on or after January 1, 2011 (or applicable date for the type of security) we are also required to report cost basis and holding period. Under IRS regulations, if you have not provided us with a certification of either U.S. or foreign status on applicable Form W-9 or W-8, your accounts may be subject to either 24% back-up withholding or 30% nonresident alien withholding on payments made to your accounts.

Investment Objectives

The following is an explanation of the investment objective alternatives applicable to your account(s): Income - for investors seeking regular income with low to moderate risk to principal; Capital Appreciation - for investors seeking capital appreciation with moderate to high risk to principal; Aggressive Income - for investors seeking higher returns either as growth or as income with greater risk to principal; Speculation - for investors seeking high profits or quick returns with considerable possibility of losing most or all of their investment.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral. The amount you may borrow is based on the value of eligible securities in your margin accounts. If a security has eligible shares the number of shares pledged as collateral is indicated below the position. If you have a margin account, as permitted by law, we may use certain securities in your account for, among other things, settling short sales or lending the securities for short sales, for which we may receive compensation.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Money Market Fund (MMF) Pricing

You could lose money in MMFs. Although MMFs classified as government funds (i.e., MMFs that invest 99.5% of total assets in cash and/or securities backed by the U.S. government) and retail funds (i.e., MMFs open to natural person investors only) seek to preserve value at $1.00 per share, they cannot guarantee they will do so. The price of other MMFs will fluctuate and when you sell shares they may be worth more or less than originally paid. MMFs may impose a fee upon sale or

CONTINUED

Expanded Disclosures (CONTINUED)

temporarily suspend sales if liquidity falls below required minimums. During suspensions, shares would not be available for purchases, withdrawals, check writing or ATM debits. A MMF investment is not insured or guaranteed by the Federal Deposit Insurance Corporation or other government agency.

Notice Regarding Global Investment Manager Analysis

The Global Investment Manager Analysis team conducts analysis on various mutual funds and exchange-traded funds for clients holding those funds in certain investment advisory programs. If you have invested in any of these funds in another type of account, such as a brokerage account, you will not receive the same materials and status updates on the funds as we provide to investment advisory clients (including instructions on selling fund shares).

Pricing of Securities

The prices of securities are derived from various sources, and do not necessarily represent the prices at which those securities could have been bought or sold. Although we attempt to use reliable sources of information, we can offer no assurance as to their accuracy, reliability or completeness. Prices are as of the date shown only and are not an offer by us or our affiliates to purchase or sell any instrument or enter into any transaction or a commitment by us or them to make such an offer. Prices of securities not actively traded may not be available, and are indicated by N/A (not available). For additional information on how we price securities, contact us.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and are subject to special risks, which may include, but are not limited to: loss of initial investment; issuer credit risk and price volatility resulting from actual or anticipated changes to issuer's and/or guarantor's credit ratings/spreads; limited or no appreciation and limits on participation in any appreciation of underlying asset(s); risks associated with the underlying asset(s); no periodic payments; call prior to maturity; early redemption fees for market linked deposits; lower interest rates and/or yield compared to conventional debt with comparable maturity; unique tax implications; limited or no secondary market; and conflicts of interest due to affiliation, compensation or other factors which could adversely affect market value or payout to investors. Investors also should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the product category where they appear, and therefore may not satisfy portfolio asset allocation needs for that category. When displayed, the accrued interest, annual income and yield for structured investments with a contingent income feature (e.g., Range Accrual Notes/Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant observation period and payment in full of all contingent interest. Actual accrued interest, annual income and yield will be dependent upon the performance of the underlying asset(s) and may be significantly lower than estimates shown. For more information on the risks and conflicts of interest related to Structured Investments, log in to Morgan Stanley Online at www.morganstanley.com/structuredproductsrisksandconflicts. For information on risks specific to your Structured Investments, contact us.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Certain Assets Not Held Here

You may purchase certain assets through us that may be held at another financial institution. Assets not held with us may not be covered by SIPC protection. We may include information about certain assets on this statement solely as a service to you and are not responsible for information provided by external sources. Generally, any financial institution that holds securities is responsible for year-end reporting (e.g., Forms 1099) and separate periodic statements, which may vary from our information due to different reporting periods. In the case of networked mutual funds, we perform all year-end tax reporting.

Total Income

Total income, as used in the income summaries, represents dividends and/or interest on securities we receive on your behalf and credit to your account(s) during the calendar year. We report dividend distributions and taxable bond interest credited to your account to the IRS. The totals we report may differ from those indicated as "This Year" figures on the last statement for the calendar year. Only information on Forms 1099 should be used for tax reporting. In the case of Corporations, Real Estate Investment Trusts (REITs), Master Limited Partnerships, Regulated Investment Companies and Unit Investment Trusts, some sponsors may reclassify the distribution to a different tax type for year-end reporting.

Transaction Dates and Conditions

Transactions display trade date and settlement date. Transactions are included on this statement on trade date basis (excluding BDP and MMFs). Trades that have not settled as of statement month end will also be displayed in the “Unsettled Purchases/Sales Activity” section. Upon written request, we will give you the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Tax and Legal Disclosure

We do not provide legal or tax advice. Please consult your own tax advisor.

Revised 11/2022

Consolidated Summary

OVERVIEW OF YOUR ACCOUNTS (includes accrued interest)

Although only whole dollar amounts are displayed below, both dollars and cents are used to calculate all totals. Manually summing the individual line items may not equal the actual total displayed. Refer to Account Statements for details. Excludes Bank Loan Balances (including Liquidity Access Lines, Tailored Lending Loans and Mortgage Balances).

	Account Number	Beginning Value (6/1/24)	Funds Credited/(Debited)	Security/Currency Transfers Rcvd/(Dlvd)	Change in Value	Ending Value (6/30/24)	Income/Dist This Period/YTD	YTD Realized Gain/(Loss) (Total ST/LT)	Unrealized Gain/(Loss) (Total ST/LT)	Page
TOTAL FOR ALL ACCOUNTS		**$362,542**	**$1,542**	**—**	**$11,601**	**$375,687**	**$586** **$2,769**	**$62,118**	**$27,752**	
Personal Accounts										
ARNAB GHOSH	723-140507-222	63,525	(4,457)	—	224	59,293	224 1,347	— —	— —	9 eDel
ARNAB GHOSH	723-140755-222	94,608	6,000	—	1,570	102,178	50 137	6,088 1,357	(6,820)>>>

Consolidated Summary

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (6/1/24-6/30/24)	This Year (1/1/24-6/30/24)
TOTAL BEGINNING VALUE	**$362,542.99**	**$302,995.17**
Credits	11,742.98	90,726.51
Debits	(10,200.00)	(55,630.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$1,542.98**	**$35,096.51**
Change in Value	**11,601.06**	**37,595.35**
TOTAL ENDING VALUE	**$375,687.03**	**$375,687.03**

Net Credits / Debits include investment advisory fees as applicable. See Activity section for details.

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$140,213.54	37.32
Equities	235,473.49	62.68
TOTAL VALUE	**$375,687.03**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Consolidated Summary

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 5/31/24)	This Period (as of 6/30/24)
Cash, BDP, MMFs	$16,454.91	$53,820.06
Savings and Time Deposits	86,048.66	86,393.48
Stocks	212,345.94	184,901.16
ETFs & CEFs	48,692.39	50,572.33
Net Unsettled Purchases/Sales	(998.91)	—
Total Assets	**$362,542.99**	**$375,687.03**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$362,542.99**	**$375,687.03**

Total liabilities excludes Bank Loan Balances (including Liquidity Access Lines, Tailored Lending Loans and Mortgage Balances).

CASH FLOW

	This Period (6/1/24-6/30/24)	This Year (1/1/24-6/30/24)
OPENING CASH, BDP, MMFs	**$16,454.91**	**$25,139.19**
Purchases	(8,163.56)	(179,729.89)
Dividend Reinvestments	(50.63)	(136.92)
Sales and Redemptions	44,448.73	170,681.96
Prior Net Unsettled Purch/Sales	(998.91)	N/A
Income and Distributions	586.54	2,769.21
Total Investment Related Activity	**$35,822.17**	**$(6,415.64)**
Checks Deposited	5,742.98	43,726.51
Electronic Transfers-Credits	6,000.00	47,000.00
Electronic Transfers-Debits	(10,200.00)	(55,655.00)
Other Debits	—	25.00
Total Cash Related Activity	**$1,542.98**	**$35,096.51**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$53,820.06**	**$53,820.06**

This page intentionally left blank

Account Summary

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (6/1/24-6/30/24)	This Year (1/1/24-6/30/24)
TOTAL BEGINNING VALUE	**$63,525.75**	**$69,874.31**
Credits	5,742.98	43,726.51
Debits	(10,200.00)	(55,655.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$(4,457.02)**	**$(11,928.49)**
Change in Value	**224.30**	**1,347.21**
TOTAL ENDING VALUE	**$59,293.03**	**$59,293.03**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$59,293.03	100.00
TOTAL VALUE	**$59,293.03**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 5/31/24)	This Period (as of 6/30/24)
Cash, BDP, MMFs	$7,559.74	$3,102.75
Savings and Time Deposits	55,966.01	56,190.28
Total Assets	**$63,525.75**	**$59,293.03**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$63,525.75**	**$59,293.03**

CASH FLOW

	This Period (6/1/24-6/30/24)	This Year (1/1/24-6/30/24)
OPENING CASH, BDP, MMFs	**$7,559.74**	**$15,030.90**
Purchases	(224.27)	(1,346.87)
Income and Distributions	224.30	1,347.21
Total Investment Related Activity	**$0.03**	**$0.34**
Checks Deposited	5,742.98	43,726.51
Electronic Transfers-Debits	(10,200.00)	(55,655.00)
Total Cash Related Activity	**$(4,457.02)**	**$(11,928.49)**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$3,102.75**	**$3,102.75**

INCOME AND DISTRIBUTION SUMMARY

	This Period (6/1/24-6/30/24)	This Year (1/1/24-6/30/24)
Interest	$224.30	$1,347.21
Income And Distributions	**$224.30**	**$1,347.21**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$224.30**	**$1,347.21**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (6/1/24-6/30/24)	Realized This Year (1/1/24-6/30/24)	Unrealized Inception to Date (as of 6/30/24)
TOTAL GAIN/(LOSS)	—	—	—

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

Investment Objectives (in order of priority): Income

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$3,102.75**	—	$0.31	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**5.23%**	**$3,102.75**	**$0.31**

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$56,190.28**	$2,809.51	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**94.77%**	**$56,190.28**	**$2,809.51**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	—	**$59,293.03**	**N/A**	**$2,809.82** —	**4.74%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$3,102.75	—	—	—	—	—
Savings and Time Deposits	56,190.28	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$59,293.03**	**—**	**—**	**—**	**—**	**—**

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
6/3		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 224265839			$(1,400.00)
6/10		Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 224933804 TO 723-XXX755			(6,000.00)
6/13		Check Deposit	MS PAYROLL DEPOSIT				2,871.49
6/27		Check Deposit	MS PAYROLL DEPOSIT				2,871.49
6/28		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 06/01-06/30) CUSIP: 99YA78EB0			224.27
6/28		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 06/01-06/30)			0.03
6/28	6/28	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(224.27)
6/28		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 226168731			(2,800.00)
NET CREDITS/(DEBITS)							**$(4,456.99)**

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
6/3	Automatic Redemption	BANK DEPOSIT PROGRAM	$(1,400.00)
6/10	Automatic Redemption	BANK DEPOSIT PROGRAM	(6,000.00)
6/14	Automatic Investment	BANK DEPOSIT PROGRAM	2,871.49
6/28	Automatic Investment	BANK DEPOSIT PROGRAM	71.49
6/28	Automatic Investment	BANK DEPOSIT PROGRAM	0.03
NET ACTIVITY FOR PERIOD			**$(4,456.99)**

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Notice of T+1 Settlement Cycle Transition

Effective May 28, 2024, Securities and Exchange Commission (SEC) rules will require that most U.S. securities transactions settle on or before the next business day following the trade date (a settlement date of T+1).

Generally, the settlement date is when an investor must pay for the security purchased or deliver the security sold in negotiable form. Please note, final tax lot selection will be subject to the shortened T+1 settlement timeline and must be submitted by 4:00 p.m. ET on the settlement date.

For additional details about T+1 settlement and eligible securities, please visit the Depository Trust & Clearing Corporation (DTCC) website at www.dtcc.com/ust1. You can also view the full text of the final rules on the SEC website at www.sec.gov.

FINRA BrokerCheck

FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA website address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

Tips on Protecting Yourself from Fraudulent Account Activity
The protection of client data is of the utmost importance to us. Scams are on the rise, and they have become more sophisticated. Please remember to never share your personal information including account verification codes, account numbers, passwords or social security numbers with anyone you do not personally know.
Please be cautious opening attachments, clicking on links, or allowing external access to your computer. Scammers will be aggressive and create a sense of urgency. Scammers will promise unbelievable returns using crypto currency investing or sweepstakes/lottery. Scammers will use social media apps to build trust and then make sudden requests for money due to a hardship or emergency.
If you have any questions regarding scams or believe that you are a victim of a scam, please contact us or call 888-454-3965 to report online fraud or security concerns.
Retirement Rollover Guide
If you are considering rolling over your retirement assets, please review our Rollover Guide which can be found at https://www.morganstanleyclientserv.com/publiccontent/msoc/pdf/RolloverGuide.pdf for important information regarding your options and the factors that you should consider before you make your rollover decision.
Best Practices for Protecting Yourself and Your Investments
When investing at any financial institution or with a financial professional, it is important to keep the following best practices in mind:
- Be clear about your investment goals and the amount of risk you are comfortable taking.
- Before making any investments, be sure to ask questions about the potential investment, including the potential risks associated with them. Request information such as the prospectus, offering documents, or research information and carefully review them.
- Be cautious of investment opportunities that offer an unusually high rate of return but are described as low-risk or guaranteed.
- Be cautious of investment opportunities that are not offered directly through the institution you are investing with, such as real estate, start-up businesses, etc. as most financial institutions, like Morgan Stanley prohibit these types of recommendations.
- Read and retain your account statements, confirmations, and any other information you receive about your investment transactions including the firm's client relationship summary (CRS). The CRS can be located on the websites of all SEC registered investment advisors and broker-dealers who work with retail investors.
- Immediately contact a member of the management team if you recognize any type of a discrepancy on your account statement. For example;
  - A security or money transaction you did not authorize
  - An investment you purchased that you do not see on your account statement
  - An item on your account statement that you do not understand
- When sending funds to your financial institution, be sure the funds are being sent directly to the financial institution you are investing with and not to a 3rd party institution.

Last but not least, never share your account passwords with anyone.
New Fiduciary Rule for Retirement Plans and Accounts
A new Department of Labor rule, redefining who is an investment advice fiduciary under the Employee Retirement Income Security Act of 1974 (ERISA) and the Internal Revenue Code of 1986 (Code), will be effective September 23, 2024. Please visit www.morganstanley.com/disclosures/dol at that time for updated information on Morgan Stanley's role as an ERISA/Code fiduciary with respect to your retirement plans, welfare benefit plans, individual retirement accounts, and/or Coverdell education savings accounts.

Account Summary

Active Assets Account
723-140755-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (6/1/24-6/30/24)	This Year (1/1/24-6/30/24)
TOTAL BEGINNING VALUE	**$94,608.03**	**$48,822.27**
Credits	6,000.00	47,000.00
Debits	—	—
Security Transfers	—	—
Net Credits/Debits/Transfers	**$6,000.00**	**$47,000.00**
Change in Value	**1,570.41**	**6,356.17**
TOTAL ENDING VALUE	**$102,178.44**	**$102,178.44**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$6,020.52	5.89
Equities	96,157.92	94.11
TOTAL VALUE	**$102,178.44**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-140755-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 5/31/24)	This Period (as of 6/30/24)
Cash, BDP, MMFs	$5,815.07	$6,020.52
Stocks	82,215.82	89,321.34
ETFs & CEFs	6,577.14	6,836.58
Total Assets	**$94,608.03**	**$102,178.44**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$94,608.03**	**$102,178.44**

CASH FLOW

	This Period (6/1/24-6/30/24)	This Year (1/1/24-6/30/24)
OPENING CASH, BDP, MMFs	**$5,815.07**	**$8,517.03**
Purchases	(6,008.58)	(100,740.83)
Dividend Reinvestments	(50.63)	(136.92)
Sales and Redemptions	213.98	51,243.90
Income and Distributions	50.68	137.34
Total Investment Related Activity	**$(5,794.55)**	**$(49,496.51)**
Electronic Transfers-Credits	6,000.00	47,000.00
Total Cash Related Activity	**$6,000.00**	**$47,000.00**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$6,020.52**	**$6,020.52**

INCOME AND DISTRIBUTION SUMMARY

	This Period (6/1/24-6/30/24)	This Year (1/1/24-6/30/24)
Qualified Dividends	$49.93	$113.66
Other Dividends	0.70	23.28
Interest	0.05	0.40
Income And Distributions	**$50.68**	**$137.34**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$50.68**	**$137.34**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (6/1/24-6/30/24)	Realized This Year (1/1/24-6/30/24)	Unrealized Inception to Date (as of 6/30/24)
Short-Term Gain	—	$6,088.05	$1,167.09
Short-Term (Loss)	—	—	(7,987.20)
Total Short-Term	**—**	**$6,088.05**	**$(6,820.11)**
Long-Term Gain	—	1,357.83	12,154.21
Long-Term (Loss)	—	—	(528.27)
Total Long-Term	**—**	**$1,357.83**	**$11,625.94**
TOTAL GAIN/(LOSS)	**—**	**$7,445.88**	**$4,805.83**

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$6,020.52**	—	$0.60	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**5.89%**	**$6,020.52**	**$0.60**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADOBE INC (ADBE)	11/23/21	1.000	$651.520	$555.540	$651.52	$555.54	$(95.98) LT A		
	12/16/21	1.000	561.120	555.540	561.12	555.54	(5.58) LT A		
	Total	2.000			1,212.64	**1,111.08**	(101.56) LT	—	—

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 1; Asset Class: Equities									
ADVANCED MICRO DEVICES (AMD)	3/4/24	100.000	207.300	162.210	20,730.00	16,221.00	(4,509.00) ST		
	3/13/24	100.000	195.535	162.210	19,553.50	16,221.00	(3,332.50) ST		
	4/10/24	50.000	164.830	162.210	8,241.50	8,110.50	(131.00) ST		
	4/16/24	10.000	163.628	162.210	1,636.28	1,622.10	(14.18) ST		
	4/18/24	40.000	155.660	162.210	6,226.40	6,488.40	262.00 ST		
	Total	300.000			56,387.68	**48,663.00**	(7,724.68) ST	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									
AMAZON COM INC (AMZN)	9/20/22	4.000	123.575	193.250	494.30	**773.00**	278.70 LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
APPLE INC (AAPL)	9/14/21	1.000	149.790	210.620	149.79	210.62	60.83 LT A		
	10/4/21	1.000	138.430	210.620	138.43	210.62	72.19 LT A		
	Purchases	2.000			288.22	**421.24**	133.02 LT		
Short Term Reinvestments		0.009			1.46	1.90	0.44 ST		
	Total	2.009			289.68	**423.14**	133.02 LT 0.44 ST	2.01	0.48
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 08/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	3/29/22	2.000	354.380	406.800	708.76	813.60	104.84 LT A		
	4/4/22	2.000	344.800	406.800	689.60	813.60	124.00 LT A		
	4/6/22	1.000	345.700	406.800	345.70	406.80	61.10 LT A		
	4/18/22	1.000	345.130	406.800	345.13	406.80	61.67 LT A		
	5/2/22	1.000	319.540	406.800	319.54	406.80	87.26 LT A		
	10/17/23	2.000	345.810	406.800	691.62	813.60	121.98 ST		
	Total	9.000			3,100.35	**3,661.20**	438.87 LT 121.98 ST	—	—
Rating: Morningstar: 1; Asset Class: Equities									
BOEING CO (BA)	11/26/21	1.000	194.610	182.010	194.61	**182.01**	(12.60) LT A	—	—
Rating: Morgan Stanley: 2, Morningstar: 1; Asset Class: Equities									
COCA COLA CONSOLIDATED INC (COKE)	—	—	—	1,085.000	—	—	—	—	—
Short Term Reinvestments		0.001			0.51	1.09	0.58 ST H		
	Total	0.001			0.51	**1.09**	0.58 ST	—	—
Next Dividend Payable 08/2024; Basis Adjustment Due to Wash Sale: $0.01; Asset Class: Equities									
HOME DEPOT INC (HD)	10/8/21	1.000	334.830	344.240	334.83	344.24	9.41 LT A		
	3/24/22	1.000	315.730	344.240	315.73	344.24	28.51 LT A		
	4/22/22	1.000	303.760	344.240	303.76	344.24	40.48 LT A		
	9/16/22	1.000	275.690	344.240	275.69	344.24	68.55 LT A		

Account Detail

Active Assets Account 723-140755-222 **ARNAB GHOSH**

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/20/22	1.000	272.590	344.240	272.59	344.24	71.65 LT A		
	Purchases	5.000			1,502.60	**1,721.20**	218.60 LT		
Short Term Reinvestments		0.127			43.82	43.72	(0.10) ST		
	Total	5.127			1,546.42	**1,764.92**	218.60 LT (0.10) ST	46.14	2.61
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 09/2024; Asset Class: Equities									
LOWES COMPANIES INC (LOW)	3/24/22	1.000	219.140	220.460	219.14	220.46	1.32 LT A		
	4/22/22	1.000	199.670	220.460	199.67	220.46	20.79 LT A		
	9/16/22	1.000	191.510	220.460	191.51	220.46	28.95 LT A		
	9/20/22	1.000	189.270	220.460	189.27	220.46	31.19 LT A		
	Purchases	4.000			799.59	**881.84**	82.25 LT		
Short Term Reinvestments		0.063			13.28	13.89	0.61 ST		
	Total	4.063			812.87	**895.73**	82.25 LT 0.61 ST	18.69	2.09
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 08/2024; Asset Class: Equities									
MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	441.160	338.27	441.16	102.89 LT A		
	Purchases	1.000			338.27	**441.16**	102.89 LT		
Short Term Reinvestments		0.006			1.89	2.65	0.76 ST		
	Total	1.006			340.16	**443.81**	102.89 LT 0.76 ST	2.66	0.60
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 08/2024; Asset Class: Equities									
META PLATFORMS INC CL A (META)	10/22/21	2.000	323.010	504.220	646.02	1,008.44	362.42 LT A		
	10/26/21	2.000	311.685	504.220	623.37	1,008.44	385.07 LT A		
	Purchases	4.000			1,269.39	**2,016.88**	747.49 LT		
Short Term Reinvestments		0.008			4.00	4.03	0.03 ST		
	Total	4.008			1,273.39	**2,020.91**	747.49 LT 0.03 ST	8.02	0.40
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 09/2024; Asset Class: Equities									
MICROSOFT CORP (MSFT)	9/8/21	2.000	298.370	446.950	596.74	893.90	297.16 LT A		
	9/28/21	1.000	284.770	446.950	284.77	446.95	162.18 LT A		
	9/29/21	1.000	284.790	446.950	284.79	446.95	162.16 LT A		
	10/4/21	1.000	280.790	446.950	280.79	446.95	166.16 LT A		
	11/23/21	2.000	334.960	446.950	669.92	893.90	223.98 LT A		
	11/26/21	1.000	331.490	446.950	331.49	446.95	115.46 LT A		
	12/3/21	1.000	318.700	446.950	318.70	446.95	128.25 LT A		
	12/20/21	1.000	319.020	446.950	319.02	446.95	127.93 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	1/24/22	1.000	291.870	446.950	291.87	446.95	155.08 LT A		
	3/4/22	2.000	290.890	446.950	581.78	893.90	312.12 LT A		
	4/6/22	2.000	298.160	446.950	596.32	893.90	297.58 LT A		
	4/12/22	1.000	281.870	446.950	281.87	446.95	165.08 LT A		
	4/22/22	1.000	277.390	446.950	277.39	446.95	169.56 LT A		
	4/26/22	1.000	272.660	446.950	272.66	446.95	174.29 LT A		
	5/9/22	1.000	265.070	446.950	265.07	446.95	181.88 LT A		
	5/20/22	2.000	250.930	446.950	501.86	893.90	392.04 LT A		
	9/20/22	2.000	242.720	446.950	485.44	893.90	408.46 LT A		
	9/23/22	1.000	237.730	446.950	237.73	446.95	209.22 LT A		
	Purchases	24.000			6,878.21	**10,726.80**	3,848.59 LT		
Short Term Reinvestments		0.183			70.54	81.79	11.25 ST		
	Total	24.183			6,948.75	**10,808.59**	3,848.59 LT 11.25 ST	72.55	0.67
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; Asset Class: Equities									
NASDAQ INC COM (NDAQ)	8/19/21	3.000	61.380	60.260	184.14	180.78	(3.36) LT A		
	9/20/21	3.000	63.223	60.260	189.67	180.78	(8.89) LT A		
	9/28/21	3.000	63.693	60.260	191.08	180.78	(10.30) LT A		
	10/4/21	3.000	63.257	60.260	189.77	180.78	(8.99) LT A		
	10/20/21	6.000	66.867	60.260	401.20	361.56	(39.64) LT A		
	11/23/21	3.000	68.773	60.260	206.32	180.78	(25.54) LT A		
	11/26/21	3.000	68.663	60.260	205.99	180.78	(25.21) LT A		
	12/3/21	3.000	66.110	60.260	198.33	180.78	(17.55) LT A		
	12/7/21	3.000	67.110	60.260	201.33	180.78	(20.55) LT A		
	1/3/22	6.000	67.713	60.260	406.28	361.56	(44.72) LT A		
	1/4/22	3.000	65.853	60.260	197.56	180.78	(16.78) LT A		
	1/24/22	3.000	58.127	60.260	174.38	180.78	6.40 LT A		
	3/4/22	3.000	56.840	60.260	170.52	180.78	10.26 LT A		
	4/18/22	3.000	59.130	60.260	177.39	180.78	3.39 LT A		
	4/22/22	3.000	55.957	60.260	167.87	180.78	12.91 LT A		
	5/2/22	3.000	52.233	60.260	156.70	180.78	24.08 LT A		
	5/10/22	3.000	48.713	60.260	146.14	180.78	34.64 LT A		
	10/3/22	1.000	57.470	60.260	57.47	60.26	2.79 LT A		
	Purchases	58.000			3,622.14	**3,495.08**	(127.06) LT		
Short Term Reinvestments		0.931			52.54	56.10	3.56 ST		
	Total	58.931			3,674.68	**3,551.18**	(127.06) LT 3.56 ST	56.58	1.62

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	12/6/21	10.000	28.476	123.540	284.76	1,235.40	950.64 LT A		
	1/4/22	10.000	28.530	123.540	285.30	1,235.40	950.10 LT A		
	3/7/22	10.000	21.788	123.540	217.88	1,235.40	1,017.52 LT A		
	4/6/22	10.000	24.064	123.540	240.64	1,235.40	994.76 LT A		
	5/9/22	10.000	16.994	123.540	169.94	1,235.40	1,065.46 LT A		
	6/10/24	50.000	120.172	123.540	6,008.58	6,177.00	168.42 ST		
	Purchases	100.000			7,207.10	**12,354.00**	4,978.48 LT 168.42 ST		
Short Term Reinvestments		0.038			1.60	4.69	3.09 ST		
	Total	100.038			7,208.70	**12,358.70**	4,978.48 LT 171.51 ST	4.00	0.03
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/11/23	2.000	162.670	164.930	325.34	329.86	4.52 ST		
	Purchases	2.000			325.34	**329.86**	4.52 ST		
Short Term Reinvestments		0.047			7.83	7.75	(0.08) ST		
	Total	2.047			333.17	**337.61**	4.44 ST	11.09	3.29
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; Asset Class: Equities									
SALESFORCE INC (CRM)	9/13/21	2.000	253.160	257.100	506.32	514.20	7.88 LT A		
	11/23/21	1.000	289.830	257.100	289.83	257.10	(32.73) LT A		
	11/30/21	1.000	288.380	257.100	288.38	257.10	(31.28) LT A		
	12/3/21	2.000	256.390	257.100	512.78	514.20	1.42 LT A		
	Purchases	6.000			1,597.31	**1,542.60**	(54.71) LT		
Short Term Reinvestments		0.008			2.40	2.06	(0.34) ST		
	Total	6.008			1,599.71	**1,544.66**	(54.71) LT (0.34) ST	9.61	0.62
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 07/2024; Asset Class: Equities									
TESLA INC (TSLA)	5/20/22	3.000	217.877	197.880	653.63	**593.64**	(59.99) LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
VISA INC CL A (V)	10/27/21	1.000	222.200	262.470	222.20	262.47	40.27 LT A		
	Purchases	1.000			222.20	**262.47**	40.27 LT		
Short Term Reinvestments		0.008			2.01	2.10	0.09 ST		
	Total	1.008			224.21	**264.57**	40.27 LT 0.09 ST	2.10	0.79
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; Asset Class: Equities									

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
COMMON STOCKS					**$86,295.46**	**$89,398.84**	**$10,513.24 LT** **$(7,409.87) ST**	**$233.45**	**0.26%**

OPTIONS (Contract Prices are presented to only the third decimal (which may display as "$0.000"), while calculation of Market Value uses an extended price.)

Security Description	Trade Date	Number of Contracts	Unit Cost	Contract Price	Total Cost	Market Value	Unrealized Gain/(Loss)
CALL ADVANCED MICRO DEVIC AT 175.000 EXPIRES 06/28/2024 *Short Position; Asset Class: Equities*	6/20/24	(1.000)	$0.850	$0.010	$(84.99)	**$(1.00)**	$83.99 ST
CALL ADVANCED MICRO DEVIC AT 220.000 EXPIRES 08/16/2024 (AMD 240816C00220000) *Short Position; Asset Class: Equities*	5/16/24	(1.000)	2.310	0.755	(230.99)	**(75.50)**	155.49 ST
CALL NVIDIA CORPORATION AT 130.000 EXPIRES 06/28/2024 *Short Position; Asset Class: Equities*	6/10/24	(1.000)	1.290	0.010	(128.99)	**(1.00)**	127.99 ST
OPTIONS					**$(444.97)**	**$(77.50)**	**$367.47 ST**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**87.42%**	**$85,850.49**	**$89,321.34**	**$10,513.24 LT** **$(7,042.40) ST**	**$233.45**	**0.26%**
Total Stocks (Long)			$89,398.84			
Total Stocks (Short)			$(77.50)			

For listed options that have a cost basis without a corresponding market value, an unrealized gain or loss is included for informational purposes. Where market value information is not available, for purposes of calculating the unrealized gain or loss, we assume that market value is $0. In such cases, the unrealized gain or loss may not provide an accurate reflection of the true unrealized gain or loss. For additional information regarding Gain/(Loss) and Pricing, refer to the Expanded Disclosures.

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	9/20/21	1.000	$121.990	$171.520	$121.99	$171.52	$49.53 LT A		
	11/23/21	1.000	131.600	171.520	131.60	171.52	39.92 LT A		
	11/26/21	1.000	131.230	171.520	131.23	171.52	40.29 LT A		
	Purchases	3.000			384.82	**514.56**	129.74 LT		
Short Term Reinvestments		0.025			3.38	4.29	0.91 ST		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	3.025			388.20	**518.85**	129.74 LT 0.91 ST	3.40	0.66
Next Dividend Payable 09/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	11/22/21	2.000	239.230	204.940	478.46	**409.88**	(68.58) LT A	—	—
Next Dividend Payable 09/2024; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	9/20/21	2.000	52.765	62.870	105.53	125.74	20.21 LT A		
	11/23/21	2.000	55.885	62.870	111.77	125.74	13.97 LT A		
	11/26/21	2.000	55.265	62.870	110.53	125.74	15.21 LT A		
	11/30/21	2.000	55.045	62.870	110.09	125.74	15.65 LT A		
	Purchases	8.000			437.92	**502.96**	65.04 LT		
Short Term Reinvestments		0.090			4.83	5.66	0.83 ST		
	Total	8.090			442.75	**508.62**	65.04 LT 0.83 ST	6.50	1.28
Next Dividend Payable 07/01/24; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	9/20/21	1.000	74.630	77.760	74.63	77.76	3.13 LT A		
	Purchases	1.000			74.63	**77.76**	3.13 LT		
Short Term Reinvestments		0.028			2.02	2.18	0.16 ST		
	Total	1.028			76.65	**79.94**	3.13 LT 0.16 ST	2.91	3.64
Next Dividend Payable 07/01/24; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	9/20/21	2.000	53.060	64.250	106.12	128.50	22.38 LT A		
	11/26/21	2.000	55.620	64.250	111.24	128.50	17.26 LT A		
	Purchases	4.000			217.36	**257.00**	39.64 LT		
Short Term Reinvestments		0.045			2.46	2.89	0.43 ST		
	Total	4.045			219.82	**259.89**	39.64 LT 0.43 ST	3.31	1.27
Next Dividend Payable 07/01/24; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	9/20/21	1.000	68.030	74.080	68.03	74.08	6.05 LT A		
	Purchases	1.000			68.03	**74.08**	6.05 LT		
Short Term Reinvestments		0.021			1.30	1.56	0.26 ST		
	Total	1.021			69.33	**75.64**	6.05 LT 0.26 ST	1.77	2.34
Next Dividend Payable 07/01/24; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	11/26/21	1.000	460.200	544.220	460.20	544.22	84.02 LT A		
	10/11/23	1.000	434.130	544.220	434.13	544.22	110.09 ST		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Purchases	2.000			894.33	**1,088.44**	84.02 LT 110.09 ST		
Short Term Reinvestments		0.019			8.61	10.34	1.73 ST		
	Total	2.019			902.94	**1,098.78**	84.02 LT 111.82 ST	13.82	1.26
Next Dividend Payable 07/31/24; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	11/26/21	1.000	444.370	576.590	444.37	576.59	132.22 LT A		
	Purchases	1.000			444.37	**576.59**	132.22 LT		
Short Term Reinvestments		0.008			2.95	4.61	1.66 ST		
	Total	1.008			447.32	**581.20**	132.22 LT 1.66 ST	3.73	0.64
Next Dividend Payable 07/02/24; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	11/26/21	1.000	422.970	500.130	422.97	500.13	77.16 LT A		
	9/20/22	2.000	355.765	500.130	711.53	1,000.26	288.73 LT A		
	9/23/22	2.000	338.100	500.130	676.20	1,000.26	324.06 LT A		
	10/11/23	1.000	399.040	500.130	399.04	500.13	101.09 ST		
	Purchases	6.000			2,209.74	**3,000.78**	689.95 LT 101.09 ST		
Short Term Reinvestments		0.064			27.63	32.01	4.38 ST		
	Total	6.064			2,237.37	**3,032.79**	689.95 LT 105.47 ST	40.14	1.32
Next Dividend Payable 07/02/24; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	11/26/21	1.000	236.020	267.510	236.02	267.51	31.49 LT A		
	Purchases	1.000			236.02	**267.51**	31.49 LT		
Short Term Reinvestments		0.013			2.73	3.48	0.75 ST		
	Total	1.013			238.75	**270.99**	31.49 LT 0.75 ST	3.71	1.37
Next Dividend Payable 07/02/24; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**6.69%**	**$5,501.59**	**$6,836.58**	**$1,112.70 LT** **$222.29 ST**	**$79.29**	**1.16%**

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$91,352.08**	**$102,178.44**	**$11,625.94 LT** **$(6,820.11) ST**	**$313.34** —	**0.31%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$6,020.52	—	—	—	—	—
Stocks	—	$89,321.34	—	—	—	—
ETFs & CEFs	—	6,836.58	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$6,020.52**	**$96,157.92**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
6/3		Qualified Dividend	VISA INC CL A				$0.52
6/3		Dividend Reinvestment	VISA INC CL A	ACTED AS AGENT DIVIDEND REINVESTMENT	0.002	269.5983	(0.52)
6/10		Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 224933804 FROM 723-XXX507			6,000.00
6/10	6/11	Sold	CALL NVDA 06/28/24 130.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.3000	128.99
6/10	6/11	Bought	NVIDIA CORPORATION	ACTED AS AGENT UNSOLICITED TRADE	50.000	120.0216	(6,008.58)
6/13		Qualified Dividend	MICROSOFT CORP				18.11
6/13		Qualified Dividend	HOME DEPOT INC				11.46
6/13		Dividend Reinvestment	MICROSOFT CORP	ACTED AS AGENT DIVIDEND REINVESTMENT	0.042	437.9520	(18.11)
6/13		Dividend Reinvestment	HOME DEPOT INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.033	347.3325	(11.46)

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
6/20	6/21	Sold	CALL AMD 06/28/24 175.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	0.8600	84.99
6/25		Dividend	FIDELITY MSCI INFO TECH				0.70
6/25		Dividend Reinvestment	FIDELITY MSCI INFO TECH	ACTED AS AGENT DIVIDEND REINVESTMENT	0.005	170.3018	(0.70)
6/26		Qualified Dividend	META PLATFORMS INC CL A				2.00
6/26		Dividend Reinvestment	META PLATFORMS INC CL A	ACTED AS AGENT DIVIDEND REINVESTMENT	0.004	508.5248	(2.00)
6/28		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 06/01-06/30)			0.05
6/28		Qualified Dividend	NASDAQ INC COM				14.09
6/28		Qualified Dividend	PEPSICO INC NC				2.75
6/28		Qualified Dividend	NVIDIA CORPORATION				1.00
6/28		Dividend Reinvestment	NASDAQ INC COM	ACTED AS AGENT DIVIDEND REINVESTMENT	0.235	60.0629	(14.09)
6/28		Dividend Reinvestment	PEPSICO INC NC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.017	166.2278	(2.75)
6/28		Dividend Reinvestment	NVIDIA CORPORATION	ACTED AS AGENT DIVIDEND REINVESTMENT	0.008	124.6665	(1.00)
NET CREDITS/(DEBITS)							**$205.45**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
6/10	Automatic Investment	BANK DEPOSIT PROGRAM	$6,000.00
6/11	Automatic Redemption	BANK DEPOSIT PROGRAM	(5,879.59)
6/21	Automatic Investment	BANK DEPOSIT PROGRAM	84.99
6/28	Automatic Investment	BANK DEPOSIT PROGRAM	0.05
NET ACTIVITY FOR PERIOD			**$205.45**

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

CORPORATE ACTIONS

Activity Date	Activity Type	Description	Comments	Quantity
6/11	Stock Split	NVIDIA CORPORATION	SPLIT RATIO 10:1	45.027

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
6/3	Option Expired	CALL AMD 05/31/24 205.000	EXPIRED OPTIONS	1.000

REALIZED GAIN/(LOSS) DETAIL

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
CALL AMD 05/31/24 205.000	05/31/24	04/29/24	1.000	$101.99	$0.00	$101.99	
Short-Term This Period				**$0.00**	**$0.00**	**$0.00**	
Short-Term Year to Date				**$46,370.72**	**$40,282.67**	**$6,088.05**	
Net Realized Gain/(Loss) This Period				**$0.00**	**$0.00**	**$0.00**	
Net Realized Gain/(Loss) Year to Date				**$50,798.93**	**$43,353.05**	**$7,445.88**	

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Notice of T+1 Settlement Cycle Transition

Effective May 28, 2024, Securities and Exchange Commission (SEC) rules will require that most U.S. securities transactions settle on or before the next business day following the trade date (a settlement date of T+1).

Generally, the settlement date is when an investor must pay for the security purchased or deliver the security sold in negotiable form. Please note, final tax lot selection will be subject to the shortened T+1 settlement timeline and must be submitted by 4:00 p.m. ET on the settlement date.

For additional details about T+1 settlement and eligible securities, please visit the Depository Trust & Clearing Corporation (DTCC) website at www.dtcc.com/ust1. You can also view the full text of the final rules on the SEC website at www.sec.gov.

FINRA BrokerCheck

FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA website address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

Tips on Protecting Yourself from Fraudulent Account Activity

The protection of client data is of the utmost importance to us. Scams are on the rise, and they have become more sophisticated. Please remember to never share your personal information including account verification codes, account numbers, passwords or social security numbers with anyone you do not personally know.

Please be cautious opening attachments, clicking on links, or allowing external access to your computer. Scammers will be aggressive and create a sense of urgency. Scammers will promise unbelievable returns using crypto currency investing or sweepstakes/lottery. Scammers will use social media apps to build trust and then make sudden requests for money due to a hardship or emergency.

If you have any questions regarding scams or believe that you are a victim of a scam, please contact us or call 888-454-3965 to report online fraud or security concerns.

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

Retirement Rollover Guide
If you are considering rolling over your retirement assets, please review our Rollover Guide which can be found at https://www.morganstanleyclientserv.com/publiccontent/msoc/pdf/RolloverGuide.pdf for important information regarding your options and the factors that you should consider before you make your rollover decision.
Best Practices for Protecting Yourself and Your Investments
When investing at any financial institution or with a financial professional, it is important to keep the following best practices in mind:
- Be clear about your investment goals and the amount of risk you are comfortable taking.
- Before making any investments, be sure to ask questions about the potential investment, including the potential risks associated with them. Request information such as the prospectus, offering documents, or research information and carefully review them.
- Be cautious of investment opportunities that offer an unusually high rate of return but are described as low-risk or guaranteed.
- Be cautious of investment opportunities that are not offered directly through the institution you are investing with, such as real estate, start-up businesses, etc. as most financial institutions, like Morgan Stanley prohibit these types of recommendations.
- Read and retain your account statements, confirmations, and any other information you receive about your investment transactions including the firm's client relationship summary (CRS). The CRS can be located on the websites of all SEC registered investment advisors and broker-dealers who work with retail investors.
- Immediately contact a member of the management team if you recognize any type of a discrepancy on your account statement. For example;
  - A security or money transaction you did not authorize
  - An investment you purchased that you do not see on your account statement
  - An item on your account statement that you do not understand
- When sending funds to your financial institution, be sure the funds are being sent directly to the financial institution you are investing with and not to a 3rd party institution.

Last but not least, never share your account passwords with anyone.
New Fiduciary Rule for Retirement Plans and Accounts
A new Department of Labor rule, redefining who is an investment advice fiduciary under the Employee Retirement Income Security Act of 1974 (ERISA) and the Internal Revenue Code of 1986 (Code), will be effective September 23, 2024. Please visit www.morganstanley.com/disclosures/dol at that time for updated information on Morgan Stanley's role as an ERISA/Code fiduciary with respect to your retirement plans, welfare benefit plans, individual retirement accounts, and/or Coverdell education savings accounts.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (6/1/24-6/30/24)	This Year (1/1/24-6/30/24)
TOTAL BEGINNING VALUE	**$204,409.21**	**$184,323.59**
Credits	—	—
Debits	—	—
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**—**
Change in Value	**9,806.35**	**29,891.97**
TOTAL ENDING VALUE	**$214,215.56**	**$214,215.56**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$74,899.99	34.96
Equities	139,315.57	65.04
TOTAL VALUE	**$214,215.56**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 5/31/24)	This Period (as of 6/30/24)
Cash, BDP, MMFs	$3,080.10	$44,696.79
Savings and Time Deposits	30,082.65	30,203.20
Stocks	130,130.12	95,579.82
ETFs & CEFs	42,115.25	43,735.75
Net Unsettled Purchases/Sales	(998.91)	—
Total Assets	**$204,409.21**	**$214,215.56**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$204,409.21**	**$214,215.56**

INCOME AND DISTRIBUTION SUMMARY

	This Period (6/1/24-6/30/24)	This Year (1/1/24-6/30/24)
Qualified Dividends	$175.29	$374.03
Other Dividends	15.64	186.37
Interest	120.63	724.26
Income And Distributions	**$311.56**	**$1,284.66**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$311.56**	**$1,284.66**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

	This Period (6/1/24-6/30/24)	This Year (1/1/24-6/30/24)
OPENING CASH, BDP, MMFs	**$3,080.10**	**$1,616.26**
Purchases	(1,930.71)	(77,642.19)
Sales and Redemptions	44,234.75	119,438.06
Prior Net Unsettled Purch/Sales	(998.91)	N/A
Income and Distributions	311.56	1,284.66
Total Investment Related Activity	**$41,616.69**	**$43,080.53**
Total Cash Related Activity	**—**	**—**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$44,696.79**	**$44,696.79**

GAIN/(LOSS) SUMMARY

	Realized This Period (6/1/24-6/30/24)	Realized This Year (1/1/24-6/30/24)	Unrealized Inception to Date (as of 6/30/24)
Short-Term Gain	$3,285.20	$4,100.98	$16,496.16
Short-Term (Loss)	—	—	(219.01)
Total Short-Term	**$3,285.20**	**$4,100.98**	**$16,277.15**
Long-Term Gain	7,969.28	50,571.60	6,685.13
Long-Term (Loss)	—	(0.37)	(15.91)
Total Long-Term	**$7,969.28**	**$50,571.23**	**$6,669.22**
TOTAL GAIN/(LOSS)	**$11,254.48**	**$54,672.21**	**$22,946.37**
Disallowed Loss	—	$0.37	

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$44,696.79**	—	$4.47	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**20.87%**	**$44,696.79**	**$4.47**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$30,203.20**	$1,510.16	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**14.10%**	**$30,203.20**	**$1,510.16**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADVANCED MICRO DEVICES (AMD)	8/18/23	10.000	$104.450	$162.210	$1,044.50	$1,622.10	$577.60 ST		
	8/25/23	2.000	100.790	162.210	201.58	324.42	122.84 ST		
	9/21/23	5.000	96.780	162.210	483.90	811.05	327.15 ST		
	10/20/23	2.000	102.630	162.210	205.26	324.42	119.16 ST		
	10/27/23	4.000	96.645	162.210	386.58	648.84	262.26 ST		
	10/30/23	4.000	95.420	162.210	381.68	648.84	267.16 ST		
	Total	27.000			2,703.50	**4,379.67**	1,676.17 ST	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									
AMAZON COM INC (AMZN)	7/29/21	2.337	171.172	193.250	400.03	451.63	51.60 LT A		
	7/30/21	1.785	168.067	193.250	300.00	344.95	44.95 LT A		
	8/4/21	0.584	171.250	193.250	100.01	112.86	12.85 LT H		
	10/4/21	1.883	159.320	193.250	300.00	363.89	63.89 LT A		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	1/21/22	0.623	142.424	193.250	88.73	120.39	31.66 LT A		
	1/21/22	6.386	142.698	193.250	911.27	1,234.09	322.82 LT A		
	8/29/22	50.000	131.879	193.250	6,593.97	9,662.50	3,068.53 LT A		
	9/6/22	26.986	128.001	193.250	3,454.24	5,215.04	1,760.80 LT A		
	9/21/23	10.000	130.409	193.250	1,304.09	1,932.50	628.41 ST		
	2/8/24	49.416	170.619	193.250	8,431.32	9,549.64	1,118.32 ST		
	Total	150.000			21,883.66	**28,987.50**	5,357.10 LT 1,746.73 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Basis Adjustment Due to Wash Sale: $0.37; Asset Class: Equities									
APPLE INC (AAPL)	9/21/23	5.000	174.818	210.620	874.09	**1,053.10**	179.01 ST	5.00	0.47
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 08/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	10/2/23	10.000	349.313	406.800	3,493.13	4,068.00	574.87 ST		
	10/6/23	4.000	347.878	406.800	1,391.51	1,627.20	235.69 ST		
	10/19/23	2.000	342.575	406.800	685.15	813.60	128.45 ST		
	10/20/23	1.000	337.500	406.800	337.50	406.80	69.30 ST		
	10/27/23	2.000	331.525	406.800	663.05	813.60	150.55 ST		
	4/16/24	6.000	398.270	406.800	2,389.62	2,440.80	51.18 ST		
	Total	25.000			8,959.96	**10,170.00**	1,210.04 ST	—	—
Rating: Morningstar: 1; Asset Class: Equities									
MICROSOFT CORP (MSFT)	2/6/24	1.000	405.040	446.950	405.04	446.95	41.91 ST		
	2/12/24	50.000	419.030	446.950	20,951.50	22,347.50	1,396.00 ST		
	2/12/24	50.000	417.729	446.950	20,886.47	22,347.50	1,461.03 ST		
	Total	101.000			42,243.01	**45,141.95**	2,898.94 ST	303.00	0.67
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; Asset Class: Equities									
NETFLIX INC (NFLX)	10/21/20	1.000	491.130	674.880	491.13	674.88	183.75 LT A		
	1/21/22	1.000	397.900	674.880	397.90	674.88	276.98 LT A		
	Total	2.000			889.03	**1,349.76**	460.73 LT	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	6/10/24	15.000	120.677	123.540	1,810.16	**1,853.10**	42.94 ST	0.60	0.03
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/9/23	10.000	159.704	164.930	1,597.04	1,649.30	52.26 ST		
	10/17/23	4.000	160.718	164.930	642.87	659.72	16.85 ST		
	10/20/23	4.000	161.015	164.930	644.06	659.72	15.66 ST		
	Total	18.000			2,883.97	**2,968.74**	84.77 ST	97.56	3.29
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; Asset Class: Equities									

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
COMMON STOCKS					**$82,247.38**	**$95,903.82**	**$5,817.83 LT** **$7,838.60 ST**	**$406.16**	**0.42%**

OPTIONS (Contract Prices are presented to only the third decimal (which may display as "$0.000"), while calculation of Market Value uses an extended price.)

Security Description	Trade Date	Number of Contracts	Unit Cost	Contract Price	Total Cost	Market Value	Unrealized Gain/(Loss)
CALL AMAZON COM INC AT 190.000 EXPIRES 06/28/2024 *Short Position; Asset Class: Equities*	6/20/24	(1.000)	$1.050	$3.240	$(104.99)	**$(324.00)**	$(219.01) ST

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**44.62%**	**$82,142.39**	**$95,579.82**	**$5,817.83 LT** **$7,619.59 ST**	**$406.16**	**0.43%**
Total Stocks (Long)			$95,903.82			
Total Stocks (Short)			$(324.00)			

For listed options that have a cost basis without a corresponding market value, an unrealized gain or loss is included for informational purposes. Where market value information is not available, for purposes of calculating the unrealized gain or loss, we assume that market value is $0. In such cases, the unrealized gain or loss may not provide an accurate reflection of the true unrealized gain or loss. For additional information regarding Gain/(Loss) and Pricing, refer to the Expanded Disclosures.

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	6/11/20	1.000	$78.320	$171.520	$78.32	$171.52	$93.20 LT A		
	9/17/20	1.000	88.530	171.520	88.53	171.52	82.99 LT A		
	9/24/20	1.000	86.640	171.520	86.64	171.52	84.88 LT A		
	Total	3.000			253.49	**514.56**	261.07 LT	3.37	0.65
Next Dividend Payable 09/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	9/16/19	1.000	138.520	204.940	138.52	204.94	66.42 LT A		
	2/23/21	1.000	220.850	204.940	220.85	204.94	(15.91) LT A		
	Total	2.000			359.37	**409.88**	50.51 LT	—	—
Next Dividend Payable 09/2024; Asset Class: Equities									
FRANKLIN FTSE INDIA ETF (FLIN)	3/22/24	20.000	36.225	39.860	724.50	797.20	72.70 ST		
	4/17/24	10.000	36.920	39.860	369.20	398.60	29.40 ST		

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	30.000			1,093.70	**1,195.80**	102.10 ST	18.27	1.53
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	6/11/20	2.000	36.145	62.870	72.29	**125.74**	53.45 LT A	1.61	1.28
Next Dividend Payable 07/01/24; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	6/11/20	1.000	52.350	77.760	52.35	**77.76**	25.41 LT A	2.83	3.64
Next Dividend Payable 07/01/24; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	6/11/20	2.000	36.355	64.250	72.71	**128.50**	55.79 LT A	1.64	1.28
Next Dividend Payable 07/01/24; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	6/11/20	2.000	50.470	74.080	100.94	148.16	47.22 LT A		
	6/24/20	1.000	49.830	74.080	49.83	74.08	24.25 LT A		
	Total	3.000			150.77	**222.24**	71.47 LT	5.20	2.34
Next Dividend Payable 07/01/24; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	9/21/23	4.000	433.750	544.220	1,735.00	2,176.88	441.88 ST		
	9/25/23	4.000	431.918	544.220	1,727.67	2,176.88	449.21 ST		
	10/2/23	8.000	427.010	544.220	3,416.08	4,353.76	937.68 ST		
	10/6/23	4.000	429.490	544.220	1,717.96	2,176.88	458.92 ST		
	10/17/23	2.000	435.140	544.220	870.28	1,088.44	218.16 ST		
	10/20/23	1.000	423.970	544.220	423.97	544.22	120.25 ST		
	10/27/23	2.000	410.485	544.220	820.97	1,088.44	267.47 ST		
	5/31/24	1.000	520.460	544.220	520.46	544.22	23.76 ST		
	Total	26.000			11,232.39	**14,149.72**	2,917.33 ST	177.92	1.26
Next Dividend Payable 07/31/24; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	8/25/23	10.000	422.929	576.590	4,229.29	**5,765.90**	1,536.61 ST	36.97	0.64
Next Dividend Payable 07/02/24; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	6/11/20	1.000	280.070	500.130	280.07	500.13	220.06 LT A		
	8/25/23	5.000	401.810	500.130	2,009.05	2,500.65	491.60 ST		
	9/21/23	10.000	399.620	500.130	3,996.20	5,001.30	1,005.10 ST		
	9/25/23	2.000	398.395	500.130	796.79	1,000.26	203.47 ST		
	10/2/23	8.000	392.420	500.130	3,139.36	4,001.04	861.68 ST		
	10/6/23	4.000	394.700	500.130	1,578.80	2,000.52	421.72 ST		
	10/9/23	1.000	394.170	500.130	394.17	500.13	105.96 ST		
	10/17/23	1.000	399.680	500.130	399.68	500.13	100.45 ST		
	10/19/23	2.000	397.195	500.130	794.39	1,000.26	205.87 ST		
	10/20/23	1.000	389.720	500.130	389.72	500.13	110.41 ST		
	10/27/23	2.000	377.060	500.130	754.12	1,000.26	246.14 ST		
	5/31/24	1.000	478.450	500.130	478.45	500.13	21.68 ST		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	38.000			15,010.80	**19,004.94**	220.06 LT 3,774.08 ST	251.56	1.32
Next Dividend Payable 07/02/24; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	6/11/20	1.000	153.880	267.510	153.88	**267.51**	113.63 LT A	3.66	1.37
Next Dividend Payable 07/02/24; Asset Class: Equities									
WISDOMTREE TR US QTLY DIV GRT (DGRW)	10/17/23	20.000	64.627	78.050	1,292.53	1,561.00	268.47 ST		
	10/20/23	4.000	63.308	78.050	253.23	312.20	58.97 ST		
	Total	24.000			1,545.76	**1,873.20**	327.44 ST	30.12	1.61
Next Dividend Payable 07/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**20.42%**	**$34,226.80**	**$43,735.75**	**$851.39 LT** **$8,657.56 ST**	**$533.15**	**1.22%**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$116,369.19**	**$214,215.56**	**$6,669.22 LT** **$16,277.15 ST**	**$2,453.94** —	**1.15%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$44,696.79	—	—	—	—	—
Savings and Time Deposits	30,203.20	—	—	—	—	—
Stocks	—	$95,579.82	—	—	—	—
ETFs & CEFs	—	43,735.75	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$74,899.99**	**$139,315.57**	**—**	**—**	**—**	**—**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
6/5	6/6	Sold	CALL MSFT 06/21/24 440.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	$1.4700	$145.99
6/10	6/11	Bought	NVIDIA CORPORATION	ACTED AS AGENT UNSOLICITED TRADE	15.000	120.5272	(1,810.16)
6/13		Qualified Dividend	MICROSOFT CORP				150.75
6/20	6/21	Sold	CALL AMZN 06/28/24 190.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.0600	104.99
6/24	6/24	Sold	MICROSOFT CORP	ACTED AS AGENT UNSOLICITED TRADE CALL ASN JUN PRM 00,000,145.99 a/o 06/21/24	100.000	440.0000	43,983.77
6/25		Dividend	FIDELITY MSCI INFO TECH				0.70
6/27		Dividend	WISDOMTREE TR US QTLY DIV GRT				4.32
6/28		Dividend	FRANKLIN FTSE INDIA ETF				10.62
6/28		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 06/01-06/30) CUSIP: 99YA78EB0			120.55
6/28		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 06/01-06/30)			0.08
6/28		Qualified Dividend	PEPSICO INC NC				24.39
6/28		Qualified Dividend	NVIDIA CORPORATION				0.15
6/28	6/28	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(120.55)
NET CREDITS/(DEBITS)							**$42,615.60**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
6/3	Automatic Redemption	BANK DEPOSIT PROGRAM	$(998.91)
6/6	Automatic Investment	BANK DEPOSIT PROGRAM	145.99
6/11	Automatic Redemption	BANK DEPOSIT PROGRAM	(1,810.16)
6/13	Automatic Investment	BANK DEPOSIT PROGRAM	150.75
6/21	Automatic Investment	BANK DEPOSIT PROGRAM	104.99
6/25	Automatic Investment	BANK DEPOSIT PROGRAM	43,984.47
6/27	Automatic Investment	BANK DEPOSIT PROGRAM	4.32
6/28	Automatic Investment	BANK DEPOSIT PROGRAM	35.16
6/28	Automatic Investment	BANK DEPOSIT PROGRAM	0.08
NET ACTIVITY FOR PERIOD			**$41,616.69**

Account Detail

Active Assets Account **723-141489-222** **ARNAB GHOSH**

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
6/24	Option Assigned	CALL MSFT 06/21/24 440.000	CALL ASSIGNED	1.000

REALIZED GAIN/(LOSS) DETAIL

LONG-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)		Comments
MICROSOFT CORP	09/03/20	06/21/24	1.000	$441.30	$224.18	$217.12	A	
	09/03/20	06/21/24	1.000	441.30	224.05	217.25	A	
	09/04/20	06/21/24	6.000	2,647.79	1,251.00	1,396.79	A	
	09/04/20	06/21/24	1.000	441.30	209.14	232.16	A	
	09/04/20	06/21/24	1.000	441.29	207.10	234.19	A	
	09/08/20	06/21/24	1.000	441.29	206.38	234.91	A	
	09/11/20	06/21/24	1.000	441.30	206.91	234.39	A	
	09/11/20	06/21/24	1.000	441.30	202.17	239.13	A	
	09/11/20	06/21/24	1.000	441.30	202.16	239.14	A	
	09/17/20	06/21/24	2.000	882.60	404.90	477.70	A	
	09/17/20	06/21/24	2.000	882.59	403.93	478.66	A	
	09/18/20	06/21/24	2.000	882.59	396.72	485.87	A	
	09/21/20	06/21/24	2.000	882.60	393.06	489.54	A	
	09/23/20	06/21/24	1.000	441.29	201.15	240.14	A	
	10/26/20	06/21/24	1.000	441.30	209.38	231.92	A	
	02/23/21	06/21/24	1.000	441.30	231.27	210.03	A	
	03/03/21	06/21/24	1.000	441.30	227.54	213.76	A	
	09/20/21	06/21/24	1.000	441.30	290.25	151.05	A	
	11/30/21	06/21/24	1.000	441.29	331.78	109.51	A	
	12/03/21	06/21/24	1.000	441.30	325.26	116.04	A	
	12/03/21	06/21/24	1.000	441.30	319.84	121.46	A	
	01/05/22	06/21/24	1.000	441.30	319.02	122.28	A	
	01/10/22	06/21/24	1.000	441.29	309.77	131.52	A	
	01/13/22	06/21/24	1.000	441.30	305.52	135.78	A	
	02/04/22	06/21/24	1.000	441.30	305.15	136.15	A	
	08/29/22	06/21/24	5.000	2,206.49	1,333.70	872.79	A	
Long-Term This Period				**$17,210.61**	**$9,241.33**	**$7,969.28**		
Long-Term Year to Date				**$91,598.14**	**$41,026.91**	**$50,571.23**		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
MICROSOFT CORP	08/18/23	06/21/24	9.000	$3,971.68	$2,825.64	$1,146.04	M
	08/18/23	06/21/24	1.000	441.29	314.53	126.76	M
	09/21/23	06/21/24	2.000	882.60	641.92	240.68	M
	02/05/24	06/21/24	20.000	8,825.95	8,105.58	720.37	M
	02/06/24	06/21/24	29.000	12,797.63	11,746.28	1,051.35	M
Short-Term This Period				**$26,919.15**	**$23,633.95**	**$3,285.20**	
Short-Term Year to Date				**$27,734.93**	**$23,633.95**	**$4,100.98**	
Net Realized Gain/(Loss) This Period				**$44,129.76**	**$32,875.28**	**$11,254.48**	
Net Realized Gain/(Loss) Year to Date				**$119,333.07**	**$64,660.86**	**$54,672.21**	

Disallowed Loss Based On Wash Sale Year to Date: $0.37

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
M - The cost basis for shares acquired upon the exercise of an option, and the sales proceeds for a disposition of shares upon the assignment of an option, include the option premium.

MESSAGES

Senior Investor Helpline
For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Notice of T+1 Settlement Cycle Transition
Effective May 28, 2024, Securities and Exchange Commission (SEC) rules will require that most U.S. securities transactions settle on or before the next business day following the trade date (a settlement date of T+1).
Generally, the settlement date is when an investor must pay for the security purchased or deliver the security sold in negotiable form. Please note, final tax lot selection will be subject to the shortened T+1 settlement timeline and must be submitted by 4:00 p.m. ET on the settlement date.
For additional details about T+1 settlement and eligible securities, please visit the Depository Trust & Clearing Corporation (DTCC) website at www.dtcc.com/ust1. You can also view the full text of the final rules on the SEC website at www.sec.gov.

FINRA BrokerCheck
FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA website address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

Tips on Protecting Yourself from Fraudulent Account Activity
The protection of client data is of the utmost importance to us. Scams are on the rise, and they have become more sophisticated. Please remember to never share your personal information including account verification codes, account numbers, passwords or social security numbers with anyone you do not personally know.
Please be cautious opening attachments, clicking on links, or allowing external access to your computer. Scammers will be aggressive and create a sense of urgency. Scammers will promise unbelievable returns using crypto currency investing or sweepstakes/lottery. Scammers will use social media apps to build trust and then make sudden requests for money due to a hardship or emergency.
If you have any questions regarding scams or believe that you are a victim of a scam, please contact us or call 888-454-3965 to report online fraud or security concerns.

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

Retirement Rollover Guide
If you are considering rolling over your retirement assets, please review our Rollover Guide which can be found at https://www.morganstanleyclientserv.com/publiccontent/msoc/pdf/RolloverGuide.pdf for important information regarding your options and the factors that you should consider before you make your rollover decision.
Best Practices for Protecting Yourself and Your Investments
When investing at any financial institution or with a financial professional, it is important to keep the following best practices in mind:
- Be clear about your investment goals and the amount of risk you are comfortable taking.
- Before making any investments, be sure to ask questions about the potential investment, including the potential risks associated with them. Request information such as the prospectus, offering documents, or research information and carefully review them.
- Be cautious of investment opportunities that offer an unusually high rate of return but are described as low-risk or guaranteed.
- Be cautious of investment opportunities that are not offered directly through the institution you are investing with, such as real estate, start-up businesses, etc. as most financial institutions, like Morgan Stanley prohibit these types of recommendations.
- Read and retain your account statements, confirmations, and any other information you receive about your investment transactions including the firm's client relationship summary (CRS). The CRS can be located on the websites of all SEC registered investment advisors and broker-dealers who work with retail investors.
- Immediately contact a member of the management team if you recognize any type of a discrepancy on your account statement. For example;
  - A security or money transaction you did not authorize
  - An investment you purchased that you do not see on your account statement
  - An item on your account statement that you do not understand
- When sending funds to your financial institution, be sure the funds are being sent directly to the financial institution you are investing with and not to a 3rd party institution.

Last but not least, never share your account passwords with anyone.
New Fiduciary Rule for Retirement Plans and Accounts
A new Department of Labor rule, redefining who is an investment advice fiduciary under the Employee Retirement Income Security Act of 1974 (ERISA) and the Internal Revenue Code of 1986 (Code), will be effective September 23, 2024. Please visit www.morganstanley.com/disclosures/dol at that time for updated information on Morgan Stanley's role as an ERISA/Code fiduciary with respect to your retirement plans, welfare benefit plans, individual retirement accounts, and/or Coverdell education savings accounts.

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 5/1/24)	**$195,794.27**
Ending Total Value (as of 5/31/24)	**$204,409.21**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544 ; Fax: 914-225-6770

Morgan Stanley Smith Barney LLC. Member SIPC.

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (5/1/24-5/31/24)	This Year (1/1/24-5/31/24)
TOTAL BEGINNING VALUE	**$195,794.27**	**$184,323.59**
Credits	—	—
Debits	—	—
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**—**
Change in Value	**8,614.94**	**20,085.62**
TOTAL ENDING VALUE	**$204,409.21**	**$204,409.21**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$32,163.84	15.74
Equities	172,245.37	84.26
TOTAL VALUE	**$204,409.21**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 4/30/24)	This Period (as of 5/31/24)
Cash, BDP, MMFs	$2,959.15	$3,080.10
Savings and Time Deposits	29,958.59	30,082.65
Stocks	123,819.15	130,130.12
ETFs & CEFs	39,057.38	42,115.25
Net Unsettled Purchases/Sales	—	(998.91)
Total Assets	**$195,794.27**	**$204,409.21**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$195,794.27**	**$204,409.21**

INCOME AND DISTRIBUTION SUMMARY

	This Period (5/1/24-5/31/24)	This Year (1/1/24-5/31/24)
Qualified Dividends	$1.25	$198.74
Other Dividends	1.68	170.73
Interest	124.09	603.63
Income And Distributions	**$127.02**	**$973.10**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$127.02**	**$973.10**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

	This Period (5/1/24-5/31/24)	This Year (1/1/24-5/31/24)
OPENING CASH, BDP, MMFs	**$2,959.15**	**$1,616.26**
Purchases	(1,122.97)	(75,711.48)
Sales and Redemptions	117.99	75,203.31
Net Unsettled Purch/Sales	998.91	998.91
Income and Distributions	127.02	973.10
Total Investment Related Activity	**$120.95**	**$1,463.84**
Total Cash Related Activity	**—**	**—**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$3,080.10**	**$3,080.10**

GAIN/(LOSS) SUMMARY

	Realized This Period (5/1/24-5/31/24)	Realized This Year (1/1/24-5/31/24)	Unrealized Inception to Date (as of 5/31/24)
Short-Term Gain	$117.99	$815.78	$13,089.88
Short-Term (Loss)	—	—	(324.97)
Total Short-Term	**$117.99**	**$815.78**	**$12,764.91**
Long-Term Gain	—	42,602.32	11,968.32
Long-Term (Loss)	—	(0.37)	(27.15)
Total Long-Term	**—**	**$42,601.95**	**$11,941.17**
TOTAL GAIN/(LOSS)	**$117.99**	**$43,417.73**	**$24,706.08**
Disallowed Loss	—	$0.37	

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$3,080.10**	—	$0.31	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs		**$3,080.10**	**$0.31**
NET UNSETTLED PURCHASES/SALES		**$(998.91)**	
CASH, BDP, AND MMFs (PROJECTED SETTLED BALANCE)	**1.02%**	**$2,081.19**	

The "Projected Settled Balance" includes accrued interest on deposits and reflects the impact of unsettled purchases/sales.

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$30,082.65**	$1,504.13	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**14.72%**	**$30,082.65**	**$1,504.13**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADVANCED MICRO DEVICES (AMD)	8/18/23	10.000	$104.450	$166.900	$1,044.50	$1,669.00	$624.50 ST		
	8/25/23	2.000	100.790	166.900	201.58	333.80	132.22 ST		
	9/21/23	5.000	96.780	166.900	483.90	834.50	350.60 ST		
	10/20/23	2.000	102.630	166.900	205.26	333.80	128.54 ST		
	10/27/23	4.000	96.645	166.900	386.58	667.60	281.02 ST		
	10/30/23	4.000	95.420	166.900	381.68	667.60	285.92 ST		
	Total	27.000			2,703.50	**4,506.30**	1,802.80 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
AMAZON COM INC (AMZN)	7/29/21	2.337	171.172	176.440	400.03	412.34	12.31 LT A		
	7/30/21	1.785	168.067	176.440	300.00	314.95	14.95 LT A		
	8/4/21	0.584	171.250	176.440	100.01	103.04	3.03 LT H		
	10/4/21	1.883	159.320	176.440	300.00	332.24	32.24 LT A		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	1/21/22	0.623	142.424	176.440	88.73	109.92	21.19 LT A		
	1/21/22	6.386	142.698	176.440	911.27	1,126.75	215.48 LT A		
	8/29/22	50.000	131.879	176.440	6,593.97	8,822.00	2,228.03 LT A		
	9/6/22	26.986	128.001	176.440	3,454.24	4,761.41	1,307.17 LT A		
	9/21/23	10.000	130.409	176.440	1,304.09	1,764.40	460.31 ST		
	2/8/24	49.416	170.619	176.440	8,431.32	8,718.96	287.64 ST		
	Total	150.000			21,883.66	**26,466.00**	3,834.40 LT 747.95 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Basis Adjustment Due to Wash Sale: $0.37; Asset Class: Equities									
APPLE INC (AAPL)	9/21/23	5.000	174.818	192.250	874.09	**961.25**	87.16 ST	5.00	0.52
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 08/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	10/2/23	10.000	349.313	414.400	3,493.13	4,144.00	650.87 ST		
	10/6/23	4.000	347.878	414.400	1,391.51	1,657.60	266.09 ST		
	10/19/23	2.000	342.575	414.400	685.15	828.80	143.65 ST		
	10/20/23	1.000	337.500	414.400	337.50	414.40	76.90 ST		
	10/27/23	2.000	331.525	414.400	663.05	828.80	165.75 ST		
	4/16/24	6.000	398.270	414.400	2,389.62	2,486.40	96.78 ST		
	Total	25.000			8,959.96	**10,360.00**	1,400.04 ST	—	—
Rating: Morningstar: 1; Asset Class: Equities									
MICROSOFT CORP (MSFT)	9/3/20	1.000	224.050	415.130	224.05	415.13	191.08 LT A		
	9/3/20	1.000	224.180	415.130	224.18	415.13	190.95 LT A		
	9/4/20	1.000	207.100	415.130	207.10	415.13	208.03 LT A		
	9/4/20	1.000	209.140	415.130	209.14	415.13	205.99 LT A		
	9/4/20	6.000	208.500	415.130	1,251.00	2,490.78	1,239.78 LT A		
	9/8/20	1.000	206.380	415.130	206.38	415.13	208.75 LT A		
	9/11/20	1.000	202.160	415.130	202.16	415.13	212.97 LT A		
	9/11/20	1.000	202.170	415.130	202.17	415.13	212.96 LT A		
	9/11/20	1.000	206.910	415.130	206.91	415.13	208.22 LT A		
	9/17/20	2.000	201.965	415.130	403.93	830.26	426.33 LT A		
	9/17/20	2.000	202.450	415.130	404.90	830.26	425.36 LT A		
	9/18/20	2.000	198.360	415.130	396.72	830.26	433.54 LT A		
	9/21/20	2.000	196.530	415.130	393.06	830.26	437.20 LT A		
	9/23/20	1.000	201.150	415.130	201.15	415.13	213.98 LT A		
	10/26/20	1.000	209.380	415.130	209.38	415.13	205.75 LT A		
	2/23/21	1.000	231.270	415.130	231.27	415.13	183.86 LT A		
	3/3/21	1.000	227.540	415.130	227.54	415.13	187.59 LT A		
	9/20/21	1.000	290.250	415.130	290.25	415.13	124.88 LT A		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	11/30/21	1.000	331.780	415.130	331.78	415.13	83.35 LT A		
	12/3/21	1.000	319.840	415.130	319.84	415.13	95.29 LT A		
	12/3/21	1.000	325.260	415.130	325.26	415.13	89.87 LT A		
	1/5/22	1.000	319.020	415.130	319.02	415.13	96.11 LT A		
	1/10/22	1.000	309.770	415.130	309.77	415.13	105.36 LT A		
	1/13/22	1.000	305.520	415.130	305.52	415.13	109.61 LT A		
	2/4/22	1.000	305.150	415.130	305.15	415.13	109.98 LT A		
	8/29/22	5.000	266.740	415.130	1,333.70	2,075.65	741.95 LT A		
	8/18/23	1.000	314.530	415.130	314.53	415.13	100.60 ST		
	8/18/23	9.000	313.960	415.130	2,825.64	3,736.17	910.53 ST		
	9/21/23	2.000	320.960	415.130	641.92	830.26	188.34 ST		
	2/5/24	20.000	405.279	415.130	8,105.58	8,302.60	197.02 ST		
	2/6/24	30.000	405.044	415.130	12,151.32	12,453.90	302.58 ST		
	2/12/24	50.000	419.030	415.130	20,951.50	20,756.50	(195.00) ST		
	2/12/24	50.000	417.729	415.130	20,886.47	20,756.50	(129.97) ST		
	Total	201.000			75,118.29	**83,441.13**	6,948.74 LT 1,374.10 ST	603.00	0.72
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 06/13/24; Asset Class: Equities									
NETFLIX INC (NFLX)	10/21/20	1.000	491.130	641.620	491.13	641.62	150.49 LT A		
	1/21/22	1.000	397.900	641.620	397.90	641.62	243.72 LT A		
	Total	2.000			889.03	**1,283.24**	394.21 LT	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/9/23	10.000	159.704	172.900	1,597.04	1,729.00	131.96 ST		
	10/17/23	4.000	160.718	172.900	642.87	691.60	48.73 ST		
	10/20/23	4.000	161.015	172.900	644.06	691.60	47.54 ST		
	Total	18.000			2,883.97	**3,112.20**	228.23 ST	97.56	3.13
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 07/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**63.66%**	**$113,312.50**	**$130,130.12**	**$11,177.35 LT** **$5,640.28 ST**	**$705.56**	**0.54%**

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	6/11/20	1.000	$78.320	$158.700	$78.32	$158.70	$80.38 LT A		
	9/17/20	1.000	88.530	158.700	88.53	158.70	70.17 LT A		
	9/24/20	1.000	86.640	158.700	86.64	158.70	72.06 LT A		
	Total	3.000			253.49	**476.10**	222.61 LT	3.34	0.70
Next Dividend Payable 06/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	9/16/19	1.000	138.520	193.700	138.52	193.70	55.18 LT A		
	2/23/21	1.000	220.850	193.700	220.85	193.70	(27.15) LT A		
	Total	2.000			359.37	**387.40**	28.03 LT	—	—
Next Dividend Payable 06/2024; Asset Class: Equities									
FRANKLIN FTSE INDIA ETF (FLIN)	3/22/24	20.000	36.225	38.200	724.50	764.00	39.50 ST		
	4/17/24	10.000	36.920	38.200	369.20	382.00	12.80 ST		
	Total	30.000			1,093.70	**1,146.00**	52.30 ST	7.65	0.67
Next Dividend Payable 06/2024; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	6/11/20	2.000	36.145	61.190	72.29	**122.38**	50.09 LT A	1.57	1.28
Next Dividend Payable 06/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	6/11/20	1.000	52.350	78.570	52.35	**78.57**	26.22 LT A	2.67	3.40
Next Dividend Payable 06/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	6/11/20	2.000	36.355	62.300	72.71	**124.60**	51.89 LT A	1.60	1.28
Next Dividend Payable 06/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	6/11/20	2.000	50.470	74.880	100.94	149.76	48.82 LT A		
	6/24/20	1.000	49.830	74.880	49.83	74.88	25.05 LT A		
	Total	3.000			150.77	**224.64**	73.87 LT	5.10	2.27
Next Dividend Payable 06/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	9/21/23	4.000	433.750	527.370	1,735.00	2,109.48	374.48 ST		
	9/25/23	4.000	431.918	527.370	1,727.67	2,109.48	381.81 ST		
	10/2/23	8.000	427.010	527.370	3,416.08	4,218.96	802.88 ST		
	10/6/23	4.000	429.490	527.370	1,717.96	2,109.48	391.52 ST		
	10/17/23	2.000	435.140	527.370	870.28	1,054.74	184.46 ST		
	10/20/23	1.000	423.970	527.370	423.97	527.37	103.40 ST		
	10/27/23	2.000	410.485	527.370	820.97	1,054.74	233.77 ST		
	5/31/24	1.000	520.460	527.370	520.46	527.37	6.91 ST		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	26.000			11,232.39	**13,711.62**	2,479.23 ST	174.80	1.27
Next Dividend Payable 07/2024; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	8/25/23	10.000	422.929	534.610	4,229.29	**5,346.10**	1,116.81 ST	36.11	0.68
Next Dividend Payable 06/2024; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	6/11/20	1.000	280.070	484.620	280.07	484.62	204.55 LT A		
	8/25/23	5.000	401.810	484.620	2,009.05	2,423.10	414.05 ST		
	9/21/23	10.000	399.620	484.620	3,996.20	4,846.20	850.00 ST		
	9/25/23	2.000	398.395	484.620	796.79	969.24	172.45 ST		
	10/2/23	8.000	392.420	484.620	3,139.36	3,876.96	737.60 ST		
	10/6/23	4.000	394.700	484.620	1,578.80	1,938.48	359.68 ST		
	10/9/23	1.000	394.170	484.620	394.17	484.62	90.45 ST		
	10/17/23	1.000	399.680	484.620	399.68	484.62	84.94 ST		
	10/19/23	2.000	397.195	484.620	794.39	969.24	174.85 ST		
	10/20/23	1.000	389.720	484.620	389.72	484.62	94.90 ST		
	10/27/23	2.000	377.060	484.620	754.12	969.24	215.12 ST		
	5/31/24	1.000	478.450	484.620	478.45	484.62	6.17 ST		
	Total	38.000			15,010.80	**18,415.56**	204.55 LT 3,200.21 ST	243.69	1.32
Next Dividend Payable 06/2024; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	6/11/20	1.000	153.880	260.440	153.88	**260.44**	106.56 LT A	3.54	1.36
Next Dividend Payable 06/2024; Asset Class: Equities									
WISDOMTREE TR US QTLY DIV GRT (DGRW)	10/17/23	20.000	64.627	75.910	1,292.53	1,518.20	225.67 ST		
	10/20/23	4.000	63.308	75.910	253.23	303.64	50.41 ST		
	Total	24.000			1,545.76	**1,821.84**	276.08 ST	28.68	1.57
Next Dividend Payable 06/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**20.60%**	**$34,226.80**	**$42,115.25**	**$763.82 LT** **$7,124.63 ST**	**$508.75**	**1.21%**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$147,539.30**	**$204,409.21**	**$11,941.17 LT** **$12,764.91 ST**	**$2,718.75** —	**1.33%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$2,081.19	—	—	—	—	—
Savings and Time Deposits	30,082.65	—	—	—	—	—
Stocks	—	$130,130.12	—	—	—	—
ETFs & CEFs	—	42,115.25	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$32,163.84**	**$172,245.37**	—	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
5/15	5/16	Sold	CALL MSFT 05/24/24 435.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	$1.1900	$117.99
5/16		Qualified Dividend	APPLE INC				1.25
5/30		Dividend	WISDOMTREE TR US QTLY DIV GRT				1.68
5/31		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 05/01-05/31) CUSIP: 99YA78EB0			124.06
5/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 05/01-05/31)			0.03
5/31	5/31	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(124.06)
5/31	6/3	Bought	SPDR S&P 500 ETF TRUST	ACTED AS AGENT UNSOLICITED TRADE	1.000	520.3121	(520.46)
5/31	6/3	Bought	VANGUARD S&P 500 ETF	ACTED AS AGENT UNSOLICITED TRADE	1.000	478.3000	(478.45)

Account Detail

Active Assets Account **723-141489-222** **ARNAB GHOSH**

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
NET CREDITS/(DEBITS)							**$(877.96)**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

UNSETTLED PURCHASES/SALES ACTIVITY

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Pending Credits/(Debits)
5/31	6/3	Bought	SPDR S&P 500 ETF TRUST	UNSETTLED PURCHASE	1.000	$520.3121	$(520.46)
5/31	6/3	Bought	VANGUARD S&P 500 ETF	UNSETTLED PURCHASE	1.000	478.3000	(478.45)
NET UNSETTLED PURCHASES/SALES							**$(998.91)**

This section displays transactions that have not settled during this statement period. The Holdings section includes positions purchased and omits positions sold or sold short as of the trade-date. The unit/share price for unsettled fixed income new issues in the Holdings section may be approximate in advance of active market pricing or pricing from third party pricing services.

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
5/16	Automatic Investment	BANK DEPOSIT PROGRAM	$119.24
5/30	Automatic Investment	BANK DEPOSIT PROGRAM	1.68
5/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.03
NET ACTIVITY FOR PERIOD			**$120.95**

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
5/28	Option Expired	CALL MSFT 05/24/24 435.000	EXPIRED OPTIONS	1.000

REALIZED GAIN/(LOSS) DETAIL

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
CALL MSFT 05/24/24 435.000	05/24/24	05/15/24	1.000	$117.99	$0.00	$117.99	
Short-Term This Period				**$117.99**	**$0.00**	**$117.99**	
Short-Term Year to Date				**$815.78**	**$0.00**	**$815.78**	

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

SHORT-TERM GAIN/(LOSS) (CONTINUED)

	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)
Net Realized Gain/(Loss) This Period	**$117.99**	**$0.00**	**$117.99**
Net Realized Gain/(Loss) Year to Date	**$75,203.31**	**$31,785.58**	**$43,417.73**

Disallowed Loss Based On Wash Sale Year to Date: $0.37

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Notice of T+1 Settlement Cycle Transition

Effective May 28, 2024, Securities and Exchange Commission (SEC) rules will require that most U.S. securities transactions settle on or before the next business day following the trade date (a settlement date of T+1).

Generally, the settlement date is when an investor must pay for the security purchased or deliver the security sold in negotiable form. Please note, final tax lot selection will be subject to the shortened T+1 settlement timeline and must be submitted by 4:00 p.m. ET on the settlement date.

For additional details about T+1 settlement and eligible securities, please visit the Depository Trust & Clearing Corporation (DTCC) website at www.dtcc.com/ust1. You can also view the full text of the final rules on the SEC website at www.sec.gov.

This page intentionally left blank

Morgan Stanley

CLIENT STATEMENT | For the Period May 1-31, 2024

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 5/1/24)	**$89,705.31**
Ending Total Value (as of 5/31/24)	**$94,608.03**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544 ; Fax: 914-225-6770

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Account Summary

Active Assets Account **ARNAB GHOSH**
723-140755-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (5/1/24-5/31/24)	This Year (1/1/24-5/31/24)
TOTAL BEGINNING VALUE	**$89,705.31**	**$48,822.27**
Credits	—	41,000.00
Debits	—	—
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**$41,000.00**
Change in Value	**4,902.72**	**4,785.76**
TOTAL ENDING VALUE	**$94,608.03**	**$94,608.03**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$5,815.07	6.15
Equities	88,792.96	93.85
TOTAL VALUE	**$94,608.03**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-140755-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 4/30/24)	This Period (as of 5/31/24)
Cash, BDP, MMFs	$5,584.03	$5,815.07
Stocks	77,858.29	82,215.82
ETFs & CEFs	6,262.99	6,577.14
Total Assets	**$89,705.31**	**$94,608.03**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$89,705.31**	**$94,608.03**

CASH FLOW

	This Period (5/1/24-5/31/24)	This Year (1/1/24-5/31/24)
OPENING CASH, BDP, MMFs	**$5,584.03**	**$8,517.03**
Purchases	—	(94,732.25)
Dividend Reinvestments	(5.61)	(86.29)
Sales and Redemptions	230.99	51,029.92
Income and Distributions	5.66	86.66
Total Investment Related Activity	**$231.04**	**$(43,701.96)**
Electronic Transfers-Credits	—	41,000.00
Total Cash Related Activity	**—**	**$41,000.00**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$5,815.07**	**$5,815.07**

INCOME AND DISTRIBUTION SUMMARY

	This Period (5/1/24-5/31/24)	This Year (1/1/24-5/31/24)
Qualified Dividends	$5.61	$63.73
Other Dividends	—	22.58
Interest	0.05	0.35
Income And Distributions	**$5.66**	**$86.66**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$5.66**	**$86.66**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (5/1/24-5/31/24)	Realized This Year (1/1/24-5/31/24)	Unrealized Inception to Date (as of 5/31/24)
Short-Term Gain	$112.99	$5,986.06	$1,070.87
Short-Term (Loss)	—	—	(6,905.03)
Total Short-Term	**$112.99**	**$5,986.06**	**$(5,834.16)**
Long-Term Gain	—	1,357.83	10,233.30
Long-Term (Loss)	—	—	(1,011.04)
Total Long-Term	**—**	**$1,357.83**	**$9,222.26**
TOTAL GAIN/(LOSS)	**$112.99**	**$7,343.89**	**$3,388.10**

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$5,815.07**	—	$0.58	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**6.15%**	**$5,815.07**	**$0.58**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADOBE INC (ADBE)	11/23/21	1.000	$651.520	$444.760	$651.52	$444.76	$(206.76) LT A		
	12/16/21	1.000	561.120	444.760	561.12	444.76	(116.36) LT A		
	Total	2.000			1,212.64	**889.52**	(323.12) LT	—	—

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 1; Asset Class: Equities									
ADVANCED MICRO DEVICES (AMD)	3/4/24	100.000	207.300	166.900	20,730.00	16,690.00	(4,040.00) ST		
	3/13/24	100.000	195.535	166.900	19,553.50	16,690.00	(2,863.50) ST		
	4/10/24	50.000	164.830	166.900	8,241.50	8,345.00	103.50 ST		
	4/16/24	10.000	163.628	166.900	1,636.28	1,669.00	32.72 ST		
	4/18/24	40.000	155.660	166.900	6,226.40	6,676.00	449.60 ST		
	Total	300.000			56,387.68	**50,070.00**	(6,317.68) ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
AMAZON COM INC (AMZN)	9/20/22	4.000	123.575	176.440	494.30	**705.76**	211.46 LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
APPLE INC (AAPL)	9/14/21	1.000	149.790	192.250	149.79	192.25	42.46 LT A		
	10/4/21	1.000	138.430	192.250	138.43	192.25	53.82 LT A		
	Purchases	2.000			288.22	**384.50**	96.28 LT		
Short Term Reinvestments		0.009			1.46	1.73	0.27 ST		
	Total	2.009			289.68	**386.23**	96.28 LT 0.27 ST	2.01	0.52
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 08/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	3/29/22	2.000	354.380	414.400	708.76	828.80	120.04 LT A		
	4/4/22	2.000	344.800	414.400	689.60	828.80	139.20 LT A		
	4/6/22	1.000	345.700	414.400	345.70	414.40	68.70 LT A		
	4/18/22	1.000	345.130	414.400	345.13	414.40	69.27 LT A		
	5/2/22	1.000	319.540	414.400	319.54	414.40	94.86 LT A		
	10/17/23	2.000	345.810	414.400	691.62	828.80	137.18 ST		
	Total	9.000			3,100.35	**3,729.60**	492.07 LT 137.18 ST	—	—
Rating: Morningstar: 1; Asset Class: Equities									
BOEING CO (BA)	11/26/21	1.000	194.610	177.610	194.61	**177.61**	(17.00) LT A	—	—
Rating: Morgan Stanley: 2, Morningstar: 1; Asset Class: Equities									
COCA COLA CONSOLIDATED INC (COKE)	—	—	—	981.040	—	—	—	—	—
Short Term Reinvestments		0.001			0.51	0.98	0.47 ST H		
	Total	0.001			0.51	**0.98**	0.47 ST	—	—
Next Dividend Payable 08/2024; Basis Adjustment Due to Wash Sale: $0.01; Asset Class: Equities									
HOME DEPOT INC (HD)	10/8/21	1.000	334.830	334.870	334.83	334.87	0.04 LT A		
	3/24/22	1.000	315.730	334.870	315.73	334.87	19.14 LT A		
	4/22/22	1.000	303.760	334.870	303.76	334.87	31.11 LT A		
	9/16/22	1.000	275.690	334.870	275.69	334.87	59.18 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/20/22	1.000	272.590	334.870	272.59	334.87	62.28 LT A		
	Purchases	5.000			1,502.60	**1,674.35**	171.75 LT		
Short Term Reinvestments		0.094			32.36	31.48	(0.88) ST		
	Total	5.094			1,534.96	**1,705.83**	171.75 LT (0.88) ST	45.85	2.69
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 06/13/24; Asset Class: Equities									
LOWES COMPANIES INC (LOW)	3/24/22	1.000	219.140	221.290	219.14	221.29	2.15 LT A		
	4/22/22	1.000	199.670	221.290	199.67	221.29	21.62 LT A		
	9/16/22	1.000	191.510	221.290	191.51	221.29	29.78 LT A		
	9/20/22	1.000	189.270	221.290	189.27	221.29	32.02 LT A		
	Purchases	4.000			799.59	**885.16**	85.57 LT		
Short Term Reinvestments		0.063			13.28	13.94	0.66 ST		
	Total	4.063			812.87	**899.10**	85.57 LT 0.66 ST	18.69	2.08
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 08/2024; Asset Class: Equities									
MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	447.070	338.27	447.07	108.80 LT A		
	Purchases	1.000			338.27	**447.07**	108.80 LT		
Short Term Reinvestments		0.006			1.89	2.68	0.79 ST		
	Total	1.006			340.16	**449.75**	108.80 LT 0.79 ST	2.66	0.59
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 08/2024; Asset Class: Equities									
META PLATFORMS INC CL A (META)	10/22/21	2.000	323.010	466.830	646.02	933.66	287.64 LT A		
	10/26/21	2.000	311.685	466.830	623.37	933.66	310.29 LT A		
	Purchases	4.000			1,269.39	**1,867.32**	597.93 LT		
Short Term Reinvestments		0.004			2.00	1.87	(0.13) ST		
	Total	4.004			1,271.39	**1,869.19**	597.93 LT (0.13) ST	8.01	0.43
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 06/2024; Asset Class: Equities									
MICROSOFT CORP (MSFT)	9/8/21	2.000	298.370	415.130	596.74	830.26	233.52 LT A		
	9/28/21	1.000	284.770	415.130	284.77	415.13	130.36 LT A		
	9/29/21	1.000	284.790	415.130	284.79	415.13	130.34 LT A		
	10/4/21	1.000	280.790	415.130	280.79	415.13	134.34 LT A		
	11/23/21	2.000	334.960	415.130	669.92	830.26	160.34 LT A		
	11/26/21	1.000	331.490	415.130	331.49	415.13	83.64 LT A		
	12/3/21	1.000	318.700	415.130	318.70	415.13	96.43 LT A		
	12/20/21	1.000	319.020	415.130	319.02	415.13	96.11 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	1/24/22	1.000	291.870	415.130	291.87	415.13	123.26 LT A		
	3/4/22	2.000	290.890	415.130	581.78	830.26	248.48 LT A		
	4/6/22	2.000	298.160	415.130	596.32	830.26	233.94 LT A		
	4/12/22	1.000	281.870	415.130	281.87	415.13	133.26 LT A		
	4/22/22	1.000	277.390	415.130	277.39	415.13	137.74 LT A		
	4/26/22	1.000	272.660	415.130	272.66	415.13	142.47 LT A		
	5/9/22	1.000	265.070	415.130	265.07	415.13	150.06 LT A		
	5/20/22	2.000	250.930	415.130	501.86	830.26	328.40 LT A		
	9/20/22	2.000	242.720	415.130	485.44	830.26	344.82 LT A		
	9/23/22	1.000	237.730	415.130	237.73	415.13	177.40 LT A		
	Purchases	24.000			6,878.21	**9,963.12**	3,084.91 LT		
Short Term Reinvestments		0.141			52.43	58.53	6.10 ST		
	Total	24.141			6,930.64	**10,021.65**	3,084.91 LT 6.10 ST	72.42	0.72
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 06/13/24; Asset Class: Equities									
NASDAQ INC COM (NDAQ)	8/19/21	3.000	61.380	59.030	184.14	177.09	(7.05) LT A		
	9/20/21	3.000	63.223	59.030	189.67	177.09	(12.58) LT A		
	9/28/21	3.000	63.693	59.030	191.08	177.09	(13.99) LT A		
	10/4/21	3.000	63.257	59.030	189.77	177.09	(12.68) LT A		
	10/20/21	6.000	66.867	59.030	401.20	354.18	(47.02) LT A		
	11/23/21	3.000	68.773	59.030	206.32	177.09	(29.23) LT A		
	11/26/21	3.000	68.663	59.030	205.99	177.09	(28.90) LT A		
	12/3/21	3.000	66.110	59.030	198.33	177.09	(21.24) LT A		
	12/7/21	3.000	67.110	59.030	201.33	177.09	(24.24) LT A		
	1/3/22	6.000	67.713	59.030	406.28	354.18	(52.10) LT A		
	1/4/22	3.000	65.853	59.030	197.56	177.09	(20.47) LT A		
	1/24/22	3.000	58.127	59.030	174.38	177.09	2.71 LT A		
	3/4/22	3.000	56.840	59.030	170.52	177.09	6.57 LT A		
	4/18/22	3.000	59.130	59.030	177.39	177.09	(0.30) LT A		
	4/22/22	3.000	55.957	59.030	167.87	177.09	9.22 LT A		
	5/2/22	3.000	52.233	59.030	156.70	177.09	20.39 LT A		
	5/10/22	3.000	48.713	59.030	146.14	177.09	30.95 LT A		
	10/3/22	1.000	57.470	59.030	57.47	59.03	1.56 LT A		
	Purchases	58.000			3,622.14	**3,423.74**	(198.40) LT		
Short Term Reinvestments		0.696			38.45	41.08	2.63 ST		
	Total	58.696			3,660.59	**3,464.82**	(198.40) LT 2.63 ST	56.35	1.63

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 06/2024; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	12/6/21	1.000	284.760	1,096.330	284.76	1,096.33	811.57 LT A		
	1/4/22	1.000	285.300	1,096.330	285.30	1,096.33	811.03 LT A		
	3/7/22	1.000	217.880	1,096.330	217.88	1,096.33	878.45 LT A		
	4/6/22	1.000	240.640	1,096.330	240.64	1,096.33	855.69 LT A		
	5/9/22	1.000	169.940	1,096.330	169.94	1,096.33	926.39 LT A		
	Purchases	5.000			1,198.52	**5,481.65**	4,283.13 LT		
Short Term Reinvestments		0.003			0.60	3.29	2.69 ST		
	Total	5.003			1,199.12	**5,484.94**	4,283.13 LT 2.69 ST	2.00	0.04
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 06/2024; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/11/23	2.000	162.670	172.900	325.34	345.80	20.46 ST		
	Purchases	2.000			325.34	**345.80**	20.46 ST		
Short Term Reinvestments		0.030			5.08	5.19	0.11 ST		
	Total	2.030			330.42	**350.99**	20.57 ST	11.00	3.13
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 07/2024; Asset Class: Equities									
SALESFORCE INC (CRM)	9/13/21	2.000	253.160	234.440	506.32	468.88	(37.44) LT A		
	11/23/21	1.000	289.830	234.440	289.83	234.44	(55.39) LT A		
	11/30/21	1.000	288.380	234.440	288.38	234.44	(53.94) LT A		
	12/3/21	2.000	256.390	234.440	512.78	468.88	(43.90) LT A		
	Purchases	6.000			1,597.31	**1,406.64**	(190.67) LT		
Short Term Reinvestments		0.008			2.40	1.88	(0.52) ST		
	Total	6.008			1,599.71	**1,408.52**	(190.67) LT (0.52) ST	9.61	0.68
Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 07/2024; Asset Class: Equities									
TESLA INC (TSLA)	5/20/22	3.000	217.877	178.080	653.63	**534.24**	(119.39) LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
VISA INC CL A (V)	10/27/21	1.000	222.200	272.460	222.20	272.46	50.26 LT A		
	Purchases	1.000			222.20	**272.46**	50.26 LT		
Short Term Reinvestments		0.006			1.49	1.63	0.14 ST		
	Total	1.006			223.69	**274.09**	50.26 LT 0.14 ST	2.09	0.76
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 06/03/24; Asset Class: Equities									
COMMON STOCKS					**$80,236.95**	**$82,422.82**	**$8,333.58 LT** **$(6,147.71) ST**	**$230.69**	**0.28%**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

OPTIONS (Contract Prices are presented to only the third decimal (which may display as "$0.000"), while calculation of Market Value uses an extended price.)

Security Description	Trade Date	Number of Contracts	Unit Cost	Contract Price	Total Cost	Market Value	Unrealized Gain/(Loss)
CALL ADVANCED MICRO DEVIC AT 205.000 EXPIRES 05/31/2024	4/29/24	(1.000)	$1.020	$0.010	$(101.99)	**$(1.00)**	$100.99 ST
Short Position; Asset Class: Equities							
CALL ADVANCED MICRO DEVIC AT 220.000 EXPIRES 08/16/2024 (AMD 240816C00220000)	5/16/24	(1.000)	2.310	2.060	(230.99)	**(206.00)**	24.99 ST
Short Position; Asset Class: Equities							
OPTIONS					**$(332.98)**	**$(207.00)**	**$125.98 ST**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**86.90%**	**$79,903.97**	**$82,215.82**	**$8,333.58 LT** **$(6,021.73) ST**	**$230.69**	**0.28%**
Total Stocks (Long)			$82,422.82			
Total Stocks (Short)			$(207.00)			

For listed options that have a cost basis without a corresponding market value, an unrealized gain or loss is included for informational purposes. Where market value information is not available, for purposes of calculating the unrealized gain or loss, we assume that market value is $0. In such cases, the unrealized gain or loss may not provide an accurate reflection of the true unrealized gain or loss. For additional information regarding Gain/(Loss) and Pricing, refer to the Expanded Disclosures.

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	9/20/21	1.000	$121.990	$158.700	$121.99	$158.70	$36.71 LT A		
	11/23/21	1.000	131.600	158.700	131.60	158.70	27.10 LT A		
	11/26/21	1.000	131.230	158.700	131.23	158.70	27.47 LT A		
	Purchases	3.000			384.82	**476.10**	91.28 LT		
Short Term Reinvestments		0.020			2.68	3.17	0.49 ST		
	Total	3.020			387.50	**479.27**	91.28 LT 0.49 ST	3.36	0.70
Next Dividend Payable 06/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	11/22/21	2.000	239.230	193.700	478.46	**387.40**	(91.06) LT A	—	—
Next Dividend Payable 06/2024; Asset Class: Equities									

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
SCHWAB US BROAD MARKET ETF (SCHB)	9/20/21	2.000	52.765	61.190	105.53	122.38	16.85 LT A		
	11/23/21	2.000	55.885	61.190	111.77	122.38	10.61 LT A		
	11/26/21	2.000	55.265	61.190	110.53	122.38	11.85 LT A		
	11/30/21	2.000	55.045	61.190	110.09	122.38	12.29 LT A		
	Purchases	8.000			437.92	**489.52**	51.60 LT		
Short Term Reinvestments		0.090			4.83	5.51	0.68 ST		
	Total	8.090			442.75	**495.03**	51.60 LT 0.68 ST	6.37	1.29
Next Dividend Payable 06/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	9/20/21	1.000	74.630	78.570	74.63	78.57	3.94 LT A		
	Purchases	1.000			74.63	**78.57**	3.94 LT		
Short Term Reinvestments		0.028			2.02	2.20	0.18 ST		
	Total	1.028			76.65	**80.77**	3.94 LT 0.18 ST	2.75	3.40
Next Dividend Payable 06/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	9/20/21	2.000	53.060	62.300	106.12	124.60	18.48 LT A		
	11/26/21	2.000	55.620	62.300	111.24	124.60	13.36 LT A		
	Purchases	4.000			217.36	**249.20**	31.84 LT		
Short Term Reinvestments		0.045			2.46	2.80	0.34 ST		
	Total	4.045			219.82	**252.00**	31.84 LT 0.34 ST	3.24	1.29
Next Dividend Payable 06/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	9/20/21	1.000	68.030	74.880	68.03	74.88	6.85 LT A		
	Purchases	1.000			68.03	**74.88**	6.85 LT		
Short Term Reinvestments		0.021			1.30	1.57	0.27 ST		
	Total	1.021			69.33	**76.45**	6.85 LT 0.27 ST	1.74	2.28
Next Dividend Payable 06/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	11/26/21	1.000	460.200	527.370	460.20	527.37	67.17 LT A		
	10/11/23	1.000	434.130	527.370	434.13	527.37	93.24 ST		
	Purchases	2.000			894.33	**1,054.74**	67.17 LT 93.24 ST		
Short Term Reinvestments		0.019			8.61	10.02	1.41 ST		
	Total	2.019			902.94	**1,064.76**	67.17 LT 94.65 ST	13.57	1.27
Next Dividend Payable 07/2024; Asset Class: Equities									

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
VANGUARD INFO TECH ETF (VGT)	11/26/21	1.000	444.370	534.610	444.37	534.61	90.24 LT A		
	Purchases	1.000			444.37	**534.61**	90.24 LT		
Short Term Reinvestments		0.008			2.95	4.28	1.33 ST		
	Total	1.008			447.32	**538.89**	90.24 LT 1.33 ST	3.64	0.68
Next Dividend Payable 06/2024; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	11/26/21	1.000	422.970	484.620	422.97	484.62	61.65 LT A		
	9/20/22	2.000	355.765	484.620	711.53	969.24	257.71 LT A		
	9/23/22	2.000	338.100	484.620	676.20	969.24	293.04 LT A		
	10/11/23	1.000	399.040	484.620	399.04	484.62	85.58 ST		
	Purchases	6.000			2,209.74	**2,907.72**	612.40 LT 85.58 ST		
Short Term Reinvestments		0.064			27.63	31.02	3.39 ST		
	Total	6.064			2,237.37	**2,938.74**	612.40 LT 88.97 ST	38.89	1.32
Next Dividend Payable 06/2024; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	11/26/21	1.000	236.020	260.440	236.02	260.44	24.42 LT A		
	Purchases	1.000			236.02	**260.44**	24.42 LT		
Short Term Reinvestments		0.013			2.73	3.39	0.66 ST		
	Total	1.013			238.75	**263.83**	24.42 LT 0.66 ST	3.58	1.36
Next Dividend Payable 06/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**6.95%**	**$5,500.89**	**$6,577.14**	**$888.68 LT** **$187.57 ST**	**$77.14**	**1.17%**

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$85,404.86**	**$94,608.03**	**$9,222.26 LT** **$(5,834.16) ST**	**$308.41** —	**0.33%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$5,815.07	—	—	—	—	—
Stocks	—	$82,215.82	—	—	—	—
ETFs & CEFs	—	6,577.14	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$5,815.07**	**$88,792.96**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
5/8		Qualified Dividend	LOWES COMPANIES INC				$4.45
5/8		Dividend Reinvestment	LOWES COMPANIES INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.019	233.4941	(4.45)
5/9		Qualified Dividend	MASTERCARD INC CL A				0.66
5/9		Dividend Reinvestment	MASTERCARD INC CL A	ACTED AS AGENT DIVIDEND REINVESTMENT	0.002	451.5254	(0.66)
5/16		Qualified Dividend	APPLE INC				0.50
5/16	5/17	Sold	CALL AMD 08/16/24 220.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	2.3200	230.99
5/16		Dividend Reinvestment	APPLE INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.003	189.7356	(0.50)
5/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 05/01-05/31)			0.05
NET CREDITS/(DEBITS)							**$231.04**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
5/17	Automatic Investment	BANK DEPOSIT PROGRAM	$230.99
5/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.05
NET ACTIVITY FOR PERIOD			**$231.04**

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
5/6	Option Expired	CALL AMD 05/03/24 180.000	EXPIRED OPTIONS	1.000

REALIZED GAIN/(LOSS) DETAIL

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
CALL AMD 05/03/24 180.000	05/03/24	04/29/24	1.000	$112.99	$0.00	$112.99	
Short-Term This Period				**$112.99**	**$0.00**	**$112.99**	
Short-Term Year to Date				**$46,268.73**	**$40,282.67**	**$5,986.06**	
Net Realized Gain/(Loss) This Period				**$112.99**	**$0.00**	**$112.99**	
Net Realized Gain/(Loss) Year to Date				**$50,696.94**	**$43,353.05**	**$7,343.89**	

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Notice of T+1 Settlement Cycle Transition

Effective May 28, 2024, Securities and Exchange Commission (SEC) rules will require that most U.S. securities transactions settle on or before the next business day following the trade date (a settlement date of T+1).

Generally, the settlement date is when an investor must pay for the security purchased or deliver the security sold in negotiable form. Please note, final tax lot selection will be subject to the shortened T+1 settlement timeline and must be submitted by 4:00 p.m. ET on the settlement date.

For additional details about T+1 settlement and eligible securities, please visit the Depository Trust & Clearing Corporation (DTCC) website at www.dtcc.com/ust1. You can also view the full text of the final rules on the SEC website at www.sec.gov.

Morgan Stanley

CLIENT STATEMENT | For the Period May 1-31, 2024

STATEMENT PACKAGE FOR:
ARNAB GHOSH

Beginning Total Value (as of 5/1/24)	**$344,851.52**
Ending Total Value (as of 5/31/24)	**$362,542.99**

Includes Accrued Interest
Excludes Bank Loan Balances (See detail on Overview page)

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544 ; Fax: 914-225-6770

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Accounts Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Consolidated Summary

OVERVIEW OF YOUR ACCOUNTS (includes accrued interest)

Although only whole dollar amounts are displayed below, both dollars and cents are used to calculate all totals. Manually summing the individual line items may not equal the actual total displayed. Refer to Account Statements for details. Excludes Bank Loan Balances (including Liquidity Access Lines, Tailored Lending Loans and Mortgage Balances).

	Account Number	Beginning Value (5/1/24)	Funds Credited/(Debited)	Security/Currency Transfers Rcvd/(Dlvd)	Change in Value	Ending Value (5/31/24)	Income/Dist This Period/YTD	YTD Realized Gain/(Loss) (Total ST/LT)	Unrealized Gain/(Loss) (Total ST/LT)	Page
TOTAL FOR ALL ACCOUNTS		**$344,851**	**$3,942**	**—**	**$13,748**	**$362,542**	**$363** **$2,182**	**$50,761**	**$28,094**	
Personal Accounts										
ARNAB GHOSH	723-140507-222	59,351	3,942	—	230	63,525	230 1,122	— —	— —	7 eDel
ARNAB GHOSH	723-140755-222	89,705	—	—	4,902	94,608	5 86	5,986 1,357	(5,834)>>>

Consolidated Summary

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (5/1/24-5/31/24)	This Year (1/1/24-5/31/24)
TOTAL BEGINNING VALUE	**$344,851.52**	**$302,995.17**
Credits	5,742.98	78,983.53
Debits	(1,800.00)	(45,430.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$3,942.98**	**$33,553.53**
Change in Value	**13,748.49**	**25,994.29**
TOTAL ENDING VALUE	**$362,542.99**	**$362,542.99**

Net Credits / Debits include investment advisory fees as applicable. See Activity section for details.

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$101,504.66	28.00
Equities	261,038.33	72.00
TOTAL VALUE	**$362,542.99**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Consolidated Summary

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 4/30/24)	This Period (as of 5/31/24)
Cash, BDP, MMFs	$12,159.91	$16,454.91
Savings and Time Deposits	85,693.80	86,048.66
Stocks	201,677.44	212,345.94
ETFs & CEFs	45,320.37	48,692.39
Net Unsettled Purchases/Sales	—	(998.91)
Total Assets	**$344,851.52**	**$362,542.99**
Total Liabilities (outstanding balance)	**—**	**—**
TOTAL VALUE	**$344,851.52**	**$362,542.99**

Total liabilities excludes Bank Loan Balances (including Liquidity Access Lines, Tailored Lending Loans and Mortgage Balances).

CASH FLOW

	This Period (5/1/24-5/31/24)	This Year (1/1/24-5/31/24)
OPENING CASH, BDP, MMFs	**$12,159.91**	**$25,139.19**
Purchases	(1,353.77)	(171,566.33)
Dividend Reinvestments	(5.61)	(86.29)
Sales and Redemptions	348.98	126,233.23
Net Unsettled Purch/Sales	998.91	998.91
Income and Distributions	363.51	2,182.67
Total Investment Related Activity	**$352.02**	**$(42,237.81)**
Checks Deposited	5,742.98	37,983.53
Electronic Transfers-Credits	—	41,000.00
Electronic Transfers-Debits	(1,800.00)	(45,455.00)
Other Debits	—	25.00
Total Cash Related Activity	**$3,942.98**	**$33,553.53**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$16,454.91**	**$16,454.91**

This page intentionally left blank

Account Summary

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (5/1/24-5/31/24)	This Year (1/1/24-5/31/24)
TOTAL BEGINNING VALUE	**$59,351.94**	**$69,874.31**
Credits	5,742.98	37,983.53
Debits	(1,800.00)	(45,455.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$3,942.98**	**$(7,471.47)**
Change in Value	**230.83**	**1,122.91**
TOTAL ENDING VALUE	**$63,525.75**	**$63,525.75**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$63,525.75	100.00
TOTAL VALUE	**$63,525.75**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 4/30/24)	This Period (as of 5/31/24)
Cash, BDP, MMFs	$3,616.73	$7,559.74
Savings and Time Deposits	55,735.21	55,966.01
Total Assets	**$59,351.94**	**$63,525.75**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$59,351.94**	**$63,525.75**

CASH FLOW

	This Period (5/1/24-5/31/24)	This Year (1/1/24-5/31/24)
OPENING CASH, BDP, MMFs	**$3,616.73**	**$15,030.90**
Purchases	(230.80)	(1,122.60)
Income and Distributions	230.83	1,122.91
Total Investment Related Activity	**$0.03**	**$0.31**
Checks Deposited	5,742.98	37,983.53
Electronic Transfers-Debits	(1,800.00)	(45,455.00)
Total Cash Related Activity	**$3,942.98**	**$(7,471.47)**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$7,559.74**	**$7,559.74**

INCOME AND DISTRIBUTION SUMMARY

	This Period (5/1/24-5/31/24)	This Year (1/1/24-5/31/24)
Interest	$230.83	$1,122.91
Income And Distributions	**$230.83**	**$1,122.91**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$230.83**	**$1,122.91**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (5/1/24-5/31/24)	Realized This Year (1/1/24-5/31/24)	Unrealized Inception to Date (as of 5/31/24)
TOTAL GAIN/(LOSS)	—	—	—

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

Investment Objectives (in order of priority): Income

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$7,559.74**	—	$0.76	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**11.90%**	**$7,559.74**	**$0.76**

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$55,966.01**	$2,798.30	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**88.10%**	**$55,966.01**	**$2,798.30**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	—	**$63,525.75**	**N/A**	**$2,799.06** —	**4.41%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$7,559.74	—	—	—	—	—
Savings and Time Deposits	55,966.01	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$63,525.75**	**—**	**—**	**—**	**—**	**—**

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
5/6		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 222586022			$(1,800.00)
5/14		Check Deposit	MS PAYROLL DEPOSIT				2,871.49
5/30		Check Deposit	MS PAYROLL DEPOSIT				2,871.49
5/31		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 05/01-05/31) CUSIP: 99YA78EB0			230.80
5/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 05/01-05/31)			0.03
5/31	5/31	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(230.80)
NET CREDITS/(DEBITS)							**$3,943.01**

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
5/6	Automatic Redemption	BANK DEPOSIT PROGRAM	$(1,800.00)
5/15	Automatic Investment	BANK DEPOSIT PROGRAM	2,871.49
5/31	Automatic Investment	BANK DEPOSIT PROGRAM	2,871.49
5/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.03
NET ACTIVITY FOR PERIOD			**$3,943.01**

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Notice of T+1 Settlement Cycle Transition

Effective May 28, 2024, Securities and Exchange Commission (SEC) rules will require that most U.S. securities transactions settle on or before the next business day following the trade date (a settlement date of T+1).

Generally, the settlement date is when an investor must pay for the security purchased or deliver the security sold in negotiable form. Please note, final tax lot selection will be subject to the shortened T+1 settlement timeline and must be submitted by 4:00 p.m. ET on the settlement date.

For additional details about T+1 settlement and eligible securities, please visit the Depository Trust & Clearing Corporation (DTCC) website at www.dtcc.com/ust1. You can also view the full text of the final rules on the SEC website at www.sec.gov.

This page intentionally left blank

Account Summary

Active Assets Account **ARNAB GHOSH**
723-140755-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (5/1/24-5/31/24)	This Year (1/1/24-5/31/24)
TOTAL BEGINNING VALUE	**$89,705.31**	**$48,822.27**
Credits	—	41,000.00
Debits	—	—
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**$41,000.00**
Change in Value	**4,902.72**	**4,785.76**
TOTAL ENDING VALUE	**$94,608.03**	**$94,608.03**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$5,815.07	6.15
Equities	88,792.96	93.85
TOTAL VALUE	**$94,608.03**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-140755-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 4/30/24)	This Period (as of 5/31/24)
Cash, BDP, MMFs	$5,584.03	$5,815.07
Stocks	77,858.29	82,215.82
ETFs & CEFs	6,262.99	6,577.14
Total Assets	**$89,705.31**	**$94,608.03**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$89,705.31**	**$94,608.03**

CASH FLOW

	This Period (5/1/24-5/31/24)	This Year (1/1/24-5/31/24)
OPENING CASH, BDP, MMFs	**$5,584.03**	**$8,517.03**
Purchases	—	(94,732.25)
Dividend Reinvestments	(5.61)	(86.29)
Sales and Redemptions	230.99	51,029.92
Income and Distributions	5.66	86.66
Total Investment Related Activity	**$231.04**	**$(43,701.96)**
Electronic Transfers-Credits	—	41,000.00
Total Cash Related Activity	**—**	**$41,000.00**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$5,815.07**	**$5,815.07**

INCOME AND DISTRIBUTION SUMMARY

	This Period (5/1/24-5/31/24)	This Year (1/1/24-5/31/24)
Qualified Dividends	$5.61	$63.73
Other Dividends	—	22.58
Interest	0.05	0.35
Income And Distributions	**$5.66**	**$86.66**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$5.66**	**$86.66**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (5/1/24-5/31/24)	Realized This Year (1/1/24-5/31/24)	Unrealized Inception to Date (as of 5/31/24)
Short-Term Gain	$112.99	$5,986.06	$1,070.87
Short-Term (Loss)	—	—	(6,905.03)
Total Short-Term	**$112.99**	**$5,986.06**	**$(5,834.16)**
Long-Term Gain	—	1,357.83	10,233.30
Long-Term (Loss)	—	—	(1,011.04)
Total Long-Term	**—**	**$1,357.83**	**$9,222.26**
TOTAL GAIN/(LOSS)	**$112.99**	**$7,343.89**	**$3,388.10**

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$5,815.07**	—	$0.58	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**6.15%**	**$5,815.07**	**$0.58**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADOBE INC (ADBE)	11/23/21	1.000	$651.520	$444.760	$651.52	$444.76	$(206.76) LT A		
	12/16/21	1.000	561.120	444.760	561.12	444.76	(116.36) LT A		
	Total	2.000			1,212.64	**889.52**	(323.12) LT	—	—

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 1; Asset Class: Equities									
ADVANCED MICRO DEVICES (AMD)	3/4/24	100.000	207.300	166.900	20,730.00	16,690.00	(4,040.00) ST		
	3/13/24	100.000	195.535	166.900	19,553.50	16,690.00	(2,863.50) ST		
	4/10/24	50.000	164.830	166.900	8,241.50	8,345.00	103.50 ST		
	4/16/24	10.000	163.628	166.900	1,636.28	1,669.00	32.72 ST		
	4/18/24	40.000	155.660	166.900	6,226.40	6,676.00	449.60 ST		
	Total	300.000			56,387.68	**50,070.00**	(6,317.68) ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
AMAZON COM INC (AMZN)	9/20/22	4.000	123.575	176.440	494.30	**705.76**	211.46 LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
APPLE INC (AAPL)	9/14/21	1.000	149.790	192.250	149.79	192.25	42.46 LT A		
	10/4/21	1.000	138.430	192.250	138.43	192.25	53.82 LT A		
	Purchases	2.000			288.22	**384.50**	96.28 LT		
Short Term Reinvestments		0.009			1.46	1.73	0.27 ST		
	Total	2.009			289.68	**386.23**	96.28 LT 0.27 ST	2.01	0.52
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 08/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	3/29/22	2.000	354.380	414.400	708.76	828.80	120.04 LT A		
	4/4/22	2.000	344.800	414.400	689.60	828.80	139.20 LT A		
	4/6/22	1.000	345.700	414.400	345.70	414.40	68.70 LT A		
	4/18/22	1.000	345.130	414.400	345.13	414.40	69.27 LT A		
	5/2/22	1.000	319.540	414.400	319.54	414.40	94.86 LT A		
	10/17/23	2.000	345.810	414.400	691.62	828.80	137.18 ST		
	Total	9.000			3,100.35	**3,729.60**	492.07 LT 137.18 ST	—	—
Rating: Morningstar: 1; Asset Class: Equities									
BOEING CO (BA)	11/26/21	1.000	194.610	177.610	194.61	**177.61**	(17.00) LT A	—	—
Rating: Morgan Stanley: 2, Morningstar: 1; Asset Class: Equities									
COCA COLA CONSOLIDATED INC (COKE)	—	—	—	981.040	—	—	—	—	—
Short Term Reinvestments		0.001			0.51	0.98	0.47 ST H		
	Total	0.001			0.51	**0.98**	0.47 ST	—	—
Next Dividend Payable 08/2024; Basis Adjustment Due to Wash Sale: $0.01; Asset Class: Equities									
HOME DEPOT INC (HD)	10/8/21	1.000	334.830	334.870	334.83	334.87	0.04 LT A		
	3/24/22	1.000	315.730	334.870	315.73	334.87	19.14 LT A		
	4/22/22	1.000	303.760	334.870	303.76	334.87	31.11 LT A		
	9/16/22	1.000	275.690	334.870	275.69	334.87	59.18 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/20/22	1.000	272.590	334.870	272.59	334.87	62.28 LT A		
	Purchases	5.000			1,502.60	**1,674.35**	171.75 LT		
Short Term Reinvestments		0.094			32.36	31.48	(0.88) ST		
	Total	5.094			1,534.96	**1,705.83**	171.75 LT (0.88) ST	45.85	2.69
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 06/13/24; Asset Class: Equities									
LOWES COMPANIES INC (LOW)	3/24/22	1.000	219.140	221.290	219.14	221.29	2.15 LT A		
	4/22/22	1.000	199.670	221.290	199.67	221.29	21.62 LT A		
	9/16/22	1.000	191.510	221.290	191.51	221.29	29.78 LT A		
	9/20/22	1.000	189.270	221.290	189.27	221.29	32.02 LT A		
	Purchases	4.000			799.59	**885.16**	85.57 LT		
Short Term Reinvestments		0.063			13.28	13.94	0.66 ST		
	Total	4.063			812.87	**899.10**	85.57 LT 0.66 ST	18.69	2.08
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 08/2024; Asset Class: Equities									
MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	447.070	338.27	447.07	108.80 LT A		
	Purchases	1.000			338.27	**447.07**	108.80 LT		
Short Term Reinvestments		0.006			1.89	2.68	0.79 ST		
	Total	1.006			340.16	**449.75**	108.80 LT 0.79 ST	2.66	0.59
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 08/2024; Asset Class: Equities									
META PLATFORMS INC CL A (META)	10/22/21	2.000	323.010	466.830	646.02	933.66	287.64 LT A		
	10/26/21	2.000	311.685	466.830	623.37	933.66	310.29 LT A		
	Purchases	4.000			1,269.39	**1,867.32**	597.93 LT		
Short Term Reinvestments		0.004			2.00	1.87	(0.13) ST		
	Total	4.004			1,271.39	**1,869.19**	597.93 LT (0.13) ST	8.01	0.43
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 06/2024; Asset Class: Equities									
MICROSOFT CORP (MSFT)	9/8/21	2.000	298.370	415.130	596.74	830.26	233.52 LT A		
	9/28/21	1.000	284.770	415.130	284.77	415.13	130.36 LT A		
	9/29/21	1.000	284.790	415.130	284.79	415.13	130.34 LT A		
	10/4/21	1.000	280.790	415.130	280.79	415.13	134.34 LT A		
	11/23/21	2.000	334.960	415.130	669.92	830.26	160.34 LT A		
	11/26/21	1.000	331.490	415.130	331.49	415.13	83.64 LT A		
	12/3/21	1.000	318.700	415.130	318.70	415.13	96.43 LT A		
	12/20/21	1.000	319.020	415.130	319.02	415.13	96.11 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	1/24/22	1.000	291.870	415.130	291.87	415.13	123.26 LT A		
	3/4/22	2.000	290.890	415.130	581.78	830.26	248.48 LT A		
	4/6/22	2.000	298.160	415.130	596.32	830.26	233.94 LT A		
	4/12/22	1.000	281.870	415.130	281.87	415.13	133.26 LT A		
	4/22/22	1.000	277.390	415.130	277.39	415.13	137.74 LT A		
	4/26/22	1.000	272.660	415.130	272.66	415.13	142.47 LT A		
	5/9/22	1.000	265.070	415.130	265.07	415.13	150.06 LT A		
	5/20/22	2.000	250.930	415.130	501.86	830.26	328.40 LT A		
	9/20/22	2.000	242.720	415.130	485.44	830.26	344.82 LT A		
	9/23/22	1.000	237.730	415.130	237.73	415.13	177.40 LT A		
	Purchases	24.000			6,878.21	**9,963.12**	3,084.91 LT		
Short Term Reinvestments		0.141			52.43	58.53	6.10 ST		
	Total	24.141			6,930.64	**10,021.65**	3,084.91 LT 6.10 ST	72.42	0.72
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 06/13/24; Asset Class: Equities									
NASDAQ INC COM (NDAQ)	8/19/21	3.000	61.380	59.030	184.14	177.09	(7.05) LT A		
	9/20/21	3.000	63.223	59.030	189.67	177.09	(12.58) LT A		
	9/28/21	3.000	63.693	59.030	191.08	177.09	(13.99) LT A		
	10/4/21	3.000	63.257	59.030	189.77	177.09	(12.68) LT A		
	10/20/21	6.000	66.867	59.030	401.20	354.18	(47.02) LT A		
	11/23/21	3.000	68.773	59.030	206.32	177.09	(29.23) LT A		
	11/26/21	3.000	68.663	59.030	205.99	177.09	(28.90) LT A		
	12/3/21	3.000	66.110	59.030	198.33	177.09	(21.24) LT A		
	12/7/21	3.000	67.110	59.030	201.33	177.09	(24.24) LT A		
	1/3/22	6.000	67.713	59.030	406.28	354.18	(52.10) LT A		
	1/4/22	3.000	65.853	59.030	197.56	177.09	(20.47) LT A		
	1/24/22	3.000	58.127	59.030	174.38	177.09	2.71 LT A		
	3/4/22	3.000	56.840	59.030	170.52	177.09	6.57 LT A		
	4/18/22	3.000	59.130	59.030	177.39	177.09	(0.30) LT A		
	4/22/22	3.000	55.957	59.030	167.87	177.09	9.22 LT A		
	5/2/22	3.000	52.233	59.030	156.70	177.09	20.39 LT A		
	5/10/22	3.000	48.713	59.030	146.14	177.09	30.95 LT A		
	10/3/22	1.000	57.470	59.030	57.47	59.03	1.56 LT A		
	Purchases	58.000			3,622.14	**3,423.74**	(198.40) LT		
Short Term Reinvestments		0.696			38.45	41.08	2.63 ST		
	Total	58.696			3,660.59	**3,464.82**	(198.40) LT 2.63 ST	56.35	1.63

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 06/2024; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	12/6/21	1.000	284.760	1,096.330	284.76	1,096.33	811.57 LT A		
	1/4/22	1.000	285.300	1,096.330	285.30	1,096.33	811.03 LT A		
	3/7/22	1.000	217.880	1,096.330	217.88	1,096.33	878.45 LT A		
	4/6/22	1.000	240.640	1,096.330	240.64	1,096.33	855.69 LT A		
	5/9/22	1.000	169.940	1,096.330	169.94	1,096.33	926.39 LT A		
	Purchases	5.000			1,198.52	**5,481.65**	4,283.13 LT		
Short Term Reinvestments		0.003			0.60	3.29	2.69 ST		
	Total	5.003			1,199.12	**5,484.94**	4,283.13 LT 2.69 ST	2.00	0.04
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 06/2024; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/11/23	2.000	162.670	172.900	325.34	345.80	20.46 ST		
	Purchases	2.000			325.34	**345.80**	20.46 ST		
Short Term Reinvestments		0.030			5.08	5.19	0.11 ST		
	Total	2.030			330.42	**350.99**	20.57 ST	11.00	3.13
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 07/2024; Asset Class: Equities									
SALESFORCE INC (CRM)	9/13/21	2.000	253.160	234.440	506.32	468.88	(37.44) LT A		
	11/23/21	1.000	289.830	234.440	289.83	234.44	(55.39) LT A		
	11/30/21	1.000	288.380	234.440	288.38	234.44	(53.94) LT A		
	12/3/21	2.000	256.390	234.440	512.78	468.88	(43.90) LT A		
	Purchases	6.000			1,597.31	**1,406.64**	(190.67) LT		
Short Term Reinvestments		0.008			2.40	1.88	(0.52) ST		
	Total	6.008			1,599.71	**1,408.52**	(190.67) LT (0.52) ST	9.61	0.68
Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 07/2024; Asset Class: Equities									
TESLA INC (TSLA)	5/20/22	3.000	217.877	178.080	653.63	**534.24**	(119.39) LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
VISA INC CL A (V)	10/27/21	1.000	222.200	272.460	222.20	272.46	50.26 LT A		
	Purchases	1.000			222.20	**272.46**	50.26 LT		
Short Term Reinvestments		0.006			1.49	1.63	0.14 ST		
	Total	1.006			223.69	**274.09**	50.26 LT 0.14 ST	2.09	0.76
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 06/03/24; Asset Class: Equities									
COMMON STOCKS					**$80,236.95**	**$82,422.82**	**$8,333.58 LT** **$(6,147.71) ST**	**$230.69**	**0.28%**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

OPTIONS (Contract Prices are presented to only the third decimal (which may display as "$0.000"), while calculation of Market Value uses an extended price.)

Security Description	Trade Date	Number of Contracts	Unit Cost	Contract Price	Total Cost	Market Value	Unrealized Gain/(Loss)
CALL ADVANCED MICRO DEVIC AT 205.000 EXPIRES 05/31/2024	4/29/24	(1.000)	$1.020	$0.010	$(101.99)	**$(1.00)**	$100.99 ST
Short Position; Asset Class: Equities							
CALL ADVANCED MICRO DEVIC AT 220.000 EXPIRES 08/16/2024 (AMD 240816C00220000)	5/16/24	(1.000)	2.310	2.060	(230.99)	**(206.00)**	24.99 ST
Short Position; Asset Class: Equities							
OPTIONS					**$(332.98)**	**$(207.00)**	**$125.98 ST**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**86.90%**	**$79,903.97**	**$82,215.82**	**$8,333.58 LT** **$(6,021.73) ST**	**$230.69**	**0.28%**
Total Stocks (Long)			$82,422.82			
Total Stocks (Short)			$(207.00)			

For listed options that have a cost basis without a corresponding market value, an unrealized gain or loss is included for informational purposes. Where market value information is not available, for purposes of calculating the unrealized gain or loss, we assume that market value is $0. In such cases, the unrealized gain or loss may not provide an accurate reflection of the true unrealized gain or loss. For additional information regarding Gain/(Loss) and Pricing, refer to the Expanded Disclosures.

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	9/20/21	1.000	$121.990	$158.700	$121.99	$158.70	$36.71 LT A		
	11/23/21	1.000	131.600	158.700	131.60	158.70	27.10 LT A		
	11/26/21	1.000	131.230	158.700	131.23	158.70	27.47 LT A		
	Purchases	3.000			384.82	**476.10**	91.28 LT		
Short Term Reinvestments		0.020			2.68	3.17	0.49 ST		
	Total	3.020			387.50	**479.27**	91.28 LT 0.49 ST	3.36	0.70
Next Dividend Payable 06/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	11/22/21	2.000	239.230	193.700	478.46	**387.40**	(91.06) LT A	—	—
Next Dividend Payable 06/2024; Asset Class: Equities									

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
SCHWAB US BROAD MARKET ETF (SCHB)	9/20/21	2.000	52.765	61.190	105.53	122.38	16.85 LT A		
	11/23/21	2.000	55.885	61.190	111.77	122.38	10.61 LT A		
	11/26/21	2.000	55.265	61.190	110.53	122.38	11.85 LT A		
	11/30/21	2.000	55.045	61.190	110.09	122.38	12.29 LT A		
	Purchases	8.000			437.92	**489.52**	51.60 LT		
Short Term Reinvestments		0.090			4.83	5.51	0.68 ST		
	Total	8.090			442.75	**495.03**	51.60 LT 0.68 ST	6.37	1.29
Next Dividend Payable 06/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	9/20/21	1.000	74.630	78.570	74.63	78.57	3.94 LT A		
	Purchases	1.000			74.63	**78.57**	3.94 LT		
Short Term Reinvestments		0.028			2.02	2.20	0.18 ST		
	Total	1.028			76.65	**80.77**	3.94 LT 0.18 ST	2.75	3.40
Next Dividend Payable 06/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	9/20/21	2.000	53.060	62.300	106.12	124.60	18.48 LT A		
	11/26/21	2.000	55.620	62.300	111.24	124.60	13.36 LT A		
	Purchases	4.000			217.36	**249.20**	31.84 LT		
Short Term Reinvestments		0.045			2.46	2.80	0.34 ST		
	Total	4.045			219.82	**252.00**	31.84 LT 0.34 ST	3.24	1.29
Next Dividend Payable 06/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	9/20/21	1.000	68.030	74.880	68.03	74.88	6.85 LT A		
	Purchases	1.000			68.03	**74.88**	6.85 LT		
Short Term Reinvestments		0.021			1.30	1.57	0.27 ST		
	Total	1.021			69.33	**76.45**	6.85 LT 0.27 ST	1.74	2.28
Next Dividend Payable 06/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	11/26/21	1.000	460.200	527.370	460.20	527.37	67.17 LT A		
	10/11/23	1.000	434.130	527.370	434.13	527.37	93.24 ST		
	Purchases	2.000			894.33	**1,054.74**	67.17 LT 93.24 ST		
Short Term Reinvestments		0.019			8.61	10.02	1.41 ST		
	Total	2.019			902.94	**1,064.76**	67.17 LT 94.65 ST	13.57	1.27
Next Dividend Payable 07/2024; Asset Class: Equities									

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
VANGUARD INFO TECH ETF (VGT)	11/26/21	1.000	444.370	534.610	444.37	534.61	90.24 LT A		
	Purchases	1.000			444.37	**534.61**	90.24 LT		
Short Term Reinvestments		0.008			2.95	4.28	1.33 ST		
	Total	1.008			447.32	**538.89**	90.24 LT 1.33 ST	3.64	0.68
Next Dividend Payable 06/2024; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	11/26/21	1.000	422.970	484.620	422.97	484.62	61.65 LT A		
	9/20/22	2.000	355.765	484.620	711.53	969.24	257.71 LT A		
	9/23/22	2.000	338.100	484.620	676.20	969.24	293.04 LT A		
	10/11/23	1.000	399.040	484.620	399.04	484.62	85.58 ST		
	Purchases	6.000			2,209.74	**2,907.72**	612.40 LT 85.58 ST		
Short Term Reinvestments		0.064			27.63	31.02	3.39 ST		
	Total	6.064			2,237.37	**2,938.74**	612.40 LT 88.97 ST	38.89	1.32
Next Dividend Payable 06/2024; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	11/26/21	1.000	236.020	260.440	236.02	260.44	24.42 LT A		
	Purchases	1.000			236.02	**260.44**	24.42 LT		
Short Term Reinvestments		0.013			2.73	3.39	0.66 ST		
	Total	1.013			238.75	**263.83**	24.42 LT 0.66 ST	3.58	1.36
Next Dividend Payable 06/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**6.95%**	**$5,500.89**	**$6,577.14**	**$888.68 LT** **$187.57 ST**	**$77.14**	**1.17%**

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$85,404.86**	**$94,608.03**	**$9,222.26 LT** **$(5,834.16) ST**	**$308.41** —	**0.33%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$5,815.07	—	—	—	—	—
Stocks	—	$82,215.82	—	—	—	—
ETFs & CEFs	—	6,577.14	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$5,815.07**	**$88,792.96**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
5/8		Qualified Dividend	LOWES COMPANIES INC				$4.45
5/8		Dividend Reinvestment	LOWES COMPANIES INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.019	233.4941	(4.45)
5/9		Qualified Dividend	MASTERCARD INC CL A				0.66
5/9		Dividend Reinvestment	MASTERCARD INC CL A	ACTED AS AGENT DIVIDEND REINVESTMENT	0.002	451.5254	(0.66)
5/16		Qualified Dividend	APPLE INC				0.50
5/16	5/17	Sold	CALL AMD 08/16/24 220.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	2.3200	230.99
5/16		Dividend Reinvestment	APPLE INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.003	189.7356	(0.50)
5/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 05/01-05/31)			0.05
NET CREDITS/(DEBITS)							**$231.04**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
5/17	Automatic Investment	BANK DEPOSIT PROGRAM	$230.99
5/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.05
NET ACTIVITY FOR PERIOD			**$231.04**

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
5/6	Option Expired	CALL AMD 05/03/24 180.000	EXPIRED OPTIONS	1.000

REALIZED GAIN/(LOSS) DETAIL

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
CALL AMD 05/03/24 180.000	05/03/24	04/29/24	1.000	$112.99	$0.00	$112.99	
Short-Term This Period				**$112.99**	**$0.00**	**$112.99**	
Short-Term Year to Date				**$46,268.73**	**$40,282.67**	**$5,986.06**	
Net Realized Gain/(Loss) This Period				**$112.99**	**$0.00**	**$112.99**	
Net Realized Gain/(Loss) Year to Date				**$50,696.94**	**$43,353.05**	**$7,343.89**	

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Notice of T+1 Settlement Cycle Transition

Effective May 28, 2024, Securities and Exchange Commission (SEC) rules will require that most U.S. securities transactions settle on or before the next business day following the trade date (a settlement date of T+1).

Generally, the settlement date is when an investor must pay for the security purchased or deliver the security sold in negotiable form. Please note, final tax lot selection will be subject to the shortened T+1 settlement timeline and must be submitted by 4:00 p.m. ET on the settlement date.

For additional details about T+1 settlement and eligible securities, please visit the Depository Trust & Clearing Corporation (DTCC) website at www.dtcc.com/ust1. You can also view the full text of the final rules on the SEC website at www.sec.gov.

Account Summary

Active Assets Account
723-141489-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (5/1/24-5/31/24)	This Year (1/1/24-5/31/24)
TOTAL BEGINNING VALUE	**$195,794.27**	**$184,323.59**
Credits	—	—
Debits	—	—
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**—**
Change in Value	**8,614.94**	**20,085.62**
TOTAL ENDING VALUE	**$204,409.21**	**$204,409.21**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$32,163.84	15.74
Equities	172,245.37	84.26
TOTAL VALUE	**$204,409.21**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 4/30/24)	This Period (as of 5/31/24)
Cash, BDP, MMFs	$2,959.15	$3,080.10
Savings and Time Deposits	29,958.59	30,082.65
Stocks	123,819.15	130,130.12
ETFs & CEFs	39,057.38	42,115.25
Net Unsettled Purchases/Sales	—	(998.91)
Total Assets	**$195,794.27**	**$204,409.21**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$195,794.27**	**$204,409.21**

INCOME AND DISTRIBUTION SUMMARY

	This Period (5/1/24-5/31/24)	This Year (1/1/24-5/31/24)
Qualified Dividends	$1.25	$198.74
Other Dividends	1.68	170.73
Interest	124.09	603.63
Income And Distributions	**$127.02**	**$973.10**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$127.02**	**$973.10**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

	This Period (5/1/24-5/31/24)	This Year (1/1/24-5/31/24)
OPENING CASH, BDP, MMFs	**$2,959.15**	**$1,616.26**
Purchases	(1,122.97)	(75,711.48)
Sales and Redemptions	117.99	75,203.31
Net Unsettled Purch/Sales	998.91	998.91
Income and Distributions	127.02	973.10
Total Investment Related Activity	**$120.95**	**$1,463.84**
Total Cash Related Activity	**—**	**—**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$3,080.10**	**$3,080.10**

GAIN/(LOSS) SUMMARY

	Realized This Period (5/1/24-5/31/24)	Realized This Year (1/1/24-5/31/24)	Unrealized Inception to Date (as of 5/31/24)
Short-Term Gain	$117.99	$815.78	$13,089.88
Short-Term (Loss)	—	—	(324.97)
Total Short-Term	**$117.99**	**$815.78**	**$12,764.91**
Long-Term Gain	—	42,602.32	11,968.32
Long-Term (Loss)	—	(0.37)	(27.15)
Total Long-Term	**—**	**$42,601.95**	**$11,941.17**
TOTAL GAIN/(LOSS)	**$117.99**	**$43,417.73**	**$24,706.08**
Disallowed Loss	—	$0.37	

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$3,080.10**	—	$0.31	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs		**$3,080.10**	**$0.31**
NET UNSETTLED PURCHASES/SALES		**$(998.91)**	
CASH, BDP, AND MMFs (PROJECTED SETTLED BALANCE)	**1.02%**	**$2,081.19**	

The "Projected Settled Balance" includes accrued interest on deposits and reflects the impact of unsettled purchases/sales.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$30,082.65**	$1,504.13	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**14.72%**	**$30,082.65**	**$1,504.13**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADVANCED MICRO DEVICES (AMD)	8/18/23	10.000	$104.450	$166.900	$1,044.50	$1,669.00	$624.50 ST		
	8/25/23	2.000	100.790	166.900	201.58	333.80	132.22 ST		
	9/21/23	5.000	96.780	166.900	483.90	834.50	350.60 ST		
	10/20/23	2.000	102.630	166.900	205.26	333.80	128.54 ST		
	10/27/23	4.000	96.645	166.900	386.58	667.60	281.02 ST		
	10/30/23	4.000	95.420	166.900	381.68	667.60	285.92 ST		
	Total	27.000			2,703.50	**4,506.30**	1,802.80 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
AMAZON COM INC (AMZN)	7/29/21	2.337	171.172	176.440	400.03	412.34	12.31 LT A		
	7/30/21	1.785	168.067	176.440	300.00	314.95	14.95 LT A		
	8/4/21	0.584	171.250	176.440	100.01	103.04	3.03 LT H		
	10/4/21	1.883	159.320	176.440	300.00	332.24	32.24 LT A		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	1/21/22	0.623	142.424	176.440	88.73	109.92	21.19 LT A		
	1/21/22	6.386	142.698	176.440	911.27	1,126.75	215.48 LT A		
	8/29/22	50.000	131.879	176.440	6,593.97	8,822.00	2,228.03 LT A		
	9/6/22	26.986	128.001	176.440	3,454.24	4,761.41	1,307.17 LT A		
	9/21/23	10.000	130.409	176.440	1,304.09	1,764.40	460.31 ST		
	2/8/24	49.416	170.619	176.440	8,431.32	8,718.96	287.64 ST		
	Total	150.000			21,883.66	**26,466.00**	3,834.40 LT 747.95 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Basis Adjustment Due to Wash Sale: $0.37; Asset Class: Equities									
APPLE INC (AAPL)	9/21/23	5.000	174.818	192.250	874.09	**961.25**	87.16 ST	5.00	0.52
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 08/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	10/2/23	10.000	349.313	414.400	3,493.13	4,144.00	650.87 ST		
	10/6/23	4.000	347.878	414.400	1,391.51	1,657.60	266.09 ST		
	10/19/23	2.000	342.575	414.400	685.15	828.80	143.65 ST		
	10/20/23	1.000	337.500	414.400	337.50	414.40	76.90 ST		
	10/27/23	2.000	331.525	414.400	663.05	828.80	165.75 ST		
	4/16/24	6.000	398.270	414.400	2,389.62	2,486.40	96.78 ST		
	Total	25.000			8,959.96	**10,360.00**	1,400.04 ST	—	—
Rating: Morningstar: 1; Asset Class: Equities									
MICROSOFT CORP (MSFT)	9/3/20	1.000	224.050	415.130	224.05	415.13	191.08 LT A		
	9/3/20	1.000	224.180	415.130	224.18	415.13	190.95 LT A		
	9/4/20	1.000	207.100	415.130	207.10	415.13	208.03 LT A		
	9/4/20	1.000	209.140	415.130	209.14	415.13	205.99 LT A		
	9/4/20	6.000	208.500	415.130	1,251.00	2,490.78	1,239.78 LT A		
	9/8/20	1.000	206.380	415.130	206.38	415.13	208.75 LT A		
	9/11/20	1.000	202.160	415.130	202.16	415.13	212.97 LT A		
	9/11/20	1.000	202.170	415.130	202.17	415.13	212.96 LT A		
	9/11/20	1.000	206.910	415.130	206.91	415.13	208.22 LT A		
	9/17/20	2.000	201.965	415.130	403.93	830.26	426.33 LT A		
	9/17/20	2.000	202.450	415.130	404.90	830.26	425.36 LT A		
	9/18/20	2.000	198.360	415.130	396.72	830.26	433.54 LT A		
	9/21/20	2.000	196.530	415.130	393.06	830.26	437.20 LT A		
	9/23/20	1.000	201.150	415.130	201.15	415.13	213.98 LT A		
	10/26/20	1.000	209.380	415.130	209.38	415.13	205.75 LT A		
	2/23/21	1.000	231.270	415.130	231.27	415.13	183.86 LT A		
	3/3/21	1.000	227.540	415.130	227.54	415.13	187.59 LT A		
	9/20/21	1.000	290.250	415.130	290.25	415.13	124.88 LT A		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	11/30/21	1.000	331.780	415.130	331.78	415.13	83.35 LT A		
	12/3/21	1.000	319.840	415.130	319.84	415.13	95.29 LT A		
	12/3/21	1.000	325.260	415.130	325.26	415.13	89.87 LT A		
	1/5/22	1.000	319.020	415.130	319.02	415.13	96.11 LT A		
	1/10/22	1.000	309.770	415.130	309.77	415.13	105.36 LT A		
	1/13/22	1.000	305.520	415.130	305.52	415.13	109.61 LT A		
	2/4/22	1.000	305.150	415.130	305.15	415.13	109.98 LT A		
	8/29/22	5.000	266.740	415.130	1,333.70	2,075.65	741.95 LT A		
	8/18/23	1.000	314.530	415.130	314.53	415.13	100.60 ST		
	8/18/23	9.000	313.960	415.130	2,825.64	3,736.17	910.53 ST		
	9/21/23	2.000	320.960	415.130	641.92	830.26	188.34 ST		
	2/5/24	20.000	405.279	415.130	8,105.58	8,302.60	197.02 ST		
	2/6/24	30.000	405.044	415.130	12,151.32	12,453.90	302.58 ST		
	2/12/24	50.000	419.030	415.130	20,951.50	20,756.50	(195.00) ST		
	2/12/24	50.000	417.729	415.130	20,886.47	20,756.50	(129.97) ST		
	Total	201.000			75,118.29	**83,441.13**	6,948.74 LT 1,374.10 ST	603.00	0.72
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 06/13/24; Asset Class: Equities									
NETFLIX INC (NFLX)	10/21/20	1.000	491.130	641.620	491.13	641.62	150.49 LT A		
	1/21/22	1.000	397.900	641.620	397.90	641.62	243.72 LT A		
	Total	2.000			889.03	**1,283.24**	394.21 LT	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/9/23	10.000	159.704	172.900	1,597.04	1,729.00	131.96 ST		
	10/17/23	4.000	160.718	172.900	642.87	691.60	48.73 ST		
	10/20/23	4.000	161.015	172.900	644.06	691.60	47.54 ST		
	Total	18.000			2,883.97	**3,112.20**	228.23 ST	97.56	3.13
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 07/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**63.66%**	**$113,312.50**	**$130,130.12**	**$11,177.35 LT** **$5,640.28 ST**	**$705.56**	**0.54%**

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	6/11/20	1.000	$78.320	$158.700	$78.32	$158.70	$80.38 LT A		
	9/17/20	1.000	88.530	158.700	88.53	158.70	70.17 LT A		
	9/24/20	1.000	86.640	158.700	86.64	158.70	72.06 LT A		
	Total	3.000			253.49	**476.10**	222.61 LT	3.34	0.70
Next Dividend Payable 06/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	9/16/19	1.000	138.520	193.700	138.52	193.70	55.18 LT A		
	2/23/21	1.000	220.850	193.700	220.85	193.70	(27.15) LT A		
	Total	2.000			359.37	**387.40**	28.03 LT	—	—
Next Dividend Payable 06/2024; Asset Class: Equities									
FRANKLIN FTSE INDIA ETF (FLIN)	3/22/24	20.000	36.225	38.200	724.50	764.00	39.50 ST		
	4/17/24	10.000	36.920	38.200	369.20	382.00	12.80 ST		
	Total	30.000			1,093.70	**1,146.00**	52.30 ST	7.65	0.67
Next Dividend Payable 06/2024; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	6/11/20	2.000	36.145	61.190	72.29	**122.38**	50.09 LT A	1.57	1.28
Next Dividend Payable 06/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	6/11/20	1.000	52.350	78.570	52.35	**78.57**	26.22 LT A	2.67	3.40
Next Dividend Payable 06/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	6/11/20	2.000	36.355	62.300	72.71	**124.60**	51.89 LT A	1.60	1.28
Next Dividend Payable 06/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	6/11/20	2.000	50.470	74.880	100.94	149.76	48.82 LT A		
	6/24/20	1.000	49.830	74.880	49.83	74.88	25.05 LT A		
	Total	3.000			150.77	**224.64**	73.87 LT	5.10	2.27
Next Dividend Payable 06/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	9/21/23	4.000	433.750	527.370	1,735.00	2,109.48	374.48 ST		
	9/25/23	4.000	431.918	527.370	1,727.67	2,109.48	381.81 ST		
	10/2/23	8.000	427.010	527.370	3,416.08	4,218.96	802.88 ST		
	10/6/23	4.000	429.490	527.370	1,717.96	2,109.48	391.52 ST		
	10/17/23	2.000	435.140	527.370	870.28	1,054.74	184.46 ST		
	10/20/23	1.000	423.970	527.370	423.97	527.37	103.40 ST		
	10/27/23	2.000	410.485	527.370	820.97	1,054.74	233.77 ST		
	5/31/24	1.000	520.460	527.370	520.46	527.37	6.91 ST		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	26.000			11,232.39	**13,711.62**	2,479.23 ST	174.80	1.27
Next Dividend Payable 07/2024; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	8/25/23	10.000	422.929	534.610	4,229.29	**5,346.10**	1,116.81 ST	36.11	0.68
Next Dividend Payable 06/2024; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	6/11/20	1.000	280.070	484.620	280.07	484.62	204.55 LT A		
	8/25/23	5.000	401.810	484.620	2,009.05	2,423.10	414.05 ST		
	9/21/23	10.000	399.620	484.620	3,996.20	4,846.20	850.00 ST		
	9/25/23	2.000	398.395	484.620	796.79	969.24	172.45 ST		
	10/2/23	8.000	392.420	484.620	3,139.36	3,876.96	737.60 ST		
	10/6/23	4.000	394.700	484.620	1,578.80	1,938.48	359.68 ST		
	10/9/23	1.000	394.170	484.620	394.17	484.62	90.45 ST		
	10/17/23	1.000	399.680	484.620	399.68	484.62	84.94 ST		
	10/19/23	2.000	397.195	484.620	794.39	969.24	174.85 ST		
	10/20/23	1.000	389.720	484.620	389.72	484.62	94.90 ST		
	10/27/23	2.000	377.060	484.620	754.12	969.24	215.12 ST		
	5/31/24	1.000	478.450	484.620	478.45	484.62	6.17 ST		
	Total	38.000			15,010.80	**18,415.56**	204.55 LT 3,200.21 ST	243.69	1.32
Next Dividend Payable 06/2024; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	6/11/20	1.000	153.880	260.440	153.88	**260.44**	106.56 LT A	3.54	1.36
Next Dividend Payable 06/2024; Asset Class: Equities									
WISDOMTREE TR US QTLY DIV GRT (DGRW)	10/17/23	20.000	64.627	75.910	1,292.53	1,518.20	225.67 ST		
	10/20/23	4.000	63.308	75.910	253.23	303.64	50.41 ST		
	Total	24.000			1,545.76	**1,821.84**	276.08 ST	28.68	1.57
Next Dividend Payable 06/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**20.60%**	**$34,226.80**	**$42,115.25**	**$763.82 LT** **$7,124.63 ST**	**$508.75**	**1.21%**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$147,539.30**	**$204,409.21**	**$11,941.17 LT** **$12,764.91 ST**	**$2,718.75** —	**1.33%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$2,081.19	—	—	—	—	—
Savings and Time Deposits	30,082.65	—	—	—	—	—
Stocks	—	$130,130.12	—	—	—	—
ETFs & CEFs	—	42,115.25	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$32,163.84**	**$172,245.37**	—	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
5/15	5/16	Sold	CALL MSFT 05/24/24 435.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	$1.1900	$117.99
5/16		Qualified Dividend	APPLE INC				1.25
5/30		Dividend	WISDOMTREE TR US QTLY DIV GRT				1.68
5/31		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 05/01-05/31) CUSIP: 99YA78EB0			124.06
5/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 05/01-05/31)			0.03
5/31	5/31	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(124.06)
5/31	6/3	Bought	SPDR S&P 500 ETF TRUST	ACTED AS AGENT UNSOLICITED TRADE	1.000	520.3121	(520.46)
5/31	6/3	Bought	VANGUARD S&P 500 ETF	ACTED AS AGENT UNSOLICITED TRADE	1.000	478.3000	(478.45)

Account Detail

Active Assets Account **723-141489-222** **ARNAB GHOSH**

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
NET CREDITS/(DEBITS)							**$(877.96)**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

UNSETTLED PURCHASES/SALES ACTIVITY

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Pending Credits/(Debits)
5/31	6/3	Bought	SPDR S&P 500 ETF TRUST	UNSETTLED PURCHASE	1.000	$520.3121	$(520.46)
5/31	6/3	Bought	VANGUARD S&P 500 ETF	UNSETTLED PURCHASE	1.000	478.3000	(478.45)
NET UNSETTLED PURCHASES/SALES							**$(998.91)**

This section displays transactions that have not settled during this statement period. The Holdings section includes positions purchased and omits positions sold or sold short as of the trade-date. The unit/share price for unsettled fixed income new issues in the Holdings section may be approximate in advance of active market pricing or pricing from third party pricing services.

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
5/16	Automatic Investment	BANK DEPOSIT PROGRAM	$119.24
5/30	Automatic Investment	BANK DEPOSIT PROGRAM	1.68
5/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.03
NET ACTIVITY FOR PERIOD			**$120.95**

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
5/28	Option Expired	CALL MSFT 05/24/24 435.000	EXPIRED OPTIONS	1.000

REALIZED GAIN/(LOSS) DETAIL

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
CALL MSFT 05/24/24 435.000	05/24/24	05/15/24	1.000	$117.99	$0.00	$117.99	
Short-Term This Period				**$117.99**	**$0.00**	**$117.99**	
Short-Term Year to Date				**$815.78**	**$0.00**	**$815.78**	

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

SHORT-TERM GAIN/(LOSS) (CONTINUED)

	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)
Net Realized Gain/(Loss) This Period	**$117.99**	**$0.00**	**$117.99**
Net Realized Gain/(Loss) Year to Date	**$75,203.31**	**$31,785.58**	**$43,417.73**

Disallowed Loss Based On Wash Sale Year to Date: $0.37

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Notice of T+1 Settlement Cycle Transition

Effective May 28, 2024, Securities and Exchange Commission (SEC) rules will require that most U.S. securities transactions settle on or before the next business day following the trade date (a settlement date of T+1).

Generally, the settlement date is when an investor must pay for the security purchased or deliver the security sold in negotiable form. Please note, final tax lot selection will be subject to the shortened T+1 settlement timeline and must be submitted by 4:00 p.m. ET on the settlement date.

For additional details about T+1 settlement and eligible securities, please visit the Depository Trust & Clearing Corporation (DTCC) website at www.dtcc.com/ust1. You can also view the full text of the final rules on the SEC website at www.sec.gov.

This page intentionally left blank

Morgan Stanley

CLIENT STATEMENT | For the Period May 1-31, 2024

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 5/1/24)	**$59,351.94**
Ending Total Value (as of 5/31/24)	**$63,525.75**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544 ; Fax: 914-225-6770

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Account Summary

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (5/1/24-5/31/24)	This Year (1/1/24-5/31/24)
TOTAL BEGINNING VALUE	**$59,351.94**	**$69,874.31**
Credits	5,742.98	37,983.53
Debits	(1,800.00)	(45,455.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$3,942.98**	**$(7,471.47)**
Change in Value	**230.83**	**1,122.91**
TOTAL ENDING VALUE	**$63,525.75**	**$63,525.75**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$63,525.75	100.00
TOTAL VALUE	**$63,525.75**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 4/30/24)	This Period (as of 5/31/24)
Cash, BDP, MMFs	$3,616.73	$7,559.74
Savings and Time Deposits	55,735.21	55,966.01
Total Assets	**$59,351.94**	**$63,525.75**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$59,351.94**	**$63,525.75**

CASH FLOW

	This Period (5/1/24-5/31/24)	This Year (1/1/24-5/31/24)
OPENING CASH, BDP, MMFs	**$3,616.73**	**$15,030.90**
Purchases	(230.80)	(1,122.60)
Income and Distributions	230.83	1,122.91
Total Investment Related Activity	**$0.03**	**$0.31**
Checks Deposited	5,742.98	37,983.53
Electronic Transfers-Debits	(1,800.00)	(45,455.00)
Total Cash Related Activity	**$3,942.98**	**$(7,471.47)**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$7,559.74**	**$7,559.74**

INCOME AND DISTRIBUTION SUMMARY

	This Period (5/1/24-5/31/24)	This Year (1/1/24-5/31/24)
Interest	$230.83	$1,122.91
Income And Distributions	**$230.83**	**$1,122.91**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$230.83**	**$1,122.91**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (5/1/24-5/31/24)	Realized This Year (1/1/24-5/31/24)	Unrealized Inception to Date (as of 5/31/24)
TOTAL GAIN/(LOSS)	—	—	—

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

Investment Objectives (in order of priority): Income

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$7,559.74**	—	$0.76	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**11.90%**	**$7,559.74**	**$0.76**

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$55,966.01**	$2,798.30	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**88.10%**	**$55,966.01**	**$2,798.30**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	—	**$63,525.75**	**N/A**	**$2,799.06** —	**4.41%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$7,559.74	—	—	—	—	—
Savings and Time Deposits	55,966.01	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$63,525.75**	**—**	**—**	**—**	**—**	**—**

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
5/6		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 222586022			$(1,800.00)
5/14		Check Deposit	MS PAYROLL DEPOSIT				2,871.49
5/30		Check Deposit	MS PAYROLL DEPOSIT				2,871.49
5/31		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 05/01-05/31) CUSIP: 99YA78EB0			230.80
5/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 05/01-05/31)			0.03
5/31	5/31	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(230.80)
NET CREDITS/(DEBITS)							**$3,943.01**

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
5/6	Automatic Redemption	BANK DEPOSIT PROGRAM	$(1,800.00)
5/15	Automatic Investment	BANK DEPOSIT PROGRAM	2,871.49
5/31	Automatic Investment	BANK DEPOSIT PROGRAM	2,871.49
5/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.03
NET ACTIVITY FOR PERIOD			**$3,943.01**

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Notice of T+1 Settlement Cycle Transition

Effective May 28, 2024, Securities and Exchange Commission (SEC) rules will require that most U.S. securities transactions settle on or before the next business day following the trade date (a settlement date of T+1).

Generally, the settlement date is when an investor must pay for the security purchased or deliver the security sold in negotiable form. Please note, final tax lot selection will be subject to the shortened T+1 settlement timeline and must be submitted by 4:00 p.m. ET on the settlement date.

For additional details about T+1 settlement and eligible securities, please visit the Depository Trust & Clearing Corporation (DTCC) website at www.dtcc.com/ust1. You can also view the full text of the final rules on the SEC website at www.sec.gov.

This page intentionally left blank

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 10/1/24)	**$230,575.53**
Ending Total Value (as of 10/31/24)	**$224,715.09**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544

Morgan Stanley Smith Barney LLC. Member SIPC.

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (10/1/24-10/31/24)	This Year (1/1/24-10/31/24)
TOTAL BEGINNING VALUE	**$230,575.53**	**$184,323.59**
Credits	—	9,740.82
Debits	—	(58.12)
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**$9,682.70**
Change in Value	**(5,860.44)**	**30,708.80**
TOTAL ENDING VALUE	**$224,715.09**	**$224,715.09**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$331.17	0.15
Equities	224,383.92	99.85
TOTAL VALUE	**$224,715.09**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 9/30/24)	This Period (as of 10/31/24)
Cash, BDP, MMFs	$81.57	$321.00
Savings and Time Deposits	10.13	10.17
Stocks	181,840.14	176,233.86
ETFs & CEFs	48,643.69	48,150.06
Total Assets	**$230,575.53**	**$224,715.09**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$230,575.53**	**$224,715.09**

CASH FLOW

	This Period (10/1/24-10/31/24)	This Year (1/1/24-10/31/24)
OPENING CASH, BDP, MMFs	**$81.57**	**$1,616.26**
Purchases	(0.04)	(181,735.24)
Sales and Redemptions	109.99	168,954.51
Income and Distributions	129.48	1,802.77
Total Investment Related Activity	**$239.43**	**$(10,977.96)**
Electronic Transfers-Credits	—	9,740.82
Interest Charged	—	(58.12)
Total Cash Related Activity	**—**	**$9,682.70**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$321.00**	**$321.00**

INCOME AND DISTRIBUTION SUMMARY

	This Period (10/1/24-10/31/24)	This Year (1/1/24-10/31/24)
Qualified Dividends	$1.55	$506.97
Other Dividends	127.89	450.27
Interest	0.04	845.53
Income And Distributions	**$129.48**	**$1,802.77**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$129.48**	**$1,802.77**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (10/1/24-10/31/24)	Realized This Year (1/1/24-10/31/24)	Unrealized Inception to Date (as of 10/31/24)
Short-Term Gain	—	$4,813.83	$8,347.76
Short-Term (Loss)	—	—	(6,164.69)
Total Short-Term	**—**	**$4,813.83**	**$2,183.07**
Long-Term Gain	—	55,703.87	15,218.28
Long-Term (Loss)	—	(0.37)	(1.37)
Total Long-Term	**—**	**$55,703.50**	**$15,216.91**
TOTAL GAIN/(LOSS)	**—**	**$60,517.33**	**$17,399.98**
Disallowed Loss	—	$0.37	

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$321.00**	—	$0.03	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**0.14%**	**$321.00**	**$0.03**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$10.17**	$0.46	4.50
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**0.00%**	**$10.17**	**$0.46**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADVANCED MICRO DEVICES (AMD)	8/18/23	10.000	$104.450	$144.070	$1,044.50	$1,440.70	$396.20 LT		
	8/25/23	2.000	100.790	144.070	201.58	288.14	86.56 LT		
	9/21/23	5.000	96.780	144.070	483.90	720.35	236.45 LT		
	10/20/23	2.000	102.630	144.070	205.26	288.14	82.88 LT		
	10/27/23	4.000	96.645	144.070	386.58	576.28	189.70 LT		
	10/30/23	4.000	95.420	144.070	381.68	576.28	194.60 LT		
	Total	27.000			2,703.50	**3,889.89**	1,186.39 LT	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									
AMAZON COM INC (AMZN)	8/4/21	0.584	171.250	186.400	100.01	108.86	8.85 LT H		
	2/8/24	49.416	170.619	186.400	8,431.32	9,211.14	779.82 ST		
	8/2/24	10.000	166.540	186.400	1,665.40	1,864.00	198.60 ST		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	60.000			10,196.73	**11,184.00**	8.85 LT 978.42 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Basis Adjustment Due to Wash Sale: $0.37; Asset Class: Equities									
APPLE INC (AAPL)	9/21/23	5.000	174.818	225.910	874.09	**1,129.55**	255.46 LT	5.00	0.44
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 11/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	10/2/23	10.000	349.313	450.920	3,493.13	4,509.20	1,016.07 LT		
	10/6/23	4.000	347.878	450.920	1,391.51	1,803.68	412.17 LT		
	10/19/23	2.000	342.575	450.920	685.15	901.84	216.69 LT		
	10/20/23	1.000	337.500	450.920	337.50	450.92	113.42 LT		
	10/27/23	2.000	331.525	450.920	663.05	901.84	238.79 LT		
	4/16/24	6.000	398.270	450.920	2,389.62	2,705.52	315.90 ST		
	7/23/24	10.000	435.489	450.920	4,354.89	4,509.20	154.31 ST		
	Total	35.000			13,314.85	**15,782.20**	1,997.14 LT 470.21 ST	—	—
Rating: Morningstar: 2; Asset Class: Equities									
MICROSOFT CORP (MSFT)	2/6/24	1.000	405.040	406.350	405.04	406.35	1.31 ST		
	2/12/24	50.000	419.030	406.350	20,951.50	20,317.50	(634.00) ST		
	2/12/24	50.000	417.729	406.350	20,886.47	20,317.50	(568.97) ST		
	7/11/24	20.000	456.150	406.350	9,123.00	8,127.00	(996.00) ST		
	7/12/24	20.000	455.497	406.350	9,109.93	8,127.00	(982.93) ST		
	Total	141.000			60,475.94	**57,295.35**	(3,180.59) ST	468.12	0.82
Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 12/2024; Asset Class: Equities									
NETFLIX INC (NFLX)	10/21/20	1.000	491.130	756.030	491.13	756.03	264.90 LT A		
	1/21/22	1.000	397.900	756.030	397.90	756.03	358.13 LT A		
	Total	2.000			889.03	**1,512.06**	623.03 LT	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	6/10/24	15.000	120.677	132.760	1,810.16	1,991.40	181.24 ST		
	7/8/24	100.000	127.680	132.760	12,768.00	13,276.00	508.00 ST		
	7/30/24	20.000	104.740	132.760	2,094.80	2,655.20	560.40 ST		
	8/2/24	20.000	107.090	132.760	2,141.80	2,655.20	513.40 ST		
	Total	155.000			18,814.76	**20,577.80**	1,763.04 ST	6.20	0.03
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 01/2025; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/9/23	10.000	159.704	166.080	1,597.04	1,660.80	63.76 LT		
	10/17/23	4.000	160.718	166.080	642.87	664.32	21.45 LT		
	10/20/23	4.000	161.015	166.080	644.06	664.32	20.26 LT		
	Total	18.000			2,883.97	**2,989.44**	105.47 LT	97.56	3.26

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 2, Morningstar: 2; Next Dividend Payable 12/2024; Asset Class: Equities									
COMMON STOCKS					**$110,152.87**	**$114,360.29**	**$4,176.34 LT** **$31.08 ST**	**$576.88**	**0.50%**

OPTIONS (Contract Prices are presented to only the third decimal (which may display as "$0.000"), while calculation of Market Value uses an extended price.)

Security Description	Trade Date	Number of Contracts	Unit Cost	Contract Price	Total Cost	Market Value	Unrealized Gain/(Loss)
CALL BERKSHIRE HATHAWAY CL-B AT 190.000 EXPIRES 06/20/2025 (BRKB 250620C00190000) *Asset Class: Equities*	8/5/24	1.000	$232.950	$268.430	$23,295.00	**$26,843.02**	$3,548.02 ST
CALL MICROSOFT CORP AT 115.000 EXPIRES 06/20/2025 (MSFT 250620C00115000) *Asset Class: Equities*	7/19/24	1.000	324.470	294.642	32,447.00	**29,464.21**	(2,982.79) ST
CALL MICROSOFT CORP AT 465.000 EXPIRES 11/01/2024 (MSFT 241101C00465000) *Short Position; Asset Class: Equities*	10/25/24	(1.000)	1.100	0.003	(109.99)	**(0.33)**	109.66 ST
CALL WAL MART STORES INC AT 26.670 EXPIRES 06/20/2025 (WMT 250620C00026670) *Asset Class: Equities*	7/23/24	1.000	44.170	55.667	4,417.00	**5,566.67**	1,149.67 ST
OPTIONS					**$60,049.01**	**$61,873.57**	**$1,824.56 ST**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**78.43%**	**$170,201.88**	**$176,233.86**	**$4,176.34 LT** **$1,855.64 ST**	**$576.88**	**0.33%**
Total Stocks (Long)			$176,234.19			
Total Stocks (Short)			$(0.33)			

For listed options that have a cost basis without a corresponding market value, an unrealized gain or loss is included for informational purposes. Where market value information is not available, for purposes of calculating the unrealized gain or loss, we assume that market value is $0. In such cases, the unrealized gain or loss may not provide an accurate reflection of the true unrealized gain or loss. For additional information regarding Gain/(Loss) and Pricing, refer to the Expanded Disclosures.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	6/11/20	1.000	$78.320	$173.000	$78.32	$173.00	$94.68 LT A		
	9/17/20	1.000	88.530	173.000	88.53	173.00	84.47 LT A		
	9/24/20	1.000	86.640	173.000	86.64	173.00	86.36 LT A		
	Total	3.000			253.49	**519.00**	265.51 LT	3.38	0.65
Next Dividend Payable 12/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	9/16/19	1.000	138.520	219.480	138.52	219.48	80.96 LT A		
	2/23/21	1.000	220.850	219.480	220.85	219.48	(1.37) LT A		
	Total	2.000			359.37	**438.96**	79.59 LT	—	—
Next Dividend Payable 12/2024; Asset Class: Equities									
FRANKLIN FTSE INDIA ETF (FLIN)	3/22/24	20.000	36.225	39.290	724.50	785.80	61.30 ST		
	4/17/24	10.000	36.920	39.290	369.20	392.90	23.70 ST		
	Total	30.000			1,093.70	**1,178.70**	85.00 ST	18.27	1.55
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	6/11/20	6.000	12.048	22.010	72.29	**132.06**	59.77 LT A	1.64	1.24
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	6/11/20	3.000	17.450	28.230	52.35	**84.69**	32.34 LT A	2.93	3.46
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	6/11/20	6.000	12.118	22.440	72.71	**134.64**	61.93 LT A	1.66	1.23
Next Dividend Payable 12/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	6/11/20	6.000	16.823	26.510	100.94	159.06	58.12 LT A		
	6/24/20	3.000	16.610	26.510	49.83	79.53	29.70 LT A		
	Total	9.000			150.77	**238.59**	87.82 LT	5.24	2.20
Next Dividend Payable 12/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	9/21/23	4.000	433.750	568.640	1,735.00	2,274.56	539.56 LT		
	9/25/23	4.000	431.918	568.640	1,727.67	2,274.56	546.89 LT		
	10/2/23	8.000	427.010	568.640	3,416.08	4,549.12	1,133.04 LT		
	10/6/23	4.000	429.490	568.640	1,717.96	2,274.56	556.60 LT		
	10/17/23	2.000	435.140	568.640	870.28	1,137.28	267.00 LT		
	10/20/23	1.000	423.970	568.640	423.97	568.64	144.67 LT		
	10/27/23	2.000	410.485	568.640	820.97	1,137.28	316.31 LT		
	5/31/24	1.000	520.460	568.640	520.46	568.64	48.18 ST		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	8/2/24	2.000	536.200	568.640	1,072.40	1,137.28	64.88 ST		
	Total	28.000			12,304.79	**15,921.92**	3,504.07 LT 113.06 ST	196.17	1.23
Next Dividend Payable 01/2025; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	8/25/23	10.000	422.929	582.300	4,229.29	**5,823.00**	1,593.71 LT	37.33	0.64
Next Dividend Payable 01/2025; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	6/11/20	1.000	280.070	522.670	280.07	522.67	242.60 LT A		
	8/25/23	5.000	401.810	522.670	2,009.05	2,613.35	604.30 LT		
	9/21/23	10.000	399.620	522.670	3,996.20	5,226.70	1,230.50 LT		
	9/25/23	2.000	398.395	522.670	796.79	1,045.34	248.55 LT		
	10/2/23	8.000	392.420	522.670	3,139.36	4,181.36	1,042.00 LT		
	10/6/23	4.000	394.700	522.670	1,578.80	2,090.68	511.88 LT		
	10/9/23	1.000	394.170	522.670	394.17	522.67	128.50 LT		
	10/17/23	1.000	399.680	522.670	399.68	522.67	122.99 LT		
	10/19/23	2.000	397.195	522.670	794.39	1,045.34	250.95 LT		
	10/20/23	1.000	389.720	522.670	389.72	522.67	132.95 LT		
	10/27/23	2.000	377.060	522.670	754.12	1,045.34	291.22 LT		
	5/31/24	1.000	478.450	522.670	478.45	522.67	44.22 ST		
	7/30/24	1.000	497.180	522.670	497.18	522.67	25.49 ST		
	8/2/24	2.000	492.840	522.670	985.68	1,045.34	59.66 ST		
	Total	41.000			16,493.66	**21,429.47**	4,806.44 LT 129.37 ST	277.41	1.29
Next Dividend Payable 01/2025; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	6/11/20	1.000	153.880	281.030	153.88	**281.03**	127.15 LT A	3.73	1.33
Next Dividend Payable 01/2025; Asset Class: Equities									
WISDOMTREE TR US QTLY DIV GRT (DGRW)	10/17/23	20.000	64.627	82.000	1,292.53	1,640.00	347.47 LT		
	10/20/23	4.000	63.308	82.000	253.23	328.00	74.77 LT		
	Total	24.000			1,545.76	**1,968.00**	422.24 LT	30.48	1.55
Next Dividend Payable 11/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**21.43%**	**$36,782.06**	**$48,150.06**	**$11,040.57 LT** **$327.43 ST**	**$578.24**	**1.20%**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$206,983.94**	**$224,715.09**	**$15,216.91 LT** **$2,183.07 ST**	**$1,155.61** —	**0.51%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$321.00	—	—	—	—	—
Savings and Time Deposits	10.17	—	—	—	—	—
Stocks	—	$176,233.86	—	—	—	—
ETFs & CEFs	—	48,150.06	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$331.17**	**$224,383.92**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
10/1		Dividend	VANGUARD S&P 500 ETF				$67.18
10/1		Dividend	VANGUARD INFO TECH ETF				9.17
10/1		Dividend	VANGUARD TTL STK MKT ETF				0.87
10/3		Qualified Dividend	NVIDIA CORPORATION				1.55
10/25	10/28	Sold	CALL MSFT 11/01/24 465.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.1100	109.99
10/30		Dividend	WISDOMTREE TR US QTLY DIV GRT				1.80
10/31		Dividend	SPDR S&P 500 ETF TRUST				48.87
10/31		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 10/01-10/31) CUSIP: 99YA78EB0			0.04
10/31	10/31	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(0.04)
NET CREDITS/(DEBITS)							**$239.43**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
10/1	Automatic Investment	BANK DEPOSIT PROGRAM	$77.22
10/3	Automatic Investment	BANK DEPOSIT PROGRAM	1.55
10/28	Automatic Investment	BANK DEPOSIT PROGRAM	109.99
10/30	Automatic Investment	BANK DEPOSIT PROGRAM	1.80
10/31	Automatic Investment	BANK DEPOSIT PROGRAM	48.87
NET ACTIVITY FOR PERIOD			**$239.43**

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

CORPORATE ACTIONS

Activity Date	Activity Type	Description	Comments	Quantity
10/15	Stock Split	SCHWAB US BROAD MARKET ETF	SPLIT RATIO 3:1	4.000
10/15	Stock Split	SCHWAB US DVD EQUITY ETF	SPLIT RATIO 3:1	2.000
10/15	Stock Split	SCHWAB US LARGE-CAP ETF	SPLIT RATIO 3:1	4.000
10/15	Stock Split	SCWAB U.S. LARGE-CAP VALUE	SPLIT RATIO 3:1	6.000

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Morgan Stanley

CLIENT STATEMENT | For the Period October 1-31, 2024

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 10/1/24)	**$103,371.37**
Ending Total Value (as of 10/31/24)	**$98,376.11**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544

Morgan Stanley Smith Barney LLC. Member SIPC.

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Account Summary

Active Assets Account
723-140755-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (10/1/24-10/31/24)	This Year (1/1/24-10/31/24)
TOTAL BEGINNING VALUE	**$103,371.37**	**$48,822.27**
Credits	—	47,000.00
Debits	—	(1,860.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**$45,140.00**
Change in Value	**(4,995.26)**	**4,413.84**
TOTAL ENDING VALUE	**$98,376.11**	**$98,376.11**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$1,876.38	1.91
Equities	96,499.73	98.09
TOTAL VALUE	**$98,376.11**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-140755-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 9/30/24)	This Period (as of 10/31/24)
Cash, BDP, MMFs	$1,461.40	$1,876.38
Stocks	94,140.27	88,761.14
ETFs & CEFs	7,769.70	7,738.59
Total Assets	**$103,371.37**	**$98,376.11**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$103,371.37**	**$98,376.11**

CASH FLOW

	This Period (10/1/24-10/31/24)	This Year (1/1/24-10/31/24)
OPENING CASH, BDP, MMFs	**$1,461.40**	**$8,517.03**
Purchases	—	(103,640.42)
Dividend Reinvestments	(20.68)	(239.24)
Sales and Redemptions	414.96	51,859.28
Income and Distributions	20.70	239.73
Total Investment Related Activity	**$414.98**	**$(51,780.65)**
Electronic Transfers-Credits	—	47,000.00
Electronic Transfers-Debits	—	(1,860.00)
Total Cash Related Activity	**—**	**$45,140.00**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$1,876.38**	**$1,876.38**

INCOME AND DISTRIBUTION SUMMARY

	This Period (10/1/24-10/31/24)	This Year (1/1/24-10/31/24)
Qualified Dividends	$3.61	$174.61
Other Dividends	17.07	64.65
Interest	0.02	0.47
Income And Distributions	**$20.70**	**$239.73**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$20.70**	**$239.73**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (10/1/24-10/31/24)	Realized This Year (1/1/24-10/31/24)	Unrealized Inception to Date (as of 10/31/24)
Short-Term Gain	$98.99	$6,832.43	$1,305.60
Short-Term (Loss)	—	—	(13,166.68)
Total Short-Term	**$98.99**	**$6,832.43**	**$(11,861.08)**
Long-Term Gain	—	1,357.83	14,219.11
Long-Term (Loss)	—	—	(341.28)
Total Long-Term	**—**	**$1,357.83**	**$13,877.83**
TOTAL GAIN/(LOSS)	**$98.99**	**$8,190.26**	**$2,016.75**

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$1,876.38**	—	$0.19	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**1.91%**	**$1,876.38**	**$0.19**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADOBE INC (ADBE)	11/23/21	1.000	$651.520	$478.080	$651.52	$478.08	$(173.44) LT A		
	12/16/21	1.000	561.120	478.080	561.12	478.08	(83.04) LT A		
	Total	2.000			1,212.64	**956.16**	(256.48) LT	—	—

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 1; Asset Class: Equities									
ADVANCED MICRO DEVICES (AMD)	3/4/24	100.000	207.300	144.070	20,730.00	14,407.00	(6,323.00) ST		
	3/13/24	100.000	195.535	144.070	19,553.50	14,407.00	(5,146.50) ST		
	4/10/24	50.000	164.830	144.070	8,241.50	7,203.50	(1,038.00) ST		
	4/16/24	10.000	163.628	144.070	1,636.28	1,440.70	(195.58) ST		
	4/18/24	40.000	155.660	144.070	6,226.40	5,762.80	(463.60) ST		
	Total	300.000			56,387.68	**43,221.00**	(13,166.68) ST	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									
AMAZON COM INC (AMZN)	9/20/22	4.000	123.575	186.400	494.30	**745.60**	251.30 LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
APPLE INC (AAPL)	9/14/21	1.000	149.790	225.910	149.79	225.91	76.12 LT A		
	10/4/21	1.000	138.430	225.910	138.43	225.91	87.48 LT A		
	Purchases	2.000			288.22	**451.82**	163.60 LT		
Short Term Reinvestments		0.012			1.96	2.71	0.75 ST		
	Total	2.012			290.18	**454.53**	163.60 LT 0.75 ST	2.01	0.44
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 11/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	3/29/22	2.000	354.380	450.920	708.76	901.84	193.08 LT A		
	4/4/22	2.000	344.800	450.920	689.60	901.84	212.24 LT A		
	4/6/22	1.000	345.700	450.920	345.70	450.92	105.22 LT A		
	4/18/22	1.000	345.130	450.920	345.13	450.92	105.79 LT A		
	5/2/22	1.000	319.540	450.920	319.54	450.92	131.38 LT A		
	10/17/23	2.000	345.810	450.920	691.62	901.84	210.22 LT		
	Total	9.000			3,100.35	**4,058.28**	957.93 LT	—	—
Rating: Morningstar: 2; Asset Class: Equities									
BOEING CO (BA)	11/26/21	1.000	194.610	149.310	194.61	**149.31**	(45.30) LT A	—	—
Rating: Morgan Stanley: 2, Morningstar: 1; Asset Class: Equities									
COCA COLA CONSOLIDATED INC (COKE)	—	—	—	1,124.260	—	—	—	—	—
Long Term Reinvestments		0.001			0.51	1.12	0.61 LT H		
	Total	0.001			0.51	**1.12**	0.61 LT	—	—
Next Dividend Payable 11/08/24; Basis Adjustment Due to Wash Sale: $0.01; Asset Class: Equities									
HOME DEPOT INC (HD)	10/8/21	1.000	334.830	393.750	334.83	393.75	58.92 LT A		
	3/24/22	1.000	315.730	393.750	315.73	393.75	78.02 LT A		
	4/22/22	1.000	303.760	393.750	303.76	393.75	89.99 LT A		
	9/16/22	1.000	275.690	393.750	275.69	393.75	118.06 LT A		
	9/20/22	1.000	272.590	393.750	272.59	393.75	121.16 LT A		

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Purchases	5.000			1,502.60	**1,968.75**	466.15 LT		
Long Term Reinvestments		0.032			10.45	12.60	2.15 LT		
Short Term Reinvestments		0.127			44.91	50.01	5.10 ST		
	Total	5.159			1,557.96	**2,031.36**	468.30 LT 5.10 ST	46.43	2.29
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 12/2024; Asset Class: Equities									
LOWES COMPANIES INC (LOW)	3/24/22	1.000	219.140	261.830	219.14	261.83	42.69 LT A		
	4/22/22	1.000	199.670	261.830	199.67	261.83	62.16 LT A		
	9/16/22	1.000	191.510	261.830	191.51	261.83	70.32 LT A		
	9/20/22	1.000	189.270	261.830	189.27	261.83	72.56 LT A		
	Purchases	4.000			799.59	**1,047.32**	247.73 LT		
Short Term Reinvestments		0.083			17.95	21.73	3.78 ST		
	Total	4.083			817.54	**1,069.05**	247.73 LT 3.78 ST	18.78	1.76
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 11/06/24; Asset Class: Equities									
MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	499.590	338.27	499.59	161.32 LT A		
	Purchases	1.000			338.27	**499.59**	161.32 LT		
Short Term Reinvestments		0.008			2.55	4.00	1.45 ST		
	Total	1.008			340.82	**503.59**	161.32 LT 1.45 ST	2.66	0.53
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 11/08/24; Asset Class: Equities									
META PLATFORMS INC CL A (META)	10/22/21	2.000	323.010	567.580	646.02	1,135.16	489.14 LT A		
	10/26/21	2.000	311.685	567.580	623.37	1,135.16	511.79 LT A		
	Purchases	4.000			1,269.39	**2,270.32**	1,000.93 LT		
Short Term Reinvestments		0.012			6.00	6.81	0.81 ST		
	Total	4.012			1,275.39	**2,277.13**	1,000.93 LT 0.81 ST	8.02	0.35
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 12/2024; Asset Class: Equities									
MICROSOFT CORP (MSFT)	9/8/21	2.000	298.370	406.350	596.74	812.70	215.96 LT A		
	9/28/21	1.000	284.770	406.350	284.77	406.35	121.58 LT A		
	9/29/21	1.000	284.790	406.350	284.79	406.35	121.56 LT A		
	10/4/21	1.000	280.790	406.350	280.79	406.35	125.56 LT A		
	11/23/21	2.000	334.960	406.350	669.92	812.70	142.78 LT A		
	11/26/21	1.000	331.490	406.350	331.49	406.35	74.86 LT A		
	12/3/21	1.000	318.700	406.350	318.70	406.35	87.65 LT A		
	12/20/21	1.000	319.020	406.350	319.02	406.35	87.33 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	1/24/22	1.000	291.870	406.350	291.87	406.35	114.48 LT A		
	3/4/22	2.000	290.890	406.350	581.78	812.70	230.92 LT A		
	4/6/22	2.000	298.160	406.350	596.32	812.70	216.38 LT A		
	4/12/22	1.000	281.870	406.350	281.87	406.35	124.48 LT A		
	4/22/22	1.000	277.390	406.350	277.39	406.35	128.96 LT A		
	4/26/22	1.000	272.660	406.350	272.66	406.35	133.69 LT A		
	5/9/22	1.000	265.070	406.350	265.07	406.35	141.28 LT A		
	5/20/22	2.000	250.930	406.350	501.86	812.70	310.84 LT A		
	9/20/22	2.000	242.720	406.350	485.44	812.70	327.26 LT A		
	9/23/22	1.000	237.730	406.350	237.73	406.35	168.62 LT A		
	Purchases	24.000			6,878.21	**9,752.40**	2,874.19 LT		
Long Term Reinvestments		0.049			16.32	19.91	3.59 LT		
Short Term Reinvestments		0.179			72.36	72.74	0.38 ST		
	Total	24.228			6,966.89	**9,845.05**	2,877.78 LT 0.38 ST	80.44	0.82
Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 12/2024; Asset Class: Equities									
NASDAQ INC COM (NDAQ)	8/19/21	3.000	61.380	73.920	184.14	221.76	37.62 LT A		
	9/20/21	3.000	63.223	73.920	189.67	221.76	32.09 LT A		
	9/28/21	3.000	63.693	73.920	191.08	221.76	30.68 LT A		
	10/4/21	3.000	63.257	73.920	189.77	221.76	31.99 LT A		
	10/20/21	6.000	66.867	73.920	401.20	443.52	42.32 LT A		
	11/23/21	3.000	68.773	73.920	206.32	221.76	15.44 LT A		
	11/26/21	3.000	68.663	73.920	205.99	221.76	15.77 LT A		
	12/3/21	3.000	66.110	73.920	198.33	221.76	23.43 LT A		
	12/7/21	3.000	67.110	73.920	201.33	221.76	20.43 LT A		
	1/3/22	6.000	67.713	73.920	406.28	443.52	37.24 LT A		
	1/4/22	3.000	65.853	73.920	197.56	221.76	24.20 LT A		
	1/24/22	3.000	58.127	73.920	174.38	221.76	47.38 LT A		
	3/4/22	3.000	56.840	73.920	170.52	221.76	51.24 LT A		
	4/18/22	3.000	59.130	73.920	177.39	221.76	44.37 LT A		
	4/22/22	3.000	55.957	73.920	167.87	221.76	53.89 LT A		
	5/2/22	3.000	52.233	73.920	156.70	221.76	65.06 LT A		
	5/10/22	3.000	48.713	73.920	146.14	221.76	75.62 LT A		
	10/3/22	1.000	57.470	73.920	57.47	73.92	16.45 LT A		
	Purchases	58.000			3,622.14	**4,287.36**	665.22 LT		
Long Term Reinvestments		0.260			12.76	19.22	6.46 LT		
Short Term Reinvestments		0.865			53.92	63.94	10.02 ST		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	59.125			3,688.82	**4,370.52**	671.68 LT 10.02 ST	56.76	1.30
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 12/2024; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	12/6/21	10.000	28.476	132.760	284.76	1,327.60	1,042.84 LT A		
	1/4/22	10.000	28.530	132.760	285.30	1,327.60	1,042.30 LT A		
	3/7/22	10.000	21.788	132.760	217.88	1,327.60	1,109.72 LT A		
	4/6/22	10.000	24.064	132.760	240.64	1,327.60	1,086.96 LT A		
	5/9/22	10.000	16.994	132.760	169.94	1,327.60	1,157.66 LT A		
	6/10/24	50.000	120.172	132.760	6,008.58	6,638.00	629.42 ST		
	7/24/24	10.000	118.110	132.760	1,181.10	1,327.60	146.50 ST		
	7/24/24	10.000	117.735	132.760	1,177.35	1,327.60	150.25 ST		
	Purchases	120.000			9,565.55	**15,931.20**	5,439.48 LT 926.17 ST		
Long Term Reinvestments		0.010			0.20	1.33	1.13 LT		
Short Term Reinvestments		0.039			2.60	5.18	2.58 ST		
	Total	120.049			9,568.35	**15,937.71**	5,440.61 LT 928.75 ST	4.80	0.03
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 01/2025; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/11/23	2.000	162.670	166.080	325.34	332.16	6.82 LT		
	Purchases	2.000			325.34	**332.16**	6.82 LT		
Short Term Reinvestments		0.064			10.60	10.63	0.03 ST		
	Total	2.064			335.94	**342.79**	6.82 LT 0.03 ST	11.19	3.26
Rating: Morgan Stanley: 2, Morningstar: 2; Next Dividend Payable 12/2024; Asset Class: Equities									
SALESFORCE INC (CRM)	9/13/21	2.000	253.160	291.370	506.32	582.74	76.42 LT A		
	11/23/21	1.000	289.830	291.370	289.83	291.37	1.54 LT A		
	11/30/21	1.000	288.380	291.370	288.38	291.37	2.99 LT A		
	12/3/21	2.000	256.390	291.370	512.78	582.74	69.96 LT A		
	Purchases	6.000			1,597.31	**1,748.22**	150.91 LT		
Short Term Reinvestments		0.027			7.21	7.87	0.66 ST		
	Total	6.027			1,604.52	**1,756.09**	150.91 LT 0.66 ST	9.64	0.55
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 01/2025; Asset Class: Equities									
TESLA INC (TSLA)	5/20/22	3.000	217.877	249.850	653.63	**749.55**	95.92 LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
VISA INC CL A (V)	10/27/21	1.000	222.200	289.850	222.20	289.85	67.65 LT A		

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Purchases	1.000			222.20	**289.85**	67.65 LT		
Long Term Reinvestments		0.002			0.45	0.58	0.13 LT		
Short Term Reinvestments		0.008			2.08	2.32	0.24 ST		
	Total	1.010			224.73	**292.75**	67.78 LT 0.24 ST	2.38	0.81
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 12/2024; Asset Class: Equities									
COMMON STOCKS					**$88,714.86**	**$88,761.59**	**$12,261.44 LT** **$(12,214.71) ST**	**$243.11**	**0.27%**

OPTIONS (Contract Prices are presented to only the third decimal (which may display as "$0.000"), while calculation of Market Value uses an extended price.)

Security Description	Trade Date	Number of Contracts	Unit Cost	Contract Price	Total Cost	Market Value	Unrealized Gain/(Loss)
CALL ADVANCED MICRO DEVIC AT 175.000 EXPIRES 11/01/2024 (AMD 241101C00175000) *Short Position; Asset Class: Equities*	10/25/24	(1.000)	$1.170	$0.004	$(116.99)	**$(0.42)**	$116.57 ST
CALL ADVANCED MICRO DEVIC AT 185.000 EXPIRES 11/01/2024 (AMD 241101C00185000) *Short Position; Asset Class: Equities*	10/29/24	(1.000)	1.190	0.000	(118.99)	**(0.02)**	118.97 ST
CALL ADVANCED MICRO DEVIC AT 190.000 EXPIRES 11/01/2024 (AMD 241101C00190000) *Short Position; Asset Class: Equities*	10/29/24	(1.000)	0.800	0.000	(79.99)	**(0.01)**	79.98 ST
OPTIONS					**$(315.97)**	**$(0.45)**	**$315.52 ST**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**90.23%**	**$88,398.89**	**$88,761.14**	**$12,261.44 LT** **$(11,899.19) ST**	**$243.11**	**0.27%**
Total Stocks (Long)			$88,761.59			
Total Stocks (Short)			$(0.45)			

For listed options that have a cost basis without a corresponding market value, an unrealized gain or loss is included for informational purposes. Where market value information is not available, for purposes of calculating the unrealized gain or loss, we assume that market value is $0. In such cases, the unrealized gain or loss may not provide an accurate reflection of the true unrealized gain or loss. For additional information regarding Gain/(Loss) and Pricing, refer to the Expanded Disclosures.

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	9/20/21	1.000	$121.990	$173.000	$121.99	$173.00	$51.01 LT A		
	11/23/21	1.000	131.600	173.000	131.60	173.00	41.40 LT A		
	11/26/21	1.000	131.230	173.000	131.23	173.00	41.77 LT A		
	Purchases	3.000			384.82	**519.00**	134.18 LT		
Long Term Reinvestments		0.006			0.67	1.04	0.37 LT		
Short Term Reinvestments		0.023			3.39	3.98	0.59 ST		
	Total	3.029			388.88	**524.02**	134.55 LT 0.59 ST	3.41	0.65
Next Dividend Payable 12/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	11/22/21	2.000	239.230	219.480	478.46	**438.96**	(39.50) LT A	—	—
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	9/20/21	6.000	17.588	22.010	105.53	132.06	26.53 LT A		
	11/23/21	6.000	18.628	22.010	111.77	132.06	20.29 LT A		
	11/26/21	6.000	18.422	22.010	110.53	132.06	21.53 LT A		
	11/30/21	6.000	18.348	22.010	110.09	132.06	21.97 LT A		
	Purchases	24.000			437.92	**528.24**	90.32 LT		
Long Term Reinvestments		0.093			1.52	2.05	0.53 LT		
Short Term Reinvestments		0.333			6.63	7.33	0.70 ST		
	Total	24.426			446.07	**537.62**	90.85 LT 0.70 ST	6.69	1.24
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	9/20/21	3.000	24.877	28.230	74.63	84.69	10.06 LT A		
	Purchases	3.000			74.63	**84.69**	10.06 LT		
Long Term Reinvestments		0.027			0.65	0.76	0.11 LT		
Short Term Reinvestments		0.120			3.00	3.39	0.39 ST		
	Total	3.147			78.28	**88.84**	10.17 LT 0.39 ST	3.07	3.46
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	9/20/21	6.000	17.687	22.440	106.12	134.64	28.52 LT A		
	11/26/21	6.000	18.540	22.440	111.24	134.64	23.40 LT A		
	Purchases	12.000			217.36	**269.28**	51.92 LT		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Long Term Reinvestments		0.045			0.77	1.01	0.24 LT		
Short Term Reinvestments		0.168			3.36	3.77	0.41 ST		
	Total	12.213			221.49	**274.06**	52.16 LT 0.41 ST	3.38	1.23
Next Dividend Payable 12/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	9/20/21	3.000	22.677	26.510	68.03	79.53	11.50 LT A		
	Purchases	3.000			68.03	**79.53**	11.50 LT		
Long Term Reinvestments		0.021			0.42	0.56	0.14 LT		
Short Term Reinvestments		0.078			1.78	2.07	0.29 ST		
	Total	3.099			70.23	**82.15**	11.64 LT 0.29 ST	1.80	2.19
Next Dividend Payable 12/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	11/26/21	1.000	460.200	568.640	460.20	568.64	108.44 LT A		
	10/11/23	1.000	434.130	568.640	434.13	568.64	134.51 LT		
	7/30/24	1.000	541.140	568.640	541.14	568.64	27.50 ST		
	Purchases	3.000			1,435.47	**1,705.92**	242.95 LT 27.50 ST		
Long Term Reinvestments		0.004			1.58	2.27	0.69 LT		
Short Term Reinvestments		0.031			15.86	17.63	1.77 ST		
	Total	3.035			1,452.91	**1,725.82**	243.64 LT 29.27 ST	21.26	1.23
Next Dividend Payable 01/2025; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	11/26/21	1.000	444.370	582.300	444.37	582.30	137.93 LT A		
	Purchases	1.000			444.37	**582.30**	137.93 LT		
Long Term Reinvestments		0.003			0.88	1.75	0.87 LT		
Short Term Reinvestments		0.009			3.77	5.24	1.47 ST		
	Total	1.012			449.02	**589.29**	138.80 LT 1.47 ST	3.78	0.64
Next Dividend Payable 01/2025; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	11/26/21	1.000	422.970	522.670	422.97	522.67	99.70 LT A		
	9/20/22	2.000	355.765	522.670	711.53	1,045.34	333.81 LT A		
	9/23/22	2.000	338.100	522.670	676.20	1,045.34	369.14 LT A		
	10/11/23	1.000	399.040	522.670	399.04	522.67	123.63 LT		
	Purchases	6.000			2,209.74	**3,136.02**	926.28 LT		
Long Term Reinvestments		0.019			7.46	9.93	2.47 LT		
Short Term Reinvestments		0.086			40.96	44.95	3.99 ST		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	6.105			2,258.16	**3,190.90**	928.75 LT 3.99 ST	41.31	1.29
Next Dividend Payable 01/2025; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	11/26/21	1.000	236.020	281.030	236.02	281.03	45.01 LT A		
	Purchases	1.000			236.02	**281.03**	45.01 LT		
Long Term Reinvestments		0.004			0.80	1.12	0.32 LT		
Short Term Reinvestments		0.017			3.78	4.78	1.00 ST		
	Total	1.021			240.60	**286.93**	45.33 LT 1.00 ST	3.81	1.33
Next Dividend Payable 01/2025; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**7.87%**	**$6,084.10**	**$7,738.59**	**$1,616.39 LT** **$38.11 ST**	**$88.51**	**1.14%**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$94,482.99**	**$98,376.11**	**$13,877.83 LT** **$(11,861.08) ST**	**$331.81** —	**0.34%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$1,876.38	—	—	—	—	—
Stocks	—	$88,761.14	—	—	—	—
ETFs & CEFs	—	7,738.59	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$1,876.38**	**$96,499.73**	**—**	**—**	**—**	**—**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
10/1		Dividend	VANGUARD S&P 500 ETF				$9.97
10/1		Dividend	VANGUARD INFO TECH ETF				0.93
10/1		Dividend	VANGUARD TTL STK MKT ETF				0.89
10/1		Dividend Reinvestment	VANGUARD S&P 500 ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.019	525.0904	(9.97)
10/1		Dividend Reinvestment	VANGUARD INFO TECH ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.002	583.2566	(0.93)
10/1		Dividend Reinvestment	VANGUARD TTL STK MKT ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.004	282.0246	(0.89)
10/3		Qualified Dividend	NVIDIA CORPORATION				1.20
10/3		Dividend Reinvestment	NVIDIA CORPORATION	ACTED AS AGENT DIVIDEND REINVESTMENT	0.011	118.0821	(1.20)
10/4	10/7	Sold	CALL AMD 10/11/24 182.500	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.0000	98.99
10/8		Qualified Dividend	SALESFORCE INC				2.41
10/8		Dividend Reinvestment	SALESFORCE INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.009	287.4845	(2.41)
10/25	10/28	Sold	CALL AMD 11/01/24 175.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.1800	116.99
10/29	10/30	Sold	CALL AMD 11/01/24 185.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.2000	118.99
10/29	10/30	Sold	CALL AMD 11/01/24 190.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	0.8100	79.99
10/31		Dividend	SPDR S&P 500 ETF TRUST				5.28
10/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 10/01-10/31)			0.02
10/31		Dividend Reinvestment	SPDR S&P 500 ETF TRUST	ACTED AS AGENT DIVIDEND REINVESTMENT	0.009	582.6966	(5.28)
NET CREDITS/(DEBITS)							**$414.98**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
10/7	Automatic Investment	BANK DEPOSIT PROGRAM	$98.99
10/28	Automatic Investment	BANK DEPOSIT PROGRAM	116.99
10/30	Automatic Investment	BANK DEPOSIT PROGRAM	198.98
10/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.02
NET ACTIVITY FOR PERIOD			**$414.98**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

CORPORATE ACTIONS

Activity Date	Activity Type	Description	Comments	Quantity
10/15	Stock Split	SCHWAB US BROAD MARKET ETF	SPLIT RATIO 3:1	16.284
10/15	Stock Split	SCHWAB US DVD EQUITY ETF	SPLIT RATIO 3:1	2.098
10/15	Stock Split	SCHWAB US LARGE-CAP ETF	SPLIT RATIO 3:1	8.142
10/15	Stock Split	SCWAB U.S. LARGE-CAP VALUE	SPLIT RATIO 3:1	2.066

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
10/14	Option Expired	CALL AMD 10/11/24 182.500	EXPIRED OPTIONS	1.000

REALIZED GAIN/(LOSS) DETAIL

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
CALL AMD 10/11/24 182.500	10/11/24	10/04/24	1.000	$98.99	$0.00	$98.99	
Short-Term This Period				**$98.99**	**$0.00**	**$98.99**	
Short-Term Year to Date				**$47,115.10**	**$40,282.67**	**$6,832.43**	
Net Realized Gain/(Loss) This Period				**$98.99**	**$0.00**	**$98.99**	
Net Realized Gain/(Loss) Year to Date				**$51,543.31**	**$43,353.05**	**$8,190.26**	

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

MESSAGES

Senior Investor Helpline
For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

This page intentionally left blank

Morgan Stanley

CLIENT STATEMENT | For the Period October 1-31, 2024

STATEMENT PACKAGE FOR:
ARNAB GHOSH

Beginning Total Value (as of 10/1/24) **$393,452.13**
Ending Total Value (as of 10/31/24) **$385,944.18**
Includes Accrued Interest
Excludes Bank Loan Balances (See detail on Overview page)

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510; Alt. Phone: 888-499-8544

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Accounts Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Consolidated Summary

OVERVIEW OF YOUR ACCOUNTS (includes accrued interest)

Although only whole dollar amounts are displayed below, both dollars and cents are used to calculate all totals. Manually summing the individual line items may not equal the actual total displayed. Refer to Account Statements for details. Excludes Bank Loan Balances (including Liquidity Access Lines, Tailored Lending Loans and Mortgage Balances).

	Account Number	Beginning Value (10/1/24)	Funds Credited/(Debited)	Security/Currency Transfers Rcvd/(Dlvd)	Change in Value	Ending Value (10/31/24)	Income/Dist This Period/YTD	YTD Realized Gain/(Loss) (Total ST/LT)	Unrealized Gain/(Loss) (Total ST/LT)	Page
TOTAL FOR ALL ACCOUNTS		**$393,452**	**$3,171**	**—**	**$(10,679)**	**$385,944**	**$326** **$4,199**	**$68,707**	**$19,416**	
Personal Accounts										
ARNAB GHOSH	723-140507-222	59,505	3,171	—	175	62,852	175 2,157	— —	— —	7 eDel
ARNAB GHOSH	723-140755-222	103,371	—	—	(4,995)	98,376	20 239	6,832 1,357	(11,861) 13,877>	13 eDel
ARNAB GHOSH	723-141489-222	230,575	—	—	(5,860)	224,715	129 1,802	4,813 55,703	2,183 15,216>	27 eDel
Total Personal Accounts		**$393,452**	**$3,171**	**—**	**$(10,679)**	**$385,944**	**$326** **$4,199**	**$11,646** **$57,061**	**$(9,678)** **$29,094**	

This summary may include assets held in either brokerage and/or advisory accounts. Visit https://www.morganstanley.com/wealth-relationshipwithms/pdfs/understandingyourrelationship.pdf to understand the differences between brokerage and advisory accounts. Refer to individual Account Gain/(Loss) Summary and Expanded Disclosures for additional information. Accounts with no balances, holdings or activity year-to-date are not displayed on this page. eDel: This account is enrolled in eDelivery. >: Wash sale rules apply to some portion of this total.

Consolidated Summary

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (10/1/24-10/31/24)	This Year (1/1/24-10/31/24)
TOTAL BEGINNING VALUE	**$393,452.13**	**$302,995.17**
Credits	6,071.78	124,483.15
Debits	(2,900.00)	(78,813.94)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$3,171.78**	**$45,669.21**
Change in Value	**(10,679.73)**	**37,279.80**
TOTAL ENDING VALUE	**$385,944.18**	**$385,944.18**

Net Credits / Debits include investment advisory fees as applicable. See Activity section for details.

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$65,060.53	16.86
Equities	320,883.65	83.14
TOTAL VALUE	**$385,944.18**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Consolidated Summary

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 9/30/24)	This Period (as of 10/31/24)
Cash, BDP, MMFs	$13,964.15	$17,790.44
Savings and Time Deposits	47,094.18	47,270.09
Stocks	275,980.41	264,995.00
ETFs & CEFs	56,413.39	55,888.65
Total Assets	**$393,452.13**	**$385,944.18**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$393,452.13**	**$385,944.18**

Total liabilities excludes Bank Loan Balances (including Liquidity Access Lines, Tailored Lending Loans and Mortgage Balances).

CASH FLOW

	This Period (10/1/24-10/31/24)	This Year (1/1/24-10/31/24)
OPENING CASH, BDP, MMFs	**$13,964.15**	**$25,139.19**
Purchases	(175.91)	(287,532.17)
Dividend Reinvestments	(20.68)	(239.24)
Sales and Redemptions	524.95	230,553.79
Income and Distributions	326.15	4,199.66
Total Investment Related Activity	**$654.51**	**$(53,017.96)**
Checks Deposited	6,071.78	67,047.33
Electronic Transfers-Credits	—	56,740.82
Electronic Transfers-Debits	(2,900.00)	(78,780.82)
Other Credits	—	695.00
Other Debits	—	25.00
Interest Charged	—	(58.12)
Total Cash Related Activity	**$3,171.78**	**$45,669.21**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$17,790.44**	**$17,790.44**

This page intentionally left blank

Account Summary

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (10/1/24-10/31/24)	This Year (1/1/24-10/31/24)
TOTAL BEGINNING VALUE	**$59,505.23**	**$69,874.31**
Credits	6,071.78	67,742.33
Debits	(2,900.00)	(76,920.82)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$3,171.78**	**$(9,178.49)**
Change in Value	**175.97**	**2,157.16**
TOTAL ENDING VALUE	**$62,852.98**	**$62,852.98**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$62,852.98	100.00
TOTAL VALUE	**$62,852.98**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 9/30/24)	This Period (as of 10/31/24)
Cash, BDP, MMFs	$12,421.18	$15,593.06
Savings and Time Deposits	47,084.05	47,259.92
Total Assets	**$59,505.23**	**$62,852.98**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$59,505.23**	**$62,852.98**

CASH FLOW

	This Period (10/1/24-10/31/24)	This Year (1/1/24-10/31/24)
OPENING CASH, BDP, MMFs	**$12,421.18**	**$15,030.90**
Purchases	(175.87)	(2,156.51)
Sales and Redemptions	—	9,740.00
Income and Distributions	175.97	2,157.16
Total Investment Related Activity	**$0.10**	**$9,740.65**
Checks Deposited	6,071.78	67,047.33
Electronic Transfers-Debits	(2,900.00)	(76,920.82)
Other Credits	—	695.00
Total Cash Related Activity	**$3,171.78**	**$(9,178.49)**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$15,593.06**	**$15,593.06**

INCOME AND DISTRIBUTION SUMMARY

	This Period (10/1/24-10/31/24)	This Year (1/1/24-10/31/24)
Interest	$175.97	$2,157.16
Income And Distributions	**$175.97**	**$2,157.16**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$175.97**	**$2,157.16**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (10/1/24-10/31/24)	Realized This Year (1/1/24-10/31/24)	Unrealized Inception to Date (as of 10/31/24)
TOTAL GAIN/(LOSS)	—	—	—

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

Investment Objectives (in order of priority): Income

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$15,593.06**	—	$1.56	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**24.81%**	**$15,593.06**	**$1.56**

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$47,259.92**	$2,126.70	4.50
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**75.19%**	**$47,259.92**	**$2,126.70**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	—	**$62,852.98**	**N/A**	**$2,128.26** —	**3.39%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$15,593.06	—	—	—	—	—
Savings and Time Deposits	47,259.92	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$62,852.98**	**—**	**—**	**—**	**—**	**—**

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
10/14		Check Deposit	MS PAYROLL DEPOSIT				$2,914.06
10/15		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 233415561			(2,900.00)
10/30		Check Deposit	MS PAYROLL DEPOSIT				3,157.72
10/31		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 10/01-10/31) CUSIP: 99YA78EB0			175.87
10/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 10/01-10/31)			0.10
10/31	10/31	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(175.87)
NET CREDITS/(DEBITS)							**$3,171.88**

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
10/15	Automatic Investment	BANK DEPOSIT PROGRAM	$14.06
10/31	Automatic Investment	BANK DEPOSIT PROGRAM	3,157.72
10/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.10
NET ACTIVITY FOR PERIOD			**$3,171.88**

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

This page intentionally left blank

Account Summary

Active Assets Account
723-140755-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (10/1/24-10/31/24)	This Year (1/1/24-10/31/24)
TOTAL BEGINNING VALUE	**$103,371.37**	**$48,822.27**
Credits	—	47,000.00
Debits	—	(1,860.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**$45,140.00**
Change in Value	**(4,995.26)**	**4,413.84**
TOTAL ENDING VALUE	**$98,376.11**	**$98,376.11**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$1,876.38	1.91
Equities	96,499.73	98.09
TOTAL VALUE	**$98,376.11**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-140755-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 9/30/24)	This Period (as of 10/31/24)
Cash, BDP, MMFs	$1,461.40	$1,876.38
Stocks	94,140.27	88,761.14
ETFs & CEFs	7,769.70	7,738.59
Total Assets	**$103,371.37**	**$98,376.11**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$103,371.37**	**$98,376.11**

CASH FLOW

	This Period (10/1/24-10/31/24)	This Year (1/1/24-10/31/24)
OPENING CASH, BDP, MMFs	**$1,461.40**	**$8,517.03**
Purchases	—	(103,640.42)
Dividend Reinvestments	(20.68)	(239.24)
Sales and Redemptions	414.96	51,859.28
Income and Distributions	20.70	239.73
Total Investment Related Activity	**$414.98**	**$(51,780.65)**
Electronic Transfers-Credits	—	47,000.00
Electronic Transfers-Debits	—	(1,860.00)
Total Cash Related Activity	**—**	**$45,140.00**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$1,876.38**	**$1,876.38**

INCOME AND DISTRIBUTION SUMMARY

	This Period (10/1/24-10/31/24)	This Year (1/1/24-10/31/24)
Qualified Dividends	$3.61	$174.61
Other Dividends	17.07	64.65
Interest	0.02	0.47
Income And Distributions	**$20.70**	**$239.73**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$20.70**	**$239.73**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (10/1/24-10/31/24)	Realized This Year (1/1/24-10/31/24)	Unrealized Inception to Date (as of 10/31/24)
Short-Term Gain	$98.99	$6,832.43	$1,305.60
Short-Term (Loss)	—	—	(13,166.68)
Total Short-Term	**$98.99**	**$6,832.43**	**$(11,861.08)**
Long-Term Gain	—	1,357.83	14,219.11
Long-Term (Loss)	—	—	(341.28)
Total Long-Term	**—**	**$1,357.83**	**$13,877.83**
TOTAL GAIN/(LOSS)	**$98.99**	**$8,190.26**	**$2,016.75**

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$1,876.38**	—	$0.19	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**1.91%**	**$1,876.38**	**$0.19**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADOBE INC (ADBE)	11/23/21	1.000	$651.520	$478.080	$651.52	$478.08	$(173.44) LT A		
	12/16/21	1.000	561.120	478.080	561.12	478.08	(83.04) LT A		
	Total	2.000			1,212.64	**956.16**	(256.48) LT	—	—

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 1; Asset Class: Equities									
ADVANCED MICRO DEVICES (AMD)	3/4/24	100.000	207.300	144.070	20,730.00	14,407.00	(6,323.00) ST		
	3/13/24	100.000	195.535	144.070	19,553.50	14,407.00	(5,146.50) ST		
	4/10/24	50.000	164.830	144.070	8,241.50	7,203.50	(1,038.00) ST		
	4/16/24	10.000	163.628	144.070	1,636.28	1,440.70	(195.58) ST		
	4/18/24	40.000	155.660	144.070	6,226.40	5,762.80	(463.60) ST		
	Total	300.000			56,387.68	**43,221.00**	(13,166.68) ST	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									
AMAZON COM INC (AMZN)	9/20/22	4.000	123.575	186.400	494.30	**745.60**	251.30 LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
APPLE INC (AAPL)	9/14/21	1.000	149.790	225.910	149.79	225.91	76.12 LT A		
	10/4/21	1.000	138.430	225.910	138.43	225.91	87.48 LT A		
	Purchases	2.000			288.22	**451.82**	163.60 LT		
Short Term Reinvestments		0.012			1.96	2.71	0.75 ST		
	Total	2.012			290.18	**454.53**	163.60 LT 0.75 ST	2.01	0.44
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 11/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	3/29/22	2.000	354.380	450.920	708.76	901.84	193.08 LT A		
	4/4/22	2.000	344.800	450.920	689.60	901.84	212.24 LT A		
	4/6/22	1.000	345.700	450.920	345.70	450.92	105.22 LT A		
	4/18/22	1.000	345.130	450.920	345.13	450.92	105.79 LT A		
	5/2/22	1.000	319.540	450.920	319.54	450.92	131.38 LT A		
	10/17/23	2.000	345.810	450.920	691.62	901.84	210.22 LT		
	Total	9.000			3,100.35	**4,058.28**	957.93 LT	—	—
Rating: Morningstar: 2; Asset Class: Equities									
BOEING CO (BA)	11/26/21	1.000	194.610	149.310	194.61	**149.31**	(45.30) LT A	—	—
Rating: Morgan Stanley: 2, Morningstar: 1; Asset Class: Equities									
COCA COLA CONSOLIDATED INC (COKE)	—	—	—	1,124.260	—	—	—	—	—
Long Term Reinvestments		0.001			0.51	1.12	0.61 LT H		
	Total	0.001			0.51	**1.12**	0.61 LT	—	—
Next Dividend Payable 11/08/24; Basis Adjustment Due to Wash Sale: $0.01; Asset Class: Equities									
HOME DEPOT INC (HD)	10/8/21	1.000	334.830	393.750	334.83	393.75	58.92 LT A		
	3/24/22	1.000	315.730	393.750	315.73	393.75	78.02 LT A		
	4/22/22	1.000	303.760	393.750	303.76	393.75	89.99 LT A		
	9/16/22	1.000	275.690	393.750	275.69	393.75	118.06 LT A		
	9/20/22	1.000	272.590	393.750	272.59	393.75	121.16 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Purchases	5.000			1,502.60	**1,968.75**	466.15 LT		
Long Term Reinvestments		0.032			10.45	12.60	2.15 LT		
Short Term Reinvestments		0.127			44.91	50.01	5.10 ST		
	Total	5.159			1,557.96	**2,031.36**	468.30 LT 5.10 ST	46.43	2.29
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 12/2024; Asset Class: Equities									
LOWES COMPANIES INC (LOW)	3/24/22	1.000	219.140	261.830	219.14	261.83	42.69 LT A		
	4/22/22	1.000	199.670	261.830	199.67	261.83	62.16 LT A		
	9/16/22	1.000	191.510	261.830	191.51	261.83	70.32 LT A		
	9/20/22	1.000	189.270	261.830	189.27	261.83	72.56 LT A		
	Purchases	4.000			799.59	**1,047.32**	247.73 LT		
Short Term Reinvestments		0.083			17.95	21.73	3.78 ST		
	Total	4.083			817.54	**1,069.05**	247.73 LT 3.78 ST	18.78	1.76
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 11/06/24; Asset Class: Equities									
MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	499.590	338.27	499.59	161.32 LT A		
	Purchases	1.000			338.27	**499.59**	161.32 LT		
Short Term Reinvestments		0.008			2.55	4.00	1.45 ST		
	Total	1.008			340.82	**503.59**	161.32 LT 1.45 ST	2.66	0.53
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 11/08/24; Asset Class: Equities									
META PLATFORMS INC CL A (META)	10/22/21	2.000	323.010	567.580	646.02	1,135.16	489.14 LT A		
	10/26/21	2.000	311.685	567.580	623.37	1,135.16	511.79 LT A		
	Purchases	4.000			1,269.39	**2,270.32**	1,000.93 LT		
Short Term Reinvestments		0.012			6.00	6.81	0.81 ST		
	Total	4.012			1,275.39	**2,277.13**	1,000.93 LT 0.81 ST	8.02	0.35
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 12/2024; Asset Class: Equities									
MICROSOFT CORP (MSFT)	9/8/21	2.000	298.370	406.350	596.74	812.70	215.96 LT A		
	9/28/21	1.000	284.770	406.350	284.77	406.35	121.58 LT A		
	9/29/21	1.000	284.790	406.350	284.79	406.35	121.56 LT A		
	10/4/21	1.000	280.790	406.350	280.79	406.35	125.56 LT A		
	11/23/21	2.000	334.960	406.350	669.92	812.70	142.78 LT A		
	11/26/21	1.000	331.490	406.350	331.49	406.35	74.86 LT A		
	12/3/21	1.000	318.700	406.350	318.70	406.35	87.65 LT A		
	12/20/21	1.000	319.020	406.350	319.02	406.35	87.33 LT A		

Account Detail

Active Assets Account 723-140755-222 **ARNAB GHOSH**

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	1/24/22	1.000	291.870	406.350	291.87	406.35	114.48 LT A		
	3/4/22	2.000	290.890	406.350	581.78	812.70	230.92 LT A		
	4/6/22	2.000	298.160	406.350	596.32	812.70	216.38 LT A		
	4/12/22	1.000	281.870	406.350	281.87	406.35	124.48 LT A		
	4/22/22	1.000	277.390	406.350	277.39	406.35	128.96 LT A		
	4/26/22	1.000	272.660	406.350	272.66	406.35	133.69 LT A		
	5/9/22	1.000	265.070	406.350	265.07	406.35	141.28 LT A		
	5/20/22	2.000	250.930	406.350	501.86	812.70	310.84 LT A		
	9/20/22	2.000	242.720	406.350	485.44	812.70	327.26 LT A		
	9/23/22	1.000	237.730	406.350	237.73	406.35	168.62 LT A		
	Purchases	24.000			6,878.21	**9,752.40**	2,874.19 LT		
Long Term Reinvestments		0.049			16.32	19.91	3.59 LT		
Short Term Reinvestments		0.179			72.36	72.74	0.38 ST		
	Total	24.228			6,966.89	**9,845.05**	2,877.78 LT 0.38 ST	80.44	0.82
Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 12/2024; Asset Class: Equities									
NASDAQ INC COM (NDAQ)	8/19/21	3.000	61.380	73.920	184.14	221.76	37.62 LT A		
	9/20/21	3.000	63.223	73.920	189.67	221.76	32.09 LT A		
	9/28/21	3.000	63.693	73.920	191.08	221.76	30.68 LT A		
	10/4/21	3.000	63.257	73.920	189.77	221.76	31.99 LT A		
	10/20/21	6.000	66.867	73.920	401.20	443.52	42.32 LT A		
	11/23/21	3.000	68.773	73.920	206.32	221.76	15.44 LT A		
	11/26/21	3.000	68.663	73.920	205.99	221.76	15.77 LT A		
	12/3/21	3.000	66.110	73.920	198.33	221.76	23.43 LT A		
	12/7/21	3.000	67.110	73.920	201.33	221.76	20.43 LT A		
	1/3/22	6.000	67.713	73.920	406.28	443.52	37.24 LT A		
	1/4/22	3.000	65.853	73.920	197.56	221.76	24.20 LT A		
	1/24/22	3.000	58.127	73.920	174.38	221.76	47.38 LT A		
	3/4/22	3.000	56.840	73.920	170.52	221.76	51.24 LT A		
	4/18/22	3.000	59.130	73.920	177.39	221.76	44.37 LT A		
	4/22/22	3.000	55.957	73.920	167.87	221.76	53.89 LT A		
	5/2/22	3.000	52.233	73.920	156.70	221.76	65.06 LT A		
	5/10/22	3.000	48.713	73.920	146.14	221.76	75.62 LT A		
	10/3/22	1.000	57.470	73.920	57.47	73.92	16.45 LT A		
	Purchases	58.000			3,622.14	**4,287.36**	665.22 LT		
Long Term Reinvestments		0.260			12.76	19.22	6.46 LT		
Short Term Reinvestments		0.865			53.92	63.94	10.02 ST		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	59.125			3,688.82	**4,370.52**	671.68 LT 10.02 ST	56.76	1.30
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 12/2024; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	12/6/21	10.000	28.476	132.760	284.76	1,327.60	1,042.84 LT A		
	1/4/22	10.000	28.530	132.760	285.30	1,327.60	1,042.30 LT A		
	3/7/22	10.000	21.788	132.760	217.88	1,327.60	1,109.72 LT A		
	4/6/22	10.000	24.064	132.760	240.64	1,327.60	1,086.96 LT A		
	5/9/22	10.000	16.994	132.760	169.94	1,327.60	1,157.66 LT A		
	6/10/24	50.000	120.172	132.760	6,008.58	6,638.00	629.42 ST		
	7/24/24	10.000	118.110	132.760	1,181.10	1,327.60	146.50 ST		
	7/24/24	10.000	117.735	132.760	1,177.35	1,327.60	150.25 ST		
	Purchases	120.000			9,565.55	**15,931.20**	5,439.48 LT 926.17 ST		
Long Term Reinvestments		0.010			0.20	1.33	1.13 LT		
Short Term Reinvestments		0.039			2.60	5.18	2.58 ST		
	Total	120.049			9,568.35	**15,937.71**	5,440.61 LT 928.75 ST	4.80	0.03
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 01/2025; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/11/23	2.000	162.670	166.080	325.34	332.16	6.82 LT		
	Purchases	2.000			325.34	**332.16**	6.82 LT		
Short Term Reinvestments		0.064			10.60	10.63	0.03 ST		
	Total	2.064			335.94	**342.79**	6.82 LT 0.03 ST	11.19	3.26
Rating: Morgan Stanley: 2, Morningstar: 2; Next Dividend Payable 12/2024; Asset Class: Equities									
SALESFORCE INC (CRM)	9/13/21	2.000	253.160	291.370	506.32	582.74	76.42 LT A		
	11/23/21	1.000	289.830	291.370	289.83	291.37	1.54 LT A		
	11/30/21	1.000	288.380	291.370	288.38	291.37	2.99 LT A		
	12/3/21	2.000	256.390	291.370	512.78	582.74	69.96 LT A		
	Purchases	6.000			1,597.31	**1,748.22**	150.91 LT		
Short Term Reinvestments		0.027			7.21	7.87	0.66 ST		
	Total	6.027			1,604.52	**1,756.09**	150.91 LT 0.66 ST	9.64	0.55
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 01/2025; Asset Class: Equities									
TESLA INC (TSLA)	5/20/22	3.000	217.877	249.850	653.63	**749.55**	95.92 LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
VISA INC CL A (V)	10/27/21	1.000	222.200	289.850	222.20	289.85	67.65 LT A		

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Purchases	1.000			222.20	**289.85**	67.65 LT		
Long Term Reinvestments		0.002			0.45	0.58	0.13 LT		
Short Term Reinvestments		0.008			2.08	2.32	0.24 ST		
	Total	1.010			224.73	**292.75**	67.78 LT 0.24 ST	2.38	0.81
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 12/2024; Asset Class: Equities									
COMMON STOCKS					**$88,714.86**	**$88,761.59**	**$12,261.44 LT** **$(12,214.71) ST**	**$243.11**	**0.27%**

OPTIONS (Contract Prices are presented to only the third decimal (which may display as "$0.000"), while calculation of Market Value uses an extended price.)

Security Description	Trade Date	Number of Contracts	Unit Cost	Contract Price	Total Cost	Market Value	Unrealized Gain/(Loss)
CALL ADVANCED MICRO DEVIC AT 175.000 EXPIRES 11/01/2024 (AMD 241101C00175000) *Short Position; Asset Class: Equities*	10/25/24	(1.000)	$1.170	$0.004	$(116.99)	**$(0.42)**	$116.57 ST
CALL ADVANCED MICRO DEVIC AT 185.000 EXPIRES 11/01/2024 (AMD 241101C00185000) *Short Position; Asset Class: Equities*	10/29/24	(1.000)	1.190	0.000	(118.99)	**(0.02)**	118.97 ST
CALL ADVANCED MICRO DEVIC AT 190.000 EXPIRES 11/01/2024 (AMD 241101C00190000) *Short Position; Asset Class: Equities*	10/29/24	(1.000)	0.800	0.000	(79.99)	**(0.01)**	79.98 ST
OPTIONS					**$(315.97)**	**$(0.45)**	**$315.52 ST**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**90.23%**	**$88,398.89**	**$88,761.14**	**$12,261.44 LT** **$(11,899.19) ST**	**$243.11**	**0.27%**
Total Stocks (Long)			$88,761.59			
Total Stocks (Short)			$(0.45)			

For listed options that have a cost basis without a corresponding market value, an unrealized gain or loss is included for informational purposes. Where market value information is not available, for purposes of calculating the unrealized gain or loss, we assume that market value is $0. In such cases, the unrealized gain or loss may not provide an accurate reflection of the true unrealized gain or loss. For additional information regarding Gain/(Loss) and Pricing, refer to the Expanded Disclosures.

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	9/20/21	1.000	$121.990	$173.000	$121.99	$173.00	$51.01 LT A		
	11/23/21	1.000	131.600	173.000	131.60	173.00	41.40 LT A		
	11/26/21	1.000	131.230	173.000	131.23	173.00	41.77 LT A		
	Purchases	3.000			384.82	**519.00**	134.18 LT		
Long Term Reinvestments		0.006			0.67	1.04	0.37 LT		
Short Term Reinvestments		0.023			3.39	3.98	0.59 ST		
	Total	3.029			388.88	**524.02**	134.55 LT 0.59 ST	3.41	0.65
Next Dividend Payable 12/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	11/22/21	2.000	239.230	219.480	478.46	**438.96**	(39.50) LT A	—	—
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	9/20/21	6.000	17.588	22.010	105.53	132.06	26.53 LT A		
	11/23/21	6.000	18.628	22.010	111.77	132.06	20.29 LT A		
	11/26/21	6.000	18.422	22.010	110.53	132.06	21.53 LT A		
	11/30/21	6.000	18.348	22.010	110.09	132.06	21.97 LT A		
	Purchases	24.000			437.92	**528.24**	90.32 LT		
Long Term Reinvestments		0.093			1.52	2.05	0.53 LT		
Short Term Reinvestments		0.333			6.63	7.33	0.70 ST		
	Total	24.426			446.07	**537.62**	90.85 LT 0.70 ST	6.69	1.24
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	9/20/21	3.000	24.877	28.230	74.63	84.69	10.06 LT A		
	Purchases	3.000			74.63	**84.69**	10.06 LT		
Long Term Reinvestments		0.027			0.65	0.76	0.11 LT		
Short Term Reinvestments		0.120			3.00	3.39	0.39 ST		
	Total	3.147			78.28	**88.84**	10.17 LT 0.39 ST	3.07	3.46
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	9/20/21	6.000	17.687	22.440	106.12	134.64	28.52 LT A		
	11/26/21	6.000	18.540	22.440	111.24	134.64	23.40 LT A		
	Purchases	12.000			217.36	**269.28**	51.92 LT		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Long Term Reinvestments		0.045			0.77	1.01	0.24 LT		
Short Term Reinvestments		0.168			3.36	3.77	0.41 ST		
	Total	12.213			221.49	**274.06**	52.16 LT 0.41 ST	3.38	1.23
Next Dividend Payable 12/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	9/20/21	3.000	22.677	26.510	68.03	79.53	11.50 LT A		
	Purchases	3.000			68.03	**79.53**	11.50 LT		
Long Term Reinvestments		0.021			0.42	0.56	0.14 LT		
Short Term Reinvestments		0.078			1.78	2.07	0.29 ST		
	Total	3.099			70.23	**82.15**	11.64 LT 0.29 ST	1.80	2.19
Next Dividend Payable 12/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	11/26/21	1.000	460.200	568.640	460.20	568.64	108.44 LT A		
	10/11/23	1.000	434.130	568.640	434.13	568.64	134.51 LT		
	7/30/24	1.000	541.140	568.640	541.14	568.64	27.50 ST		
	Purchases	3.000			1,435.47	**1,705.92**	242.95 LT 27.50 ST		
Long Term Reinvestments		0.004			1.58	2.27	0.69 LT		
Short Term Reinvestments		0.031			15.86	17.63	1.77 ST		
	Total	3.035			1,452.91	**1,725.82**	243.64 LT 29.27 ST	21.26	1.23
Next Dividend Payable 01/2025; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	11/26/21	1.000	444.370	582.300	444.37	582.30	137.93 LT A		
	Purchases	1.000			444.37	**582.30**	137.93 LT		
Long Term Reinvestments		0.003			0.88	1.75	0.87 LT		
Short Term Reinvestments		0.009			3.77	5.24	1.47 ST		
	Total	1.012			449.02	**589.29**	138.80 LT 1.47 ST	3.78	0.64
Next Dividend Payable 01/2025; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	11/26/21	1.000	422.970	522.670	422.97	522.67	99.70 LT A		
	9/20/22	2.000	355.765	522.670	711.53	1,045.34	333.81 LT A		
	9/23/22	2.000	338.100	522.670	676.20	1,045.34	369.14 LT A		
	10/11/23	1.000	399.040	522.670	399.04	522.67	123.63 LT		
	Purchases	6.000			2,209.74	**3,136.02**	926.28 LT		
Long Term Reinvestments		0.019			7.46	9.93	2.47 LT		
Short Term Reinvestments		0.086			40.96	44.95	3.99 ST		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	6.105			2,258.16	**3,190.90**	928.75 LT 3.99 ST	41.31	1.29
Next Dividend Payable 01/2025; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	11/26/21	1.000	236.020	281.030	236.02	281.03	45.01 LT A		
	Purchases	1.000			236.02	**281.03**	45.01 LT		
Long Term Reinvestments		0.004			0.80	1.12	0.32 LT		
Short Term Reinvestments		0.017			3.78	4.78	1.00 ST		
	Total	1.021			240.60	**286.93**	45.33 LT 1.00 ST	3.81	1.33
Next Dividend Payable 01/2025; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**7.87%**	**$6,084.10**	**$7,738.59**	**$1,616.39 LT** **$38.11 ST**	**$88.51**	**1.14%**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$94,482.99**	**$98,376.11**	**$13,877.83 LT** **$(11,861.08) ST**	**$331.81** —	**0.34%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$1,876.38	—	—	—	—	—
Stocks	—	$88,761.14	—	—	—	—
ETFs & CEFs	—	7,738.59	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$1,876.38**	**$96,499.73**	**—**	**—**	**—**	**—**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
10/1		Dividend	VANGUARD S&P 500 ETF				$9.97
10/1		Dividend	VANGUARD INFO TECH ETF				0.93
10/1		Dividend	VANGUARD TTL STK MKT ETF				0.89
10/1		Dividend Reinvestment	VANGUARD S&P 500 ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.019	525.0904	(9.97)
10/1		Dividend Reinvestment	VANGUARD INFO TECH ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.002	583.2566	(0.93)
10/1		Dividend Reinvestment	VANGUARD TTL STK MKT ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.004	282.0246	(0.89)
10/3		Qualified Dividend	NVIDIA CORPORATION				1.20
10/3		Dividend Reinvestment	NVIDIA CORPORATION	ACTED AS AGENT DIVIDEND REINVESTMENT	0.011	118.0821	(1.20)
10/4	10/7	Sold	CALL AMD 10/11/24 182.500	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.0000	98.99
10/8		Qualified Dividend	SALESFORCE INC				2.41
10/8		Dividend Reinvestment	SALESFORCE INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.009	287.4845	(2.41)
10/25	10/28	Sold	CALL AMD 11/01/24 175.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.1800	116.99
10/29	10/30	Sold	CALL AMD 11/01/24 185.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.2000	118.99
10/29	10/30	Sold	CALL AMD 11/01/24 190.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	0.8100	79.99
10/31		Dividend	SPDR S&P 500 ETF TRUST				5.28
10/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 10/01-10/31)			0.02
10/31		Dividend Reinvestment	SPDR S&P 500 ETF TRUST	ACTED AS AGENT DIVIDEND REINVESTMENT	0.009	582.6966	(5.28)
NET CREDITS/(DEBITS)							**$414.98**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
10/7	Automatic Investment	BANK DEPOSIT PROGRAM	$98.99
10/28	Automatic Investment	BANK DEPOSIT PROGRAM	116.99
10/30	Automatic Investment	BANK DEPOSIT PROGRAM	198.98
10/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.02
NET ACTIVITY FOR PERIOD			**$414.98**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

CORPORATE ACTIONS

Activity Date	Activity Type	Description	Comments	Quantity
10/15	Stock Split	SCHWAB US BROAD MARKET ETF	SPLIT RATIO 3:1	16.284
10/15	Stock Split	SCHWAB US DVD EQUITY ETF	SPLIT RATIO 3:1	2.098
10/15	Stock Split	SCHWAB US LARGE-CAP ETF	SPLIT RATIO 3:1	8.142
10/15	Stock Split	SCWAB U.S. LARGE-CAP VALUE	SPLIT RATIO 3:1	2.066

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
10/14	Option Expired	CALL AMD 10/11/24 182.500	EXPIRED OPTIONS	1.000

REALIZED GAIN/(LOSS) DETAIL

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
CALL AMD 10/11/24 182.500	10/11/24	10/04/24	1.000	$98.99	$0.00	$98.99	
Short-Term This Period				**$98.99**	**$0.00**	**$98.99**	
Short-Term Year to Date				**$47,115.10**	**$40,282.67**	**$6,832.43**	
Net Realized Gain/(Loss) This Period				**$98.99**	**$0.00**	**$98.99**	
Net Realized Gain/(Loss) Year to Date				**$51,543.31**	**$43,353.05**	**$8,190.26**	

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

MESSAGES

Senior Investor Helpline
For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

This page intentionally left blank

Account Summary

Active Assets Account
723-141489-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (10/1/24-10/31/24)	This Year (1/1/24-10/31/24)
TOTAL BEGINNING VALUE	**$230,575.53**	**$184,323.59**
Credits	—	9,740.82
Debits	—	(58.12)
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**$9,682.70**
Change in Value	**(5,860.44)**	**30,708.80**
TOTAL ENDING VALUE	**$224,715.09**	**$224,715.09**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$331.17	0.15
Equities	224,383.92	99.85
TOTAL VALUE	**$224,715.09**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 9/30/24)	This Period (as of 10/31/24)
Cash, BDP, MMFs	$81.57	$321.00
Savings and Time Deposits	10.13	10.17
Stocks	181,840.14	176,233.86
ETFs & CEFs	48,643.69	48,150.06
Total Assets	**$230,575.53**	**$224,715.09**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$230,575.53**	**$224,715.09**

INCOME AND DISTRIBUTION SUMMARY

	This Period (10/1/24-10/31/24)	This Year (1/1/24-10/31/24)
Qualified Dividends	$1.55	$506.97
Other Dividends	127.89	450.27
Interest	0.04	845.53
Income And Distributions	**$129.48**	**$1,802.77**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$129.48**	**$1,802.77**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

	This Period (10/1/24-10/31/24)	This Year (1/1/24-10/31/24)
OPENING CASH, BDP, MMFs	**$81.57**	**$1,616.26**
Purchases	(0.04)	(181,735.24)
Sales and Redemptions	109.99	168,954.51
Income and Distributions	129.48	1,802.77
Total Investment Related Activity	**$239.43**	**$(10,977.96)**
Electronic Transfers-Credits	—	9,740.82
Interest Charged	—	(58.12)
Total Cash Related Activity	**—**	**$9,682.70**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$321.00**	**$321.00**

GAIN/(LOSS) SUMMARY

	Realized This Period (10/1/24-10/31/24)	Realized This Year (1/1/24-10/31/24)	Unrealized Inception to Date (as of 10/31/24)
Short-Term Gain	—	$4,813.83	$8,347.76
Short-Term (Loss)	—	—	(6,164.69)
Total Short-Term	**—**	**$4,813.83**	**$2,183.07**
Long-Term Gain	—	55,703.87	15,218.28
Long-Term (Loss)	—	(0.37)	(1.37)
Total Long-Term	**—**	**$55,703.50**	**$15,216.91**
TOTAL GAIN/(LOSS)	**—**	**$60,517.33**	**$17,399.98**
Disallowed Loss	—	$0.37	

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$321.00**	—	$0.03	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**0.14%**	**$321.00**	**$0.03**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$10.17**	$0.46	4.50
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**0.00%**	**$10.17**	**$0.46**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADVANCED MICRO DEVICES (AMD)	8/18/23	10.000	$104.450	$144.070	$1,044.50	$1,440.70	$396.20 LT		
	8/25/23	2.000	100.790	144.070	201.58	288.14	86.56 LT		
	9/21/23	5.000	96.780	144.070	483.90	720.35	236.45 LT		
	10/20/23	2.000	102.630	144.070	205.26	288.14	82.88 LT		
	10/27/23	4.000	96.645	144.070	386.58	576.28	189.70 LT		
	10/30/23	4.000	95.420	144.070	381.68	576.28	194.60 LT		
	Total	27.000			2,703.50	**3,889.89**	1,186.39 LT	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									
AMAZON COM INC (AMZN)	8/4/21	0.584	171.250	186.400	100.01	108.86	8.85 LT H		
	2/8/24	49.416	170.619	186.400	8,431.32	9,211.14	779.82 ST		
	8/2/24	10.000	166.540	186.400	1,665.40	1,864.00	198.60 ST		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	60.000			10,196.73	**11,184.00**	8.85 LT 978.42 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Basis Adjustment Due to Wash Sale: $0.37; Asset Class: Equities									
APPLE INC (AAPL)	9/21/23	5.000	174.818	225.910	874.09	**1,129.55**	255.46 LT	5.00	0.44
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 11/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	10/2/23	10.000	349.313	450.920	3,493.13	4,509.20	1,016.07 LT		
	10/6/23	4.000	347.878	450.920	1,391.51	1,803.68	412.17 LT		
	10/19/23	2.000	342.575	450.920	685.15	901.84	216.69 LT		
	10/20/23	1.000	337.500	450.920	337.50	450.92	113.42 LT		
	10/27/23	2.000	331.525	450.920	663.05	901.84	238.79 LT		
	4/16/24	6.000	398.270	450.920	2,389.62	2,705.52	315.90 ST		
	7/23/24	10.000	435.489	450.920	4,354.89	4,509.20	154.31 ST		
	Total	35.000			13,314.85	**15,782.20**	1,997.14 LT 470.21 ST	—	—
Rating: Morningstar: 2; Asset Class: Equities									
MICROSOFT CORP (MSFT)	2/6/24	1.000	405.040	406.350	405.04	406.35	1.31 ST		
	2/12/24	50.000	419.030	406.350	20,951.50	20,317.50	(634.00) ST		
	2/12/24	50.000	417.729	406.350	20,886.47	20,317.50	(568.97) ST		
	7/11/24	20.000	456.150	406.350	9,123.00	8,127.00	(996.00) ST		
	7/12/24	20.000	455.497	406.350	9,109.93	8,127.00	(982.93) ST		
	Total	141.000			60,475.94	**57,295.35**	(3,180.59) ST	468.12	0.82
Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 12/2024; Asset Class: Equities									
NETFLIX INC (NFLX)	10/21/20	1.000	491.130	756.030	491.13	756.03	264.90 LT A		
	1/21/22	1.000	397.900	756.030	397.90	756.03	358.13 LT A		
	Total	2.000			889.03	**1,512.06**	623.03 LT	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	6/10/24	15.000	120.677	132.760	1,810.16	1,991.40	181.24 ST		
	7/8/24	100.000	127.680	132.760	12,768.00	13,276.00	508.00 ST		
	7/30/24	20.000	104.740	132.760	2,094.80	2,655.20	560.40 ST		
	8/2/24	20.000	107.090	132.760	2,141.80	2,655.20	513.40 ST		
	Total	155.000			18,814.76	**20,577.80**	1,763.04 ST	6.20	0.03
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 01/2025; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/9/23	10.000	159.704	166.080	1,597.04	1,660.80	63.76 LT		
	10/17/23	4.000	160.718	166.080	642.87	664.32	21.45 LT		
	10/20/23	4.000	161.015	166.080	644.06	664.32	20.26 LT		
	Total	18.000			2,883.97	**2,989.44**	105.47 LT	97.56	3.26

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 2, Morningstar: 2; Next Dividend Payable 12/2024; Asset Class: Equities									
COMMON STOCKS					**$110,152.87**	**$114,360.29**	**$4,176.34 LT** **$31.08 ST**	**$576.88**	**0.50%**

OPTIONS (Contract Prices are presented to only the third decimal (which may display as "$0.000"), while calculation of Market Value uses an extended price.)

Security Description	Trade Date	Number of Contracts	Unit Cost	Contract Price	Total Cost	Market Value	Unrealized Gain/(Loss)
CALL BERKSHIRE HATHAWAY CL-B AT 190.000 EXPIRES 06/20/2025 (BRKB 250620C00190000) *Asset Class: Equities*	8/5/24	1.000	$232.950	$268.430	$23,295.00	**$26,843.02**	$3,548.02 ST
CALL MICROSOFT CORP AT 115.000 EXPIRES 06/20/2025 (MSFT 250620C00115000) *Asset Class: Equities*	7/19/24	1.000	324.470	294.642	32,447.00	**29,464.21**	(2,982.79) ST
CALL MICROSOFT CORP AT 465.000 EXPIRES 11/01/2024 (MSFT 241101C00465000) *Short Position; Asset Class: Equities*	10/25/24	(1.000)	1.100	0.003	(109.99)	**(0.33)**	109.66 ST
CALL WAL MART STORES INC AT 26.670 EXPIRES 06/20/2025 (WMT 250620C00026670) *Asset Class: Equities*	7/23/24	1.000	44.170	55.667	4,417.00	**5,566.67**	1,149.67 ST
OPTIONS					**$60,049.01**	**$61,873.57**	**$1,824.56 ST**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**78.43%**	**$170,201.88**	**$176,233.86**	**$4,176.34 LT** **$1,855.64 ST**	**$576.88**	**0.33%**
Total Stocks (Long)			$176,234.19			
Total Stocks (Short)			$(0.33)			

For listed options that have a cost basis without a corresponding market value, an unrealized gain or loss is included for informational purposes. Where market value information is not available, for purposes of calculating the unrealized gain or loss, we assume that market value is $0. In such cases, the unrealized gain or loss may not provide an accurate reflection of the true unrealized gain or loss. For additional information regarding Gain/(Loss) and Pricing, refer to the Expanded Disclosures.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	6/11/20	1.000	$78.320	$173.000	$78.32	$173.00	$94.68 LT A		
	9/17/20	1.000	88.530	173.000	88.53	173.00	84.47 LT A		
	9/24/20	1.000	86.640	173.000	86.64	173.00	86.36 LT A		
	Total	3.000			253.49	**519.00**	265.51 LT	3.38	0.65
Next Dividend Payable 12/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	9/16/19	1.000	138.520	219.480	138.52	219.48	80.96 LT A		
	2/23/21	1.000	220.850	219.480	220.85	219.48	(1.37) LT A		
	Total	2.000			359.37	**438.96**	79.59 LT	—	—
Next Dividend Payable 12/2024; Asset Class: Equities									
FRANKLIN FTSE INDIA ETF (FLIN)	3/22/24	20.000	36.225	39.290	724.50	785.80	61.30 ST		
	4/17/24	10.000	36.920	39.290	369.20	392.90	23.70 ST		
	Total	30.000			1,093.70	**1,178.70**	85.00 ST	18.27	1.55
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	6/11/20	6.000	12.048	22.010	72.29	**132.06**	59.77 LT A	1.64	1.24
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	6/11/20	3.000	17.450	28.230	52.35	**84.69**	32.34 LT A	2.93	3.46
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	6/11/20	6.000	12.118	22.440	72.71	**134.64**	61.93 LT A	1.66	1.23
Next Dividend Payable 12/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	6/11/20	6.000	16.823	26.510	100.94	159.06	58.12 LT A		
	6/24/20	3.000	16.610	26.510	49.83	79.53	29.70 LT A		
	Total	9.000			150.77	**238.59**	87.82 LT	5.24	2.20
Next Dividend Payable 12/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	9/21/23	4.000	433.750	568.640	1,735.00	2,274.56	539.56 LT		
	9/25/23	4.000	431.918	568.640	1,727.67	2,274.56	546.89 LT		
	10/2/23	8.000	427.010	568.640	3,416.08	4,549.12	1,133.04 LT		
	10/6/23	4.000	429.490	568.640	1,717.96	2,274.56	556.60 LT		
	10/17/23	2.000	435.140	568.640	870.28	1,137.28	267.00 LT		
	10/20/23	1.000	423.970	568.640	423.97	568.64	144.67 LT		
	10/27/23	2.000	410.485	568.640	820.97	1,137.28	316.31 LT		
	5/31/24	1.000	520.460	568.640	520.46	568.64	48.18 ST		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	8/2/24	2.000	536.200	568.640	1,072.40	1,137.28	64.88 ST		
	Total	28.000			12,304.79	**15,921.92**	3,504.07 LT 113.06 ST	196.17	1.23
Next Dividend Payable 01/2025; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	8/25/23	10.000	422.929	582.300	4,229.29	**5,823.00**	1,593.71 LT	37.33	0.64
Next Dividend Payable 01/2025; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	6/11/20	1.000	280.070	522.670	280.07	522.67	242.60 LT A		
	8/25/23	5.000	401.810	522.670	2,009.05	2,613.35	604.30 LT		
	9/21/23	10.000	399.620	522.670	3,996.20	5,226.70	1,230.50 LT		
	9/25/23	2.000	398.395	522.670	796.79	1,045.34	248.55 LT		
	10/2/23	8.000	392.420	522.670	3,139.36	4,181.36	1,042.00 LT		
	10/6/23	4.000	394.700	522.670	1,578.80	2,090.68	511.88 LT		
	10/9/23	1.000	394.170	522.670	394.17	522.67	128.50 LT		
	10/17/23	1.000	399.680	522.670	399.68	522.67	122.99 LT		
	10/19/23	2.000	397.195	522.670	794.39	1,045.34	250.95 LT		
	10/20/23	1.000	389.720	522.670	389.72	522.67	132.95 LT		
	10/27/23	2.000	377.060	522.670	754.12	1,045.34	291.22 LT		
	5/31/24	1.000	478.450	522.670	478.45	522.67	44.22 ST		
	7/30/24	1.000	497.180	522.670	497.18	522.67	25.49 ST		
	8/2/24	2.000	492.840	522.670	985.68	1,045.34	59.66 ST		
	Total	41.000			16,493.66	**21,429.47**	4,806.44 LT 129.37 ST	277.41	1.29
Next Dividend Payable 01/2025; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	6/11/20	1.000	153.880	281.030	153.88	**281.03**	127.15 LT A	3.73	1.33
Next Dividend Payable 01/2025; Asset Class: Equities									
WISDOMTREE TR US QTLY DIV GRT (DGRW)	10/17/23	20.000	64.627	82.000	1,292.53	1,640.00	347.47 LT		
	10/20/23	4.000	63.308	82.000	253.23	328.00	74.77 LT		
	Total	24.000			1,545.76	**1,968.00**	422.24 LT	30.48	1.55
Next Dividend Payable 11/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**21.43%**	**$36,782.06**	**$48,150.06**	**$11,040.57 LT** **$327.43 ST**	**$578.24**	**1.20%**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$206,983.94**	**$224,715.09**	**$15,216.91 LT** **$2,183.07 ST**	**$1,155.61** —	**0.51%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$321.00	—	—	—	—	—
Savings and Time Deposits	10.17	—	—	—	—	—
Stocks	—	$176,233.86	—	—	—	—
ETFs & CEFs	—	48,150.06	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$331.17**	**$224,383.92**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
10/1		Dividend	VANGUARD S&P 500 ETF				$67.18
10/1		Dividend	VANGUARD INFO TECH ETF				9.17
10/1		Dividend	VANGUARD TTL STK MKT ETF				0.87
10/3		Qualified Dividend	NVIDIA CORPORATION				1.55
10/25	10/28	Sold	CALL MSFT 11/01/24 465.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.1100	109.99
10/30		Dividend	WISDOMTREE TR US QTLY DIV GRT				1.80
10/31		Dividend	SPDR S&P 500 ETF TRUST				48.87
10/31		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 10/01-10/31) CUSIP: 99YA78EB0			0.04
10/31	10/31	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(0.04)
NET CREDITS/(DEBITS)							**$239.43**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
10/1	Automatic Investment	BANK DEPOSIT PROGRAM	$77.22
10/3	Automatic Investment	BANK DEPOSIT PROGRAM	1.55
10/28	Automatic Investment	BANK DEPOSIT PROGRAM	109.99
10/30	Automatic Investment	BANK DEPOSIT PROGRAM	1.80
10/31	Automatic Investment	BANK DEPOSIT PROGRAM	48.87
NET ACTIVITY FOR PERIOD			**$239.43**

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

CORPORATE ACTIONS

Activity Date	Activity Type	Description	Comments	Quantity
10/15	Stock Split	SCHWAB US BROAD MARKET ETF	SPLIT RATIO 3:1	4.000
10/15	Stock Split	SCHWAB US DVD EQUITY ETF	SPLIT RATIO 3:1	2.000
10/15	Stock Split	SCHWAB US LARGE-CAP ETF	SPLIT RATIO 3:1	4.000
10/15	Stock Split	SCWAB U.S. LARGE-CAP VALUE	SPLIT RATIO 3:1	6.000

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Morgan Stanley

CLIENT STATEMENT | For the Period October 1-31, 2024

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 10/1/24)	**$59,505.23**
Ending Total Value (as of 10/31/24)	**$62,852.98**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544

Morgan Stanley Smith Barney LLC. Member SIPC.

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Account Summary

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (10/1/24-10/31/24)	This Year (1/1/24-10/31/24)
TOTAL BEGINNING VALUE	**$59,505.23**	**$69,874.31**
Credits	6,071.78	67,742.33
Debits	(2,900.00)	(76,920.82)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$3,171.78**	**$(9,178.49)**
Change in Value	**175.97**	**2,157.16**
TOTAL ENDING VALUE	**$62,852.98**	**$62,852.98**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$62,852.98	100.00
TOTAL VALUE	**$62,852.98**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 9/30/24)	This Period (as of 10/31/24)
Cash, BDP, MMFs	$12,421.18	$15,593.06
Savings and Time Deposits	47,084.05	47,259.92
Total Assets	**$59,505.23**	**$62,852.98**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$59,505.23**	**$62,852.98**

CASH FLOW

	This Period (10/1/24-10/31/24)	This Year (1/1/24-10/31/24)
OPENING CASH, BDP, MMFs	**$12,421.18**	**$15,030.90**
Purchases	(175.87)	(2,156.51)
Sales and Redemptions	—	9,740.00
Income and Distributions	175.97	2,157.16
Total Investment Related Activity	**$0.10**	**$9,740.65**
Checks Deposited	6,071.78	67,047.33
Electronic Transfers-Debits	(2,900.00)	(76,920.82)
Other Credits	—	695.00
Total Cash Related Activity	**$3,171.78**	**$(9,178.49)**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$15,593.06**	**$15,593.06**

INCOME AND DISTRIBUTION SUMMARY

	This Period (10/1/24-10/31/24)	This Year (1/1/24-10/31/24)
Interest	$175.97	$2,157.16
Income And Distributions	**$175.97**	**$2,157.16**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$175.97**	**$2,157.16**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (10/1/24-10/31/24)	Realized This Year (1/1/24-10/31/24)	Unrealized Inception to Date (as of 10/31/24)
TOTAL GAIN/(LOSS)	—	—	—

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

Investment Objectives (in order of priority): Income

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$15,593.06**	—	$1.56	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**24.81%**	**$15,593.06**	**$1.56**

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$47,259.92**	$2,126.70	4.50
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**75.19%**	**$47,259.92**	**$2,126.70**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	—	**$62,852.98**	**N/A**	**$2,128.26** —	**3.39%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$15,593.06	—	—	—	—	—
Savings and Time Deposits	47,259.92	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$62,852.98**	—	—	—	—	—

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
10/14		Check Deposit	MS PAYROLL DEPOSIT				$2,914.06
10/15		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 233415561			(2,900.00)
10/30		Check Deposit	MS PAYROLL DEPOSIT				3,157.72
10/31		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 10/01-10/31) CUSIP: 99YA78EB0			175.87
10/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 10/01-10/31)			0.10
10/31	10/31	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(175.87)
NET CREDITS/(DEBITS)							**$3,171.88**

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
10/15	Automatic Investment	BANK DEPOSIT PROGRAM	$14.06
10/31	Automatic Investment	BANK DEPOSIT PROGRAM	3,157.72
10/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.10
NET ACTIVITY FOR PERIOD			**$3,171.88**

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

This page intentionally left blank

Morgan Stanley

CLIENT STATEMENT | For the Period September 1-30, 2024

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 9/1/24)	**$227,166.44**
Ending Total Value (as of 9/30/24)	**$230,575.53**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544

Morgan Stanley Smith Barney LLC. Member SIPC.

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (9/1/24-9/30/24)	This Year (1/1/24-9/30/24)
TOTAL BEGINNING VALUE	**$227,166.44**	**$184,323.59**
Credits	—	9,740.82
Debits	—	(58.12)
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**$9,682.70**
Change in Value	**3,409.09**	**36,569.24**
TOTAL ENDING VALUE	**$230,575.53**	**$230,575.53**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$91.70	0.04
Equities	230,483.83	99.96
TOTAL VALUE	**$230,575.53**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 8/31/24)	This Period (as of 9/30/24)
Cash, BDP, MMFs	$2.52	$81.57
Savings and Time Deposits	10.09	10.13
Stocks	179,457.68	181,840.14
ETFs & CEFs	47,754.27	48,643.69
Total Assets	**$227,224.56**	**$230,575.53**
Cash, BDP, MMFs (Debit)	(58.12)	—
Total Liabilities (outstanding balance)	**$(58.12)**	**—**
TOTAL VALUE	**$227,166.44**	**$230,575.53**

INCOME AND DISTRIBUTION SUMMARY

	This Period (9/1/24-9/30/24)	This Year (1/1/24-9/30/24)
Qualified Dividends	$130.14	$505.42
Other Dividends	7.03	322.38
Interest	0.04	845.49
Income And Distributions	**$137.21**	**$1,673.29**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$137.21**	**$1,673.29**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

	This Period (9/1/24-9/30/24)	This Year (1/1/24-9/30/24)
OPENING CASH, BDP, MMFs	**$(55.60)**	**$1,616.26**
Purchases	(0.04)	(181,735.20)
Sales and Redemptions	—	168,844.52
Income and Distributions	137.21	1,673.29
Total Investment Related Activity	**$137.17**	**$(11,217.39)**
Electronic Transfers-Credits	—	9,740.82
Interest Charged	—	(58.12)
Total Cash Related Activity	**—**	**$9,682.70**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$81.57**	**$81.57**

GAIN/(LOSS) SUMMARY

	Realized This Period (9/1/24-9/30/24)	Realized This Year (1/1/24-9/30/24)	Unrealized Inception to Date (as of 9/30/24)
Short-Term Gain	—	$4,813.83	$17,835.44
Short-Term (Loss)	—	—	(2,223.26)
Total Short-Term	**—**	**$4,813.83**	**$15,612.18**
Long-Term Gain	—	55,703.87	7,786.74
Long-Term (Loss)	—	(0.37)	(9.02)
Total Long-Term	**—**	**$55,703.50**	**$7,777.72**
TOTAL GAIN/(LOSS)	**—**	**$60,517.33**	**$23,389.90**
Disallowed Loss	—	$0.37	

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$81.57**	—	$0.01	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**0.04%**	**$81.57**	**$0.01**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$10.13**	$0.46	4.50
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**0.00%**	**$10.13**	**$0.46**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADVANCED MICRO DEVICES (AMD)	8/18/23	10.000	$104.450	$164.080	$1,044.50	$1,640.80	$596.30 LT		
	8/25/23	2.000	100.790	164.080	201.58	328.16	126.58 LT		
	9/21/23	5.000	96.780	164.080	483.90	820.40	336.50 LT		
	10/20/23	2.000	102.630	164.080	205.26	328.16	122.90 ST		
	10/27/23	4.000	96.645	164.080	386.58	656.32	269.74 ST		
	10/30/23	4.000	95.420	164.080	381.68	656.32	274.64 ST		
	Total	27.000			2,703.50	**4,430.16**	1,059.38 LT 667.28 ST	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									
AMAZON COM INC (AMZN)	8/4/21	0.584	171.250	186.330	100.01	108.82	8.81 LT H		
	2/8/24	49.416	170.619	186.330	8,431.32	9,207.68	776.36 ST		
	8/2/24	10.000	166.540	186.330	1,665.40	1,863.30	197.90 ST		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	60.000			10,196.73	**11,179.80**	8.81 LT 974.26 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Basis Adjustment Due to Wash Sale: $0.37; Asset Class: Equities									
APPLE INC (AAPL)	9/21/23	5.000	174.818	233.000	874.09	**1,165.00**	290.91 LT	5.00	0.43
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 11/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	10/2/23	10.000	349.313	460.260	3,493.13	4,602.60	1,109.47 ST		
	10/6/23	4.000	347.878	460.260	1,391.51	1,841.04	449.53 ST		
	10/19/23	2.000	342.575	460.260	685.15	920.52	235.37 ST		
	10/20/23	1.000	337.500	460.260	337.50	460.26	122.76 ST		
	10/27/23	2.000	331.525	460.260	663.05	920.52	257.47 ST		
	4/16/24	6.000	398.270	460.260	2,389.62	2,761.56	371.94 ST		
	7/23/24	10.000	435.489	460.260	4,354.89	4,602.60	247.71 ST		
	Total	35.000			13,314.85	**16,109.10**	2,794.25 ST	—	—
Rating: Morningstar: 3; Asset Class: Equities									
MICROSOFT CORP (MSFT)	2/6/24	1.000	405.040	430.300	405.04	430.30	25.26 ST		
	2/12/24	50.000	419.030	430.300	20,951.50	21,515.00	563.50 ST		
	2/12/24	50.000	417.729	430.300	20,886.47	21,515.00	628.53 ST		
	7/11/24	20.000	456.150	430.300	9,123.00	8,606.00	(517.00) ST		
	7/12/24	20.000	455.497	430.300	9,109.93	8,606.00	(503.93) ST		
	Total	141.000			60,475.94	**60,672.30**	196.36 ST	468.12	0.77
Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 12/2024; Asset Class: Equities									
NETFLIX INC (NFLX)	10/21/20	1.000	491.130	709.270	491.13	709.27	218.14 LT A		
	1/21/22	1.000	397.900	709.270	397.90	709.27	311.37 LT A		
	Total	2.000			889.03	**1,418.54**	529.51 LT	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	6/10/24	15.000	120.677	121.440	1,810.16	1,821.60	11.44 ST		
	7/8/24	100.000	127.680	121.440	12,768.00	12,144.00	(624.00) ST		
	7/30/24	20.000	104.740	121.440	2,094.80	2,428.80	334.00 ST		
	8/2/24	20.000	107.090	121.440	2,141.80	2,428.80	287.00 ST		
	Total	155.000			18,814.76	**18,823.20**	8.44 ST	6.20	0.03
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 10/03/24; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/9/23	10.000	159.704	170.050	1,597.04	1,700.50	103.46 ST		
	10/17/23	4.000	160.718	170.050	642.87	680.20	37.33 ST		
	10/20/23	4.000	161.015	170.050	644.06	680.20	36.14 ST		
	Total	18.000			2,883.97	**3,060.90**	176.93 ST	97.56	3.19
Rating: Morgan Stanley: 2, Morningstar: 2; Next Dividend Payable 12/2024; Asset Class: Equities									

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
COMMON STOCKS					**$110,152.87**	**$116,859.00**	**$1,888.61 LT** **$4,817.52 ST**	**$576.88**	**0.49%**

OPTIONS (Contract Prices are presented to only the third decimal (which may display as "$0.000"), while calculation of Market Value uses an extended price.)

Security Description	Trade Date	Number of Contracts	Unit Cost	Contract Price	Total Cost	Market Value	Unrealized Gain/(Loss)
CALL BERKSHIRE HATHAWAY CL-B AT 190.000 EXPIRES 06/20/2025 (BRKB 250620C00190000) *Asset Class: Equities*	8/5/24	1.000	$232.950	$276.750	$23,295.00	**$27,674.99**	$4,379.99 ST
CALL MICROSOFT CORP AT 115.000 EXPIRES 06/20/2025 (MSFT 250620C00115000) *Asset Class: Equities*	7/19/24	1.000	324.470	318.687	32,447.00	**31,868.67**	(578.33) ST
CALL WAL MART STORES INC AT 26.670 EXPIRES 06/20/2025 (WMT 250620C00026670) *Asset Class: Equities*	7/23/24	1.000	44.170	54.375	4,417.00	**5,437.48**	1,020.48 ST
OPTIONS					**$60,159.00**	**$64,981.14**	**$4,822.14 ST**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**78.86%**	**$170,311.87**	**$181,840.14**	**$1,888.61 LT** **$9,639.66 ST**	**$576.88**	**0.32%**

For listed options that have a cost basis without a corresponding market value, an unrealized gain or loss is included for informational purposes. Where market value information is not available, for purposes of calculating the unrealized gain or loss, we assume that market value is $0. In such cases, the unrealized gain or loss may not provide an accurate reflection of the true unrealized gain or loss. For additional information regarding Gain/(Loss) and Pricing, refer to the Expanded Disclosures.

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	6/11/20	1.000	$78.320	$174.500	$78.32	$174.50	$96.18 LT A		
	9/17/20	1.000	88.530	174.500	88.53	174.50	85.97 LT A		
	9/24/20	1.000	86.640	174.500	86.64	174.50	87.86 LT A		
	Total	3.000			253.49	**523.50**	270.01 LT	3.38	0.65

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Next Dividend Payable 12/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	9/16/19	1.000	138.520	211.830	138.52	211.83	73.31 LT A		
	2/23/21	1.000	220.850	211.830	220.85	211.83	(9.02) LT A		
	Total	2.000			359.37	**423.66**	64.29 LT	—	—
Next Dividend Payable 12/2024; Asset Class: Equities									
FRANKLIN FTSE INDIA ETF (FLIN)	3/22/24	20.000	36.225	41.900	724.50	838.00	113.50 ST		
	4/17/24	10.000	36.920	41.900	369.20	419.00	49.80 ST		
	Total	30.000			1,093.70	**1,257.00**	163.30 ST	18.27	1.45
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	6/11/20	2.000	36.145	66.520	72.29	**133.04**	60.75 LT A	1.64	1.23
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	6/11/20	1.000	52.350	84.530	52.35	**84.53**	32.18 LT A	2.93	3.47
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	6/11/20	2.000	36.355	67.850	72.71	**135.70**	62.99 LT A	1.66	1.22
Next Dividend Payable 12/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	6/11/20	2.000	50.470	80.370	100.94	160.74	59.80 LT A		
	6/24/20	1.000	49.830	80.370	49.83	80.37	30.54 LT A		
	Total	3.000			150.77	**241.11**	90.34 LT	5.24	2.17
Next Dividend Payable 12/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	9/21/23	4.000	433.750	573.760	1,735.00	2,295.04	560.04 LT		
	9/25/23	4.000	431.918	573.760	1,727.67	2,295.04	567.37 LT		
	10/2/23	8.000	427.010	573.760	3,416.08	4,590.08	1,174.00 ST		
	10/6/23	4.000	429.490	573.760	1,717.96	2,295.04	577.08 ST		
	10/17/23	2.000	435.140	573.760	870.28	1,147.52	277.24 ST		
	10/20/23	1.000	423.970	573.760	423.97	573.76	149.79 ST		
	10/27/23	2.000	410.485	573.760	820.97	1,147.52	326.55 ST		
	5/31/24	1.000	520.460	573.760	520.46	573.76	53.30 ST		
	8/2/24	2.000	536.200	573.760	1,072.40	1,147.52	75.12 ST		
	Total	28.000			12,304.79	**16,065.28**	1,127.41 LT 2,633.08 ST	196.17	1.22
Next Dividend Payable 10/31/24; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	8/25/23	10.000	422.929	586.520	4,229.29	**5,865.20**	1,635.91 LT	37.33	0.64
Next Dividend Payable 10/01/24; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	6/11/20	1.000	280.070	527.670	280.07	527.67	247.60 LT A		
	8/25/23	5.000	401.810	527.670	2,009.05	2,638.35	629.30 LT		
	9/21/23	10.000	399.620	527.670	3,996.20	5,276.70	1,280.50 LT		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/25/23	2.000	398.395	527.670	796.79	1,055.34	258.55 LT		
	10/2/23	8.000	392.420	527.670	3,139.36	4,221.36	1,082.00 ST		
	10/6/23	4.000	394.700	527.670	1,578.80	2,110.68	531.88 ST		
	10/9/23	1.000	394.170	527.670	394.17	527.67	133.50 ST		
	10/17/23	1.000	399.680	527.670	399.68	527.67	127.99 ST		
	10/19/23	2.000	397.195	527.670	794.39	1,055.34	260.95 ST		
	10/20/23	1.000	389.720	527.670	389.72	527.67	137.95 ST		
	10/27/23	2.000	377.060	527.670	754.12	1,055.34	301.22 ST		
	5/31/24	1.000	478.450	527.670	478.45	527.67	49.22 ST		
	7/30/24	1.000	497.180	527.670	497.18	527.67	30.49 ST		
	8/2/24	2.000	492.840	527.670	985.68	1,055.34	69.66 ST		
	Total	41.000			16,493.66	**21,634.47**	2,415.95 LT 2,724.86 ST	277.41	1.28
Next Dividend Payable 10/01/24; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	6/11/20	1.000	153.880	283.160	153.88	**283.16**	129.28 LT A	3.73	1.32
Next Dividend Payable 10/01/24; Asset Class: Equities									
WISDOMTREE TR US QTLY DIV GRT (DGRW)	10/17/23	20.000	64.627	83.210	1,292.53	1,664.20	371.67 ST		
	10/20/23	4.000	63.308	83.210	253.23	332.84	79.61 ST		
	Total	24.000			1,545.76	**1,997.04**	451.28 ST	29.88	1.50
Next Dividend Payable 10/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**21.10%**	**$36,782.06**	**$48,643.69**	**$5,889.11 LT** **$5,972.52 ST**	**$577.64**	**1.19%**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$207,093.93**	**$230,575.53**	**$7,777.72 LT** **$15,612.18 ST**	**$1,154.99** —	**0.50%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$81.57	—	—	—	—	—
Savings and Time Deposits	10.13	—	—	—	—	—
Stocks	—	$181,840.14	—	—	—	—
ETFs & CEFs	—	48,643.69	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$91.70**	**$230,483.83**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
9/12		Qualified Dividend	MICROSOFT CORP				$105.75
9/24		Dividend	FIDELITY MSCI INFO TECH				0.68
9/27		Dividend	WISDOMTREE TR US QTLY DIV GRT				3.48
9/30		Dividend	SCWAB U.S. LARGE-CAP VALUE				1.30
9/30		Dividend	SCHWAB US DVD EQUITY ETF				0.75
9/30		Dividend	SCHWAB US LARGE-CAP ETF				0.41
9/30		Dividend	SCHWAB US BROAD MARKET ETF				0.41
9/30		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 09/01-09/30) CUSIP: 99YA78EB0			0.04
9/30		Qualified Dividend	PEPSICO INC NC				24.39
9/30	9/30	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(0.04)
NET CREDITS/(DEBITS)							**$137.17**

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
9/3	Automatic Redemption	BANK DEPOSIT PROGRAM	$(2.52)
9/12	Automatic Investment	BANK DEPOSIT PROGRAM	50.15
9/24	Automatic Investment	BANK DEPOSIT PROGRAM	0.68
9/27	Automatic Investment	BANK DEPOSIT PROGRAM	3.48
9/30	Automatic Investment	BANK DEPOSIT PROGRAM	27.26
NET ACTIVITY FOR PERIOD			**$79.05**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

MARGIN LOAN INTEREST SCHEDULE *(See the Expanded Disclosures for information on how we calculate margin interest charges. This section may include interest on non-purpose loans. The tax deductibility of interest charges will depend upon the purpose for which the extension of credit was used.)*

From	To	Debit Balance	Interest Rate %	Daily Accrual	No. of Days	Interest Amount
9/1	9/11	$55.60	11.70000	$0.02	11	$0.22

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
9/3	Option Expired	CALL NVDA 08/30/24 150.000	EXPIRED OPTIONS	1.000

REALIZED GAIN/(LOSS) DETAIL

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
CALL NVDA 08/30/24 150.000	08/30/24	08/19/24	1.000	$107.99	$0.00	$107.99	
Short-Term This Period				**$0.00**	**$0.00**	**$0.00**	
Short-Term Year to Date				**$29,751.87**	**$24,938.04**	**$4,813.83**	
Net Realized Gain/(Loss) This Period				**$0.00**	**$0.00**	**$0.00**	
Net Realized Gain/(Loss) Year to Date				**$138,530.52**	**$78,013.19**	**$60,517.33**	

Disallowed Loss Based On Wash Sale Year to Date: $0.37

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

MESSAGES

Senior Investor Helpline
For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.
FINRA BrokerCheck
FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA website address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.
Tips on Protecting Yourself from Fraudulent Account Activity
The protection of client data is of the utmost importance to us. Scams are on the rise, and they have become more sophisticated. Please remember to never share your personal information including account verification codes, account numbers, passwords or social security numbers with anyone you do not personally know.
Please be cautious opening attachments, clicking on links, or allowing external access to your computer. Scammers will be aggressive and create a sense of urgency. Scammers will promise unbelievable returns using crypto currency investing or sweepstakes/lottery. Scammers will use social media apps to build trust and then make sudden requests for money due to a hardship or emergency.
If you have any questions regarding scams or believe that you are a victim of a scam, please contact us or call 888-454-3965 to report online fraud or security concerns.

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

Retirement Rollover Guide
If you are considering rolling over your retirement assets, please review our Rollover Guide which can be found at https://www.morganstanleyclientserv.com/publiccontent/msoc/pdf/RolloverGuide.pdf for important information regarding your options and the factors that you should consider before you make your rollover decision.
Best Practices for Protecting Yourself and Your Investments
When investing at any financial institution or with a financial professional, it is important to keep the following best practices in mind:
- Be clear about your investment goals and the amount of risk you are comfortable taking.
- Before making any investments, be sure to ask questions about the potential investment, including the potential risks associated with them. Request information such as the prospectus, offering documents, or research information and carefully review them.
- Be cautious of investment opportunities that offer an unusually high rate of return but are described as low-risk or guaranteed.
- Be cautious of investment opportunities that are not offered directly through the institution you are investing with, such as real estate, start-up businesses, etc. as most financial institutions, like Morgan Stanley prohibit these types of recommendations.
- Read and retain your account statements, confirmations, and any other information you receive about your investment transactions including the firm's client relationship summary (CRS). The CRS can be located on the websites of all SEC registered investment advisors and broker-dealers who work with retail investors.
- Immediately contact a member of the management team if you recognize any type of a discrepancy on your account statement. For example;
  - A security or money transaction you did not authorize
  - An investment you purchased that you do not see on your account statement
  - An item on your account statement that you do not understand
- When sending funds to your financial institution, be sure the funds are being sent directly to the financial institution you are investing with and not to a 3rd party institution.

Last but not least, never share your account passwords with anyone.
Financial Disclosure Statement (in millions of dollars):
At July 31, 2024 Morgan Stanley Smith Barney LLC had net capital of $5,420 which exceeded the Securities and Exchange Commission's minimum requirement by $4,776. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at June 30, 2024 can be viewed online at: https://www.morganstanley.com/about-us-ir/subsidiaries, or may be mailed to you at no cost by calling 1 (833) 445-2492, after September 15, 2024.
Changes to Precious Metals Delivery Fee Schedule
To cover the ongoing costs for delivery of precious metals, the fees charged for delivery of precious metals will increase effective November 18, 2024.
For additional details, please review "Information about Fees and Other Compensation", which can be found at https://www.morganstanley.com/disclosures/fee-and-compensation.

This page intentionally left blank

Morgan Stanley

CLIENT STATEMENT | For the Period September 1-30, 2024

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 9/1/24)	**$97,364.17**
Ending Total Value (as of 9/30/24)	**$103,371.37**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544

Morgan Stanley Smith Barney LLC. Member SIPC.

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Account Summary

Active Assets Account
723-140755-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (9/1/24-9/30/24)	This Year (1/1/24-9/30/24)
TOTAL BEGINNING VALUE	**$97,364.17**	**$48,822.27**
Credits	—	47,000.00
Debits	—	(1,860.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**$45,140.00**
Change in Value	**6,007.20**	**9,409.10**
TOTAL ENDING VALUE	**$103,371.37**	**$103,371.37**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$1,461.40	1.41
Equities	101,909.97	98.59
TOTAL VALUE	**$103,371.37**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-140755-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 8/31/24)	This Period (as of 9/30/24)
Cash, BDP, MMFs	$1,461.39	$1,461.40
Stocks	88,289.62	94,140.27
ETFs & CEFs	7,613.16	7,769.70
Total Assets	**$97,364.17**	**$103,371.37**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$97,364.17**	**$103,371.37**

CASH FLOW

	This Period (9/1/24-9/30/24)	This Year (1/1/24-9/30/24)
OPENING CASH, BDP, MMFs	**$1,461.39**	**$8,517.03**
Purchases	—	(103,640.42)
Dividend Reinvestments	(53.54)	(218.56)
Sales and Redemptions	—	51,444.32
Income and Distributions	53.55	219.03
Total Investment Related Activity	**$0.01**	**$(52,195.63)**
Electronic Transfers-Credits	—	47,000.00
Electronic Transfers-Debits	—	(1,860.00)
Total Cash Related Activity	**—**	**$45,140.00**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$1,461.40**	**$1,461.40**

INCOME AND DISTRIBUTION SUMMARY

	This Period (9/1/24-9/30/24)	This Year (1/1/24-9/30/24)
Qualified Dividends	$49.11	$171.00
Other Dividends	4.43	47.58
Interest	0.01	0.45
Income And Distributions	**$53.55**	**$219.03**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$53.55**	**$219.03**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (9/1/24-9/30/24)	Realized This Year (1/1/24-9/30/24)	Unrealized Inception to Date (as of 9/30/24)
Short-Term Gain	—	$6,733.44	$1,066.18
Short-Term (Loss)	—	—	(7,505.00)
Total Short-Term	**—**	**$6,733.44**	**$(6,438.82)**
Long-Term Gain	—	1,357.83	13,875.72
Long-Term (Loss)	—	—	(305.24)
Total Long-Term	**—**	**$1,357.83**	**$13,570.48**
TOTAL GAIN/(LOSS)	**—**	**$8,091.27**	**$7,131.66**

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$1,461.40**	—	$0.15	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**1.41%**	**$1,461.40**	**$0.15**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADOBE INC (ADBE)	11/23/21	1.000	$651.520	$517.780	$651.52	$517.78	$(133.74) LT A		
	12/16/21	1.000	561.120	517.780	561.12	517.78	(43.34) LT A		
	Total	2.000			1,212.64	**1,035.56**	(177.08) LT	—	—

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 1; Asset Class: Equities									
ADVANCED MICRO DEVICES (AMD)	3/4/24	100.000	207.300	164.080	20,730.00	16,408.00	(4,322.00) ST		
	3/13/24	100.000	195.535	164.080	19,553.50	16,408.00	(3,145.50) ST		
	4/10/24	50.000	164.830	164.080	8,241.50	8,204.00	(37.50) ST		
	4/16/24	10.000	163.628	164.080	1,636.28	1,640.80	4.52 ST		
	4/18/24	40.000	155.660	164.080	6,226.40	6,563.20	336.80 ST		
	Total	300.000			56,387.68	**49,224.00**	(7,163.68) ST	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									
AMAZON COM INC (AMZN)	9/20/22	4.000	123.575	186.330	494.30	**745.32**	251.02 LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
APPLE INC (AAPL)	9/14/21	1.000	149.790	233.000	149.79	233.00	83.21 LT A		
	10/4/21	1.000	138.430	233.000	138.43	233.00	94.57 LT A		
	Purchases	2.000			288.22	**466.00**	177.78 LT		
Short Term Reinvestments		0.012			1.96	2.80	0.84 ST		
	Total	2.012			290.18	**468.80**	177.78 LT 0.84 ST	2.01	0.43
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 11/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	3/29/22	2.000	354.380	460.260	708.76	920.52	211.76 LT A		
	4/4/22	2.000	344.800	460.260	689.60	920.52	230.92 LT A		
	4/6/22	1.000	345.700	460.260	345.70	460.26	114.56 LT A		
	4/18/22	1.000	345.130	460.260	345.13	460.26	115.13 LT A		
	5/2/22	1.000	319.540	460.260	319.54	460.26	140.72 LT A		
	10/17/23	2.000	345.810	460.260	691.62	920.52	228.90 ST		
	Total	9.000			3,100.35	**4,142.34**	813.09 LT 228.90 ST	—	—
Rating: Morningstar: 3; Asset Class: Equities									
BOEING CO (BA)	11/26/21	1.000	194.610	152.040	194.61	**152.04**	(42.57) LT A	—	—
Rating: Morgan Stanley: 2, Morningstar: 1; Asset Class: Equities									
COCA COLA CONSOLIDATED INC (COKE)	—	—	—	1,316.400	—	—	—	—	—
Short Term Reinvestments		0.001			0.51	1.32	0.81 ST H		
	Total	0.001			0.51	**1.32**	0.81 ST	—	—
Next Dividend Payable 11/2024; Basis Adjustment Due to Wash Sale: $0.01; Asset Class: Equities									
HOME DEPOT INC (HD)	10/8/21	1.000	334.830	405.200	334.83	405.20	70.37 LT A		
	3/24/22	1.000	315.730	405.200	315.73	405.20	89.47 LT A		
	4/22/22	1.000	303.760	405.200	303.76	405.20	101.44 LT A		
	9/16/22	1.000	275.690	405.200	275.69	405.20	129.51 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/20/22	1.000	272.590	405.200	272.59	405.20	132.61 LT A		
	Purchases	5.000			1,502.60	**2,026.00**	523.40 LT		
Long Term Reinvestments		0.032			10.45	12.97	2.52 LT		
Short Term Reinvestments		0.127			44.91	51.46	6.55 ST		
	Total	5.159			1,557.96	**2,090.43**	525.92 LT 6.55 ST	46.43	2.22
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 12/2024; Asset Class: Equities									
LOWES COMPANIES INC (LOW)	3/24/22	1.000	219.140	270.850	219.14	270.85	51.71 LT A		
	4/22/22	1.000	199.670	270.850	199.67	270.85	71.18 LT A		
	9/16/22	1.000	191.510	270.850	191.51	270.85	79.34 LT A		
	9/20/22	1.000	189.270	270.850	189.27	270.85	81.58 LT A		
	Purchases	4.000			799.59	**1,083.40**	283.81 LT		
Short Term Reinvestments		0.083			17.95	22.48	4.53 ST		
	Total	4.083			817.54	**1,105.88**	283.81 LT 4.53 ST	18.78	1.70
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 11/2024; Asset Class: Equities									
MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	493.800	338.27	493.80	155.53 LT A		
	Purchases	1.000			338.27	**493.80**	155.53 LT		
Short Term Reinvestments		0.008			2.55	3.95	1.40 ST		
	Total	1.008			340.82	**497.75**	155.53 LT 1.40 ST	2.66	0.53
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 11/2024; Asset Class: Equities									
META PLATFORMS INC CL A (META)	10/22/21	2.000	323.010	572.440	646.02	1,144.88	498.86 LT A		
	10/26/21	2.000	311.685	572.440	623.37	1,144.88	521.51 LT A		
	Purchases	4.000			1,269.39	**2,289.76**	1,020.37 LT		
Short Term Reinvestments		0.012			6.00	6.87	0.87 ST		
	Total	4.012			1,275.39	**2,296.63**	1,020.37 LT 0.87 ST	8.02	0.35
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 12/2024; Asset Class: Equities									
MICROSOFT CORP (MSFT)	9/8/21	2.000	298.370	430.300	596.74	860.60	263.86 LT A		
	9/28/21	1.000	284.770	430.300	284.77	430.30	145.53 LT A		
	9/29/21	1.000	284.790	430.300	284.79	430.30	145.51 LT A		
	10/4/21	1.000	280.790	430.300	280.79	430.30	149.51 LT A		
	11/23/21	2.000	334.960	430.300	669.92	860.60	190.68 LT A		
	11/26/21	1.000	331.490	430.300	331.49	430.30	98.81 LT A		
	12/3/21	1.000	318.700	430.300	318.70	430.30	111.60 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	12/20/21	1.000	319.020	430.300	319.02	430.30	111.28 LT A		
	1/24/22	1.000	291.870	430.300	291.87	430.30	138.43 LT A		
	3/4/22	2.000	290.890	430.300	581.78	860.60	278.82 LT A		
	4/6/22	2.000	298.160	430.300	596.32	860.60	264.28 LT A		
	4/12/22	1.000	281.870	430.300	281.87	430.30	148.43 LT A		
	4/22/22	1.000	277.390	430.300	277.39	430.30	152.91 LT A		
	4/26/22	1.000	272.660	430.300	272.66	430.30	157.64 LT A		
	5/9/22	1.000	265.070	430.300	265.07	430.30	165.23 LT A		
	5/20/22	2.000	250.930	430.300	501.86	860.60	358.74 LT A		
	9/20/22	2.000	242.720	430.300	485.44	860.60	375.16 LT A		
	9/23/22	1.000	237.730	430.300	237.73	430.30	192.57 LT A		
	Purchases	24.000			6,878.21	**10,327.20**	3,448.99 LT		
Long Term Reinvestments		0.049			16.32	21.08	4.76 LT		
Short Term Reinvestments		0.179			72.36	77.02	4.66 ST		
	Total	24.228			6,966.89	**10,425.31**	3,453.75 LT 4.66 ST	80.44	0.77
Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 12/2024; Asset Class: Equities									
NASDAQ INC COM (NDAQ)	8/19/21	3.000	61.380	73.010	184.14	219.03	34.89 LT A		
	9/20/21	3.000	63.223	73.010	189.67	219.03	29.36 LT A		
	9/28/21	3.000	63.693	73.010	191.08	219.03	27.95 LT A		
	10/4/21	3.000	63.257	73.010	189.77	219.03	29.26 LT A		
	10/20/21	6.000	66.867	73.010	401.20	438.06	36.86 LT A		
	11/23/21	3.000	68.773	73.010	206.32	219.03	12.71 LT A		
	11/26/21	3.000	68.663	73.010	205.99	219.03	13.04 LT A		
	12/3/21	3.000	66.110	73.010	198.33	219.03	20.70 LT A		
	12/7/21	3.000	67.110	73.010	201.33	219.03	17.70 LT A		
	1/3/22	6.000	67.713	73.010	406.28	438.06	31.78 LT A		
	1/4/22	3.000	65.853	73.010	197.56	219.03	21.47 LT A		
	1/24/22	3.000	58.127	73.010	174.38	219.03	44.65 LT A		
	3/4/22	3.000	56.840	73.010	170.52	219.03	48.51 LT A		
	4/18/22	3.000	59.130	73.010	177.39	219.03	41.64 LT A		
	4/22/22	3.000	55.957	73.010	167.87	219.03	51.16 LT A		
	5/2/22	3.000	52.233	73.010	156.70	219.03	62.33 LT A		
	5/10/22	3.000	48.713	73.010	146.14	219.03	72.89 LT A		
	10/3/22	1.000	57.470	73.010	57.47	73.01	15.54 LT A		
	Purchases	58.000			3,622.14	**4,234.58**	612.44 LT		
Long Term Reinvestments		0.260			12.76	18.98	6.22 LT		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Short Term Reinvestments		0.865			53.92	63.15	9.23 ST		
	Total	59.125			3,688.82	**4,316.72**	618.66 LT 9.23 ST	56.76	1.31
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 12/2024; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	12/6/21	10.000	28.476	121.440	284.76	1,214.40	929.64 LT A		
	1/4/22	10.000	28.530	121.440	285.30	1,214.40	929.10 LT A		
	3/7/22	10.000	21.788	121.440	217.88	1,214.40	996.52 LT A		
	4/6/22	10.000	24.064	121.440	240.64	1,214.40	973.76 LT A		
	5/9/22	10.000	16.994	121.440	169.94	1,214.40	1,044.46 LT A		
	6/10/24	50.000	120.172	121.440	6,008.58	6,072.00	63.42 ST		
	7/24/24	10.000	118.110	121.440	1,181.10	1,214.40	33.30 ST		
	7/24/24	10.000	117.735	121.440	1,177.35	1,214.40	37.05 ST		
	Purchases	120.000			9,565.55	**14,572.80**	4,873.48 LT 133.77 ST		
Long Term Reinvestments		0.010			0.20	1.21	1.01 LT		
Short Term Reinvestments		0.028			1.40	3.40	2.00 ST		
	Total	120.038			9,567.15	**14,577.41**	4,874.49 LT 135.77 ST	4.80	0.03
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 10/03/24; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/11/23	2.000	162.670	170.050	325.34	340.10	14.76 ST		
	Purchases	2.000			325.34	**340.10**	14.76 ST		
Short Term Reinvestments		0.064			10.60	10.88	0.28 ST		
	Total	2.064			335.94	**350.98**	15.04 ST	11.19	3.19
Rating: Morgan Stanley: 2, Morningstar: 2; Next Dividend Payable 12/2024; Asset Class: Equities									
SALESFORCE INC (CRM)	9/13/21	2.000	253.160	273.710	506.32	547.42	41.10 LT A		
	11/23/21	1.000	289.830	273.710	289.83	273.71	(16.12) LT A		
	11/30/21	1.000	288.380	273.710	288.38	273.71	(14.67) LT A		
	12/3/21	2.000	256.390	273.710	512.78	547.42	34.64 LT A		
	Purchases	6.000			1,597.31	**1,642.26**	44.95 LT		
Short Term Reinvestments		0.018			4.80	4.93	0.13 ST		
	Total	6.018			1,602.11	**1,647.19**	44.95 LT 0.13 ST	9.63	0.58
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 10/08/24; Asset Class: Equities									
TESLA INC (TSLA)	5/20/22	3.000	217.877	261.630	653.63	**784.89**	131.26 LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
VISA INC CL A (V)	10/27/21	1.000	222.200	274.950	222.20	274.95	52.75 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Purchases	1.000			222.20	**274.95**	52.75 LT		
Long Term Reinvestments		0.002			0.45	0.55	0.10 LT		
Short Term Reinvestments		0.008			2.08	2.20	0.12 ST		
	Total	1.010			224.73	**277.70**	52.85 LT 0.12 ST	2.10	0.76

Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 12/2024; Asset Class: Equities

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**91.07%**	**$88,711.25**	**$94,140.27**	**$12,183.83 LT** **$(6,754.83) ST**	**$242.82**	**0.26%**

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	9/20/21	1.000	$121.990	$174.500	$121.99	$174.50	$52.51 LT A		
	11/23/21	1.000	131.600	174.500	131.60	174.50	42.90 LT A		
	11/26/21	1.000	131.230	174.500	131.23	174.50	43.27 LT A		
	Purchases	3.000			384.82	**523.50**	138.68 LT		
Long Term Reinvestments		0.006			0.67	1.05	0.38 LT		
Short Term Reinvestments		0.023			3.39	4.01	0.62 ST		
	Total	3.029			388.88	**528.56**	139.06 LT 0.62 ST	3.41	0.65
Next Dividend Payable 12/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	11/22/21	2.000	239.230	211.830	478.46	**423.66**	(54.80) LT A	—	—
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	9/20/21	2.000	52.765	66.520	105.53	133.04	27.51 LT A		
	11/23/21	2.000	55.885	66.520	111.77	133.04	21.27 LT A		
	11/26/21	2.000	55.265	66.520	110.53	133.04	22.51 LT A		
	11/30/21	2.000	55.045	66.520	110.09	133.04	22.95 LT A		
	Purchases	8.000			437.92	**532.16**	94.24 LT		
Long Term Reinvestments		0.031			1.52	2.06	0.54 LT		
Short Term Reinvestments		0.111			6.63	7.38	0.75 ST		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	8.142			446.07	**541.61**	94.78 LT 0.75 ST	6.68	1.23
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	9/20/21	1.000	74.630	84.530	74.63	84.53	9.90 LT A		
	Purchases	1.000			74.63	**84.53**	9.90 LT		
Long Term Reinvestments		0.009			0.65	0.76	0.11 LT		
Short Term Reinvestments		0.040			3.00	3.38	0.38 ST		
	Total	1.049			78.28	**88.67**	10.01 LT 0.38 ST	3.08	3.47
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	9/20/21	2.000	53.060	67.850	106.12	135.70	29.58 LT A		
	11/26/21	2.000	55.620	67.850	111.24	135.70	24.46 LT A		
	Purchases	4.000			217.36	**271.40**	54.04 LT		
Long Term Reinvestments		0.015			0.77	1.02	0.25 LT		
Short Term Reinvestments		0.056			3.36	3.80	0.44 ST		
	Total	4.071			221.49	**276.22**	54.29 LT 0.44 ST	3.39	1.23
Next Dividend Payable 12/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	9/20/21	1.000	68.030	80.370	68.03	80.37	12.34 LT A		
	Purchases	1.000			68.03	**80.37**	12.34 LT		
Long Term Reinvestments		0.007			0.42	0.56	0.14 LT		
Short Term Reinvestments		0.026			1.78	2.09	0.31 ST		
	Total	1.033			70.23	**83.02**	12.48 LT 0.31 ST	1.80	2.17
Next Dividend Payable 12/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	11/26/21	1.000	460.200	573.760	460.20	573.76	113.56 LT A		
	10/11/23	1.000	434.130	573.760	434.13	573.76	139.63 ST		
	7/30/24	1.000	541.140	573.760	541.14	573.76	32.62 ST		
	Purchases	3.000			1,435.47	**1,721.28**	113.56 LT 172.25 ST		
Short Term Reinvestments		0.026			12.16	14.92	2.76 ST		
	Total	3.026			1,447.63	**1,736.20**	113.56 LT 175.01 ST	21.20	1.22
Next Dividend Payable 10/31/24; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	11/26/21	1.000	444.370	586.520	444.37	586.52	142.15 LT A		
	Purchases	1.000			444.37	**586.52**	142.15 LT		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Short Term Reinvestments		0.010			3.72	5.87	2.15 ST		
	Total	1.010			448.09	**592.39**	142.15 LT 2.15 ST	3.77	0.64
Next Dividend Payable 10/01/24; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	11/26/21	1.000	422.970	527.670	422.97	527.67	104.70 LT A		
	9/20/22	2.000	355.765	527.670	711.53	1,055.34	343.81 LT A		
	9/23/22	2.000	338.100	527.670	676.20	1,055.34	379.14 LT A		
	10/11/23	1.000	399.040	527.670	399.04	527.67	128.63 ST		
	Purchases	6.000			2,209.74	**3,166.02**	827.65 LT 128.63 ST		
Short Term Reinvestments		0.086			38.45	45.38	6.93 ST		
	Total	6.086			2,248.19	**3,211.40**	827.65 LT 135.56 ST	41.18	1.28
Next Dividend Payable 10/01/24; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	11/26/21	1.000	236.020	283.160	236.02	283.16	47.14 LT A		
	Purchases	1.000			236.02	**283.16**	47.14 LT		
Long Term Reinvestments		0.004			0.80	1.13	0.33 LT		
Short Term Reinvestments		0.013			2.89	3.68	0.79 ST		
	Total	1.017			239.71	**287.97**	47.47 LT 0.79 ST	3.80	1.32
Next Dividend Payable 10/01/24; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**7.52%**	**$6,067.03**	**$7,769.70**	**$1,386.65 LT** **$316.01 ST**	**$88.31**	**1.14%**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$94,778.28**	**$103,371.37**	**$13,570.48 LT** **$(6,438.82) ST**	**$331.28** —	**0.32%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$1,461.40	—	—	—	—	—
Stocks	—	$94,140.27	—	—	—	—
ETFs & CEFs	—	7,769.70	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$1,461.40**	**$101,909.97**	—	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
9/3		Qualified Dividend	VISA INC CL A				$0.52
9/3		Dividend Reinvestment	VISA INC CL A	ACTED AS AGENT DIVIDEND REINVESTMENT	0.002	275.9142	(0.52)
9/12		Qualified Dividend	MICROSOFT CORP				18.14
9/12		Qualified Dividend	HOME DEPOT INC				11.54
9/12		Dividend Reinvestment	MICROSOFT CORP	ACTED AS AGENT DIVIDEND REINVESTMENT	0.045	411.3127	(18.14)
9/12		Dividend Reinvestment	HOME DEPOT INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.032	363.8713	(11.54)
9/24		Dividend	FIDELITY MSCI INFO TECH				0.68
9/24		Dividend Reinvestment	FIDELITY MSCI INFO TECH	ACTED AS AGENT DIVIDEND REINVESTMENT	0.004	171.5378	(0.68)
9/26		Qualified Dividend	META PLATFORMS INC CL A				2.00
9/26		Dividend Reinvestment	META PLATFORMS INC CL A	ACTED AS AGENT DIVIDEND REINVESTMENT	0.004	570.2079	(2.00)
9/27		Qualified Dividend	NASDAQ INC COM				14.14
9/27		Dividend Reinvestment	NASDAQ INC COM	ACTED AS AGENT DIVIDEND REINVESTMENT	0.194	72.8888	(14.14)
9/30		Dividend	SCHWAB US BROAD MARKET ETF				1.68
9/30		Dividend	SCHWAB US LARGE-CAP ETF				0.84
9/30		Dividend	SCHWAB US DVD EQUITY ETF				0.78
9/30		Dividend	SCWAB U.S. LARGE-CAP VALUE				0.45
9/30		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 09/01-09/30)			0.01
9/30		Qualified Dividend	PEPSICO INC NC				2.77
9/30		Dividend Reinvestment	PEPSICO INC NC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.017	171.2272	(2.77)
9/30		Dividend Reinvestment	SCHWAB US BROAD MARKET ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.026	66.5123	(1.68)

Account Detail

Active Assets Account **723-140755-222** **ARNAB GHOSH**

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
9/30		Dividend Reinvestment	SCHWAB US LARGE-CAP ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.013	67.8590	(0.84)
9/30		Dividend Reinvestment	SCHWAB US DVD EQUITY ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.010	84.5282	(0.78)
9/30		Dividend Reinvestment	SCWAB U.S. LARGE-CAP VALUE	ACTED AS AGENT DIVIDEND REINVESTMENT	0.006	80.4408	(0.45)
NET CREDITS/(DEBITS)							**$0.01**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
9/30	Automatic Investment	BANK DEPOSIT PROGRAM	$0.01

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
9/3	Option Expired	CALL AMD 08/30/24 175.000	EXPIRED OPTIONS	1.000
9/3	Option Expired	CALL NVDA 08/30/24 155.000	EXPIRED OPTIONS	1.000

REALIZED GAIN/(LOSS) DETAIL

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
CALL AMD 08/30/24 175.000	08/30/24	08/19/24	1.000	$57.26	$0.00	$57.26	
CALL NVDA 08/30/24 155.000	08/30/24	08/19/24	1.000	74.05	0.00	74.05	
Short-Term This Period				**$0.00**	**$0.00**	**$0.00**	
Short-Term Year to Date				**$47,016.11**	**$40,282.67**	**$6,733.44**	

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

SHORT-TERM GAIN/(LOSS) (CONTINUED)

	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)
Net Realized Gain/(Loss) This Period	**$0.00**	**$0.00**	**$0.00**
Net Realized Gain/(Loss) Year to Date	**$51,444.32**	**$43,353.05**	**$8,091.27**

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

MESSAGES

Senior Investor Helpline
For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.
FINRA BrokerCheck
FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA website address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.
Tips on Protecting Yourself from Fraudulent Account Activity
The protection of client data is of the utmost importance to us. Scams are on the rise, and they have become more sophisticated. Please remember to never share your personal information including account verification codes, account numbers, passwords or social security numbers with anyone you do not personally know.
Please be cautious opening attachments, clicking on links, or allowing external access to your computer. Scammers will be aggressive and create a sense of urgency. Scammers will promise unbelievable returns using crypto currency investing or sweepstakes/lottery. Scammers will use social media apps to build trust and then make sudden requests for money due to a hardship or emergency.
If you have any questions regarding scams or believe that you are a victim of a scam, please contact us or call 888-454-3965 to report online fraud or security concerns.
Retirement Rollover Guide
If you are considering rolling over your retirement assets, please review our Rollover Guide which can be found at https://www.morganstanleyclientserv.com/publiccontent/msoc/pdf/RolloverGuide.pdf for important information regarding your options and the factors that you should consider before you make your rollover decision.
Best Practices for Protecting Yourself and Your Investments
When investing at any financial institution or with a financial professional, it is important to keep the following best practices in mind:
- Be clear about your investment goals and the amount of risk you are comfortable taking.
- Before making any investments, be sure to ask questions about the potential investment, including the potential risks associated with them. Request information such as the prospectus, offering documents, or research information and carefully review them.
- Be cautious of investment opportunities that offer an unusually high rate of return but are described as low-risk or guaranteed.
- Be cautious of investment opportunities that are not offered directly through the institution you are investing with, such as real estate, start-up businesses, etc. as most financial institutions, like Morgan Stanley prohibit these types of recommendations.
- Read and retain your account statements, confirmations, and any other information you receive about your investment transactions including the firm's client relationship summary (CRS). The CRS can be located on the websites of all SEC registered investment advisors and broker-dealers who work with retail investors.
- Immediately contact a member of the management team if you recognize any type of a discrepancy on your account statement. For example;
  - A security or money transaction you did not authorize
  - An investment you purchased that you do not see on your account statement
  - An item on your account statement that you do not understand
- When sending funds to your financial institution, be sure the funds are being sent directly to the financial institution you are investing with and not to a 3rd party institution.

Last but not least, never share your account passwords with anyone.

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Financial Disclosure Statement (in millions of dollars):
At July 31, 2024 Morgan Stanley Smith Barney LLC had net capital of $5,420 which exceeded the Securities and Exchange Commission's minimum requirement by $4,776. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at June 30, 2024 can be viewed online at: https://www.morganstanley.com/about-us-ir/subsidiaries, or may be mailed to you at no cost by calling 1 (833) 445-2492, after September 15, 2024.

Changes to Precious Metals Delivery Fee Schedule
To cover the ongoing costs for delivery of precious metals, the fees charged for delivery of precious metals will increase effective November 18, 2024.
For additional details, please review "Information about Fees and Other Compensation", which can be found at https://www.morganstanley.com/disclosures/fee-and-compensation.

Morgan Stanley

CLIENT STATEMENT | For the Period September 1-30, 2024

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 9/1/24)	**$59,321.09**
Ending Total Value (as of 9/30/24)	**$59,505.23**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544

Morgan Stanley Smith Barney LLC. Member SIPC.

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Account Summary

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (9/1/24-9/30/24)	This Year (1/1/24-9/30/24)
TOTAL BEGINNING VALUE	**$59,321.09**	**$69,874.31**
Credits	5,751.02	61,670.55
Debits	(5,750.00)	(74,020.82)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$1.02**	**$(12,350.27)**
Change in Value	**183.12**	**1,981.19**
TOTAL ENDING VALUE	**$59,505.23**	**$59,505.23**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$59,505.23	100.00
TOTAL VALUE	**$59,505.23**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 8/31/24)	This Period (as of 9/30/24)
Cash, BDP, MMFs	$12,420.06	$12,421.18
Savings and Time Deposits	46,901.03	47,084.05
Total Assets	**$59,321.09**	**$59,505.23**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$59,321.09**	**$59,505.23**

CASH FLOW

	This Period (9/1/24-9/30/24)	This Year (1/1/24-9/30/24)
OPENING CASH, BDP, MMFs	**$12,420.06**	**$15,030.90**
Purchases	(183.02)	(1,980.64)
Sales and Redemptions	—	9,740.00
Income and Distributions	183.12	1,981.19
Total Investment Related Activity	**$0.10**	**$9,740.55**
Checks Deposited	5,751.02	60,975.55
Electronic Transfers-Debits	(5,750.00)	(74,020.82)
Other Credits	—	695.00
Total Cash Related Activity	**$1.02**	**$(12,350.27)**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$12,421.18**	**$12,421.18**

INCOME AND DISTRIBUTION SUMMARY

	This Period (9/1/24-9/30/24)	This Year (1/1/24-9/30/24)
Interest	$183.12	$1,981.19
Income And Distributions	**$183.12**	**$1,981.19**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$183.12**	**$1,981.19**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (9/1/24-9/30/24)	Realized This Year (1/1/24-9/30/24)	Unrealized Inception to Date (as of 9/30/24)
TOTAL GAIN/(LOSS)	**—**	**—**	**—**

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

Investment Objectives (in order of priority): Income

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$12,421.18**	—	$1.24	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**20.87%**	**$12,421.18**	**$1.24**

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$47,084.05**	$2,118.78	4.50
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**79.13%**	**$47,084.05**	**$2,118.78**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	—	**$59,505.23**	**N/A**	**$2,120.02** —	**3.56%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$12,421.18	—	—	—	—	—
Savings and Time Deposits	47,084.05	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$59,505.23**	**—**	**—**	**—**	**—**	**—**

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
9/3		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 230579127			$(2,875.00)
9/11		Check Deposit	MS PAYROLL DEPOSIT				2,875.51
9/27		Check Deposit	MS PAYROLL DEPOSIT				2,875.51
9/30		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 09/01-09/30) CUSIP: 99YA78EB0			183.02
9/30		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 09/01-09/30)			0.10
9/30	9/30	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(183.02)
9/30		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 232322374			(2,875.00)
NET CREDITS/(DEBITS)							**$1.12**

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
9/3	Automatic Redemption	BANK DEPOSIT PROGRAM	$(2,875.00)
9/12	Automatic Investment	BANK DEPOSIT PROGRAM	2,875.51
9/30	Automatic Investment	BANK DEPOSIT PROGRAM	0.51
9/30	Automatic Investment	BANK DEPOSIT PROGRAM	0.10
NET ACTIVITY FOR PERIOD			**$1.12**

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

FINRA BrokerCheck

FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA website address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

Tips on Protecting Yourself from Fraudulent Account Activity

The protection of client data is of the utmost importance to us. Scams are on the rise, and they have become more sophisticated. Please remember to never share your personal information including account verification codes, account numbers, passwords or social security numbers with anyone you do not personally know.

Please be cautious opening attachments, clicking on links, or allowing external access to your computer. Scammers will be aggressive and create a sense of urgency. Scammers will promise unbelievable returns using crypto currency investing or sweepstakes/lottery. Scammers will use social media apps to build trust and then make sudden requests for money due to a hardship or emergency.

If you have any questions regarding scams or believe that you are a victim of a scam, please contact us or call 888-454-3965 to report online fraud or security concerns.

Retirement Rollover Guide

If you are considering rolling over your retirement assets, please review our Rollover Guide which can be found at https://www.morganstanleyclientserv.com/publiccontent/msoc/pdf/RolloverGuide.pdf for important information regarding your options and the factors that you should consider before you make your rollover decision.

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

Best Practices for Protecting Yourself and Your Investments

When investing at any financial institution or with a financial professional, it is important to keep the following best practices in mind:

- Be clear about your investment goals and the amount of risk you are comfortable taking.
- Before making any investments, be sure to ask questions about the potential investment, including the potential risks associated with them. Request information such as the prospectus, offering documents, or research information and carefully review them.
- Be cautious of investment opportunities that offer an unusually high rate of return but are described as low-risk or guaranteed.
- Be cautious of investment opportunities that are not offered directly through the institution you are investing with, such as real estate, start-up businesses, etc. as most financial institutions, like Morgan Stanley prohibit these types of recommendations.
- Read and retain your account statements, confirmations, and any other information you receive about your investment transactions including the firm's client relationship summary (CRS). The CRS can be located on the websites of all SEC registered investment advisors and broker-dealers who work with retail investors.
- Immediately contact a member of the management team if you recognize any type of a discrepancy on your account statement. For example;
  - A security or money transaction you did not authorize
  - An investment you purchased that you do not see on your account statement
  - An item on your account statement that you do not understand
- When sending funds to your financial institution, be sure the funds are being sent directly to the financial institution you are investing with and not to a 3rd party institution.

Last but not least, never share your account passwords with anyone.

Financial Disclosure Statement (in millions of dollars):

At July 31, 2024 Morgan Stanley Smith Barney LLC had net capital of $5,420 which exceeded the Securities and Exchange Commission's minimum requirement by $4,776. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at June 30, 2024 can be viewed online at: https://www.morganstanley.com/about-us-ir/subsidiaries, or may be mailed to you at no cost by calling 1 (833) 445-2492, after September 15, 2024.

Changes to Precious Metals Delivery Fee Schedule

To cover the ongoing costs for delivery of precious metals, the fees charged for delivery of precious metals will increase effective November 18, 2024.

For additional details, please review "Information about Fees and Other Compensation", which can be found at https://www.morganstanley.com/disclosures/fee-and-compensation.

Morgan Stanley

CLIENT STATEMENT | For the Period September 1-30, 2024

STATEMENT PACKAGE FOR:
ARNAB GHOSH

Beginning Total Value (as of 9/1/24) **$383,851.70**
Ending Total Value (as of 9/30/24) **$393,452.13**
Includes Accrued Interest
Excludes Bank Loan Balances (See detail on Overview page)

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510; Alt. Phone: 888-499-8544

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Accounts Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Consolidated Summary

OVERVIEW OF YOUR ACCOUNTS (includes accrued interest)

Although only whole dollar amounts are displayed below, both dollars and cents are used to calculate all totals. Manually summing the individual line items may not equal the actual total displayed. Refer to Account Statements for details. Excludes Bank Loan Balances (including Liquidity Access Lines, Tailored Lending Loans and Mortgage Balances).

	Account Number	Beginning Value (9/1/24)	Funds Credited/(Debited)	Security/Currency Transfers Rcvd/(Dlvd)	Change in Value	Ending Value (9/30/24)	Income/Dist This Period/YTD	YTD Realized Gain/(Loss) (Total ST/LT)	Unrealized Gain/(Loss) (Total ST/LT)	Page
TOTAL FOR ALL ACCOUNTS		**$383,851**	**$1**	**—**	**$9,599**	**$393,452**	**$373** **$3,873**	**$68,608**	**$30,521**	
Personal Accounts										
ARNAB GHOSH	723-140507-222	59,321	1	—	183	59,505	183 1,981	— —	— —	7 eDel
ARNAB GHOSH	723-140755-222	97,364	—	—	6,007	103,371	53 219	6,733 1,357	(6,438)>>>

Consolidated Summary

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (9/1/24-9/30/24)	This Year (1/1/24-9/30/24)
TOTAL BEGINNING VALUE	**$383,851.70**	**$302,995.17**
Credits	5,751.02	118,411.37
Debits	(5,750.00)	(75,913.94)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$1.02**	**$42,497.43**
Change in Value	**9,599.41**	**47,959.53**
TOTAL ENDING VALUE	**$393,452.13**	**$393,452.13**

Net Credits / Debits include investment advisory fees as applicable. See Activity section for details.

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$61,058.33	15.52
Equities	332,393.80	84.48
TOTAL VALUE	**$393,452.13**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Consolidated Summary

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 8/31/24)	This Period (as of 9/30/24)
Cash, BDP, MMFs	$13,883.97	$13,964.15
Savings and Time Deposits	46,911.12	47,094.18
Stocks	267,747.30	275,980.41
ETFs & CEFs	55,367.43	56,413.39
Total Assets	**$383,909.82**	**$393,452.13**
Cash, BDP, MMFs (Debit)	(58.12)	—
Total Liabilities (outstanding balance)	**$(58.12)**	**—**
TOTAL VALUE	**$383,851.70**	**$393,452.13**

Total liabilities excludes Bank Loan Balances (including Liquidity Access Lines, Tailored Lending Loans and Mortgage Balances).

CASH FLOW

	This Period (9/1/24-9/30/24)	This Year (1/1/24-9/30/24)
OPENING CASH, BDP, MMFs	**$13,825.85**	**$25,139.19**
Purchases	(183.06)	(287,356.26)
Dividend Reinvestments	(53.54)	(218.56)
Sales and Redemptions	—	230,028.84
Income and Distributions	373.88	3,873.51
Total Investment Related Activity	**$137.28**	**$(53,672.47)**
Checks Deposited	5,751.02	60,975.55
Electronic Transfers-Credits	—	56,740.82
Electronic Transfers-Debits	(5,750.00)	(75,880.82)
Other Credits	—	695.00
Other Debits	—	25.00
Interest Charged	—	(58.12)
Total Cash Related Activity	**$1.02**	**$42,497.43**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$13,964.15**	**$13,964.15**

This page intentionally left blank

Account Summary

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (9/1/24-9/30/24)	This Year (1/1/24-9/30/24)
TOTAL BEGINNING VALUE	**$59,321.09**	**$69,874.31**
Credits	5,751.02	61,670.55
Debits	(5,750.00)	(74,020.82)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$1.02**	**$(12,350.27)**
Change in Value	**183.12**	**1,981.19**
TOTAL ENDING VALUE	**$59,505.23**	**$59,505.23**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$59,505.23	100.00
TOTAL VALUE	**$59,505.23**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 8/31/24)	This Period (as of 9/30/24)
Cash, BDP, MMFs	$12,420.06	$12,421.18
Savings and Time Deposits	46,901.03	47,084.05
Total Assets	**$59,321.09**	**$59,505.23**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$59,321.09**	**$59,505.23**

CASH FLOW

	This Period (9/1/24-9/30/24)	This Year (1/1/24-9/30/24)
OPENING CASH, BDP, MMFs	**$12,420.06**	**$15,030.90**
Purchases	(183.02)	(1,980.64)
Sales and Redemptions	—	9,740.00
Income and Distributions	183.12	1,981.19
Total Investment Related Activity	**$0.10**	**$9,740.55**
Checks Deposited	5,751.02	60,975.55
Electronic Transfers-Debits	(5,750.00)	(74,020.82)
Other Credits	—	695.00
Total Cash Related Activity	**$1.02**	**$(12,350.27)**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$12,421.18**	**$12,421.18**

INCOME AND DISTRIBUTION SUMMARY

	This Period (9/1/24-9/30/24)	This Year (1/1/24-9/30/24)
Interest	$183.12	$1,981.19
Income And Distributions	**$183.12**	**$1,981.19**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$183.12**	**$1,981.19**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (9/1/24-9/30/24)	Realized This Year (1/1/24-9/30/24)	Unrealized Inception to Date (as of 9/30/24)
TOTAL GAIN/(LOSS)	**—**	**—**	**—**

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

Investment Objectives (in order of priority): Income

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$12,421.18**	—	$1.24	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**20.87%**	**$12,421.18**	**$1.24**

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$47,084.05**	$2,118.78	4.50
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**79.13%**	**$47,084.05**	**$2,118.78**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	—	**$59,505.23**	**N/A**	**$2,120.02** —	**3.56%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$12,421.18	—	—	—	—	—
Savings and Time Deposits	47,084.05	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$59,505.23**	**—**	**—**	**—**	**—**	**—**

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
9/3		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 230579127			$(2,875.00)
9/11		Check Deposit	MS PAYROLL DEPOSIT				2,875.51
9/27		Check Deposit	MS PAYROLL DEPOSIT				2,875.51
9/30		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 09/01-09/30) CUSIP: 99YA78EB0			183.02
9/30		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 09/01-09/30)			0.10
9/30	9/30	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(183.02)
9/30		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 232322374			(2,875.00)
NET CREDITS/(DEBITS)							**$1.12**

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
9/3	Automatic Redemption	BANK DEPOSIT PROGRAM	$(2,875.00)
9/12	Automatic Investment	BANK DEPOSIT PROGRAM	2,875.51
9/30	Automatic Investment	BANK DEPOSIT PROGRAM	0.51
9/30	Automatic Investment	BANK DEPOSIT PROGRAM	0.10
NET ACTIVITY FOR PERIOD			**$1.12**

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

FINRA BrokerCheck

FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA website address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

Tips on Protecting Yourself from Fraudulent Account Activity

The protection of client data is of the utmost importance to us. Scams are on the rise, and they have become more sophisticated. Please remember to never share your personal information including account verification codes, account numbers, passwords or social security numbers with anyone you do not personally know.

Please be cautious opening attachments, clicking on links, or allowing external access to your computer. Scammers will be aggressive and create a sense of urgency. Scammers will promise unbelievable returns using crypto currency investing or sweepstakes/lottery. Scammers will use social media apps to build trust and then make sudden requests for money due to a hardship or emergency.

If you have any questions regarding scams or believe that you are a victim of a scam, please contact us or call 888-454-3965 to report online fraud or security concerns.

Retirement Rollover Guide

If you are considering rolling over your retirement assets, please review our Rollover Guide which can be found at https://www.morganstanleyclientserv.com/publiccontent/msoc/pdf/RolloverGuide.pdf for important information regarding your options and the factors that you should consider before you make your rollover decision.

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

Best Practices for Protecting Yourself and Your Investments

When investing at any financial institution or with a financial professional, it is important to keep the following best practices in mind:

- Be clear about your investment goals and the amount of risk you are comfortable taking.
- Before making any investments, be sure to ask questions about the potential investment, including the potential risks associated with them. Request information such as the prospectus, offering documents, or research information and carefully review them.
- Be cautious of investment opportunities that offer an unusually high rate of return but are described as low-risk or guaranteed.
- Be cautious of investment opportunities that are not offered directly through the institution you are investing with, such as real estate, start-up businesses, etc. as most financial institutions, like Morgan Stanley prohibit these types of recommendations.
- Read and retain your account statements, confirmations, and any other information you receive about your investment transactions including the firm's client relationship summary (CRS). The CRS can be located on the websites of all SEC registered investment advisors and broker-dealers who work with retail investors.
- Immediately contact a member of the management team if you recognize any type of a discrepancy on your account statement. For example;
  - A security or money transaction you did not authorize
  - An investment you purchased that you do not see on your account statement
  - An item on your account statement that you do not understand
- When sending funds to your financial institution, be sure the funds are being sent directly to the financial institution you are investing with and not to a 3rd party institution.

Last but not least, never share your account passwords with anyone.

Financial Disclosure Statement (in millions of dollars):

At July 31, 2024 Morgan Stanley Smith Barney LLC had net capital of $5,420 which exceeded the Securities and Exchange Commission's minimum requirement by $4,776. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at June 30, 2024 can be viewed online at: https://www.morganstanley.com/about-us-ir/subsidiaries, or may be mailed to you at no cost by calling 1 (833) 445-2492, after September 15, 2024.

Changes to Precious Metals Delivery Fee Schedule

To cover the ongoing costs for delivery of precious metals, the fees charged for delivery of precious metals will increase effective November 18, 2024.

For additional details, please review "Information about Fees and Other Compensation", which can be found at https://www.morganstanley.com/disclosures/fee-and-compensation.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-140755-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (9/1/24-9/30/24)	This Year (1/1/24-9/30/24)
TOTAL BEGINNING VALUE	**$97,364.17**	**$48,822.27**
Credits	—	47,000.00
Debits	—	(1,860.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**$45,140.00**
Change in Value	**6,007.20**	**9,409.10**
TOTAL ENDING VALUE	**$103,371.37**	**$103,371.37**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$1,461.40	1.41
Equities	101,909.97	98.59
TOTAL VALUE	**$103,371.37**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-140755-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 8/31/24)	This Period (as of 9/30/24)
Cash, BDP, MMFs	$1,461.39	$1,461.40
Stocks	88,289.62	94,140.27
ETFs & CEFs	7,613.16	7,769.70
Total Assets	**$97,364.17**	**$103,371.37**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$97,364.17**	**$103,371.37**

CASH FLOW

	This Period (9/1/24-9/30/24)	This Year (1/1/24-9/30/24)
OPENING CASH, BDP, MMFs	**$1,461.39**	**$8,517.03**
Purchases	—	(103,640.42)
Dividend Reinvestments	(53.54)	(218.56)
Sales and Redemptions	—	51,444.32
Income and Distributions	53.55	219.03
Total Investment Related Activity	**$0.01**	**$(52,195.63)**
Electronic Transfers-Credits	—	47,000.00
Electronic Transfers-Debits	—	(1,860.00)
Total Cash Related Activity	**—**	**$45,140.00**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$1,461.40**	**$1,461.40**

INCOME AND DISTRIBUTION SUMMARY

	This Period (9/1/24-9/30/24)	This Year (1/1/24-9/30/24)
Qualified Dividends	$49.11	$171.00
Other Dividends	4.43	47.58
Interest	0.01	0.45
Income And Distributions	**$53.55**	**$219.03**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$53.55**	**$219.03**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (9/1/24-9/30/24)	Realized This Year (1/1/24-9/30/24)	Unrealized Inception to Date (as of 9/30/24)
Short-Term Gain	—	$6,733.44	$1,066.18
Short-Term (Loss)	—	—	(7,505.00)
Total Short-Term	**—**	**$6,733.44**	**$(6,438.82)**
Long-Term Gain	—	1,357.83	13,875.72
Long-Term (Loss)	—	—	(305.24)
Total Long-Term	**—**	**$1,357.83**	**$13,570.48**
TOTAL GAIN/(LOSS)	**—**	**$8,091.27**	**$7,131.66**

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$1,461.40**	—	$0.15	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**1.41%**	**$1,461.40**	**$0.15**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADOBE INC (ADBE)	11/23/21	1.000	$651.520	$517.780	$651.52	$517.78	$(133.74) LT A		
	12/16/21	1.000	561.120	517.780	561.12	517.78	(43.34) LT A		
	Total	2.000			1,212.64	**1,035.56**	(177.08) LT	—	—

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 1; Asset Class: Equities									
ADVANCED MICRO DEVICES (AMD)	3/4/24	100.000	207.300	164.080	20,730.00	16,408.00	(4,322.00) ST		
	3/13/24	100.000	195.535	164.080	19,553.50	16,408.00	(3,145.50) ST		
	4/10/24	50.000	164.830	164.080	8,241.50	8,204.00	(37.50) ST		
	4/16/24	10.000	163.628	164.080	1,636.28	1,640.80	4.52 ST		
	4/18/24	40.000	155.660	164.080	6,226.40	6,563.20	336.80 ST		
	Total	300.000			56,387.68	**49,224.00**	(7,163.68) ST	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									
AMAZON COM INC (AMZN)	9/20/22	4.000	123.575	186.330	494.30	**745.32**	251.02 LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
APPLE INC (AAPL)	9/14/21	1.000	149.790	233.000	149.79	233.00	83.21 LT A		
	10/4/21	1.000	138.430	233.000	138.43	233.00	94.57 LT A		
	Purchases	2.000			288.22	**466.00**	177.78 LT		
Short Term Reinvestments		0.012			1.96	2.80	0.84 ST		
	Total	2.012			290.18	**468.80**	177.78 LT 0.84 ST	2.01	0.43
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 11/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	3/29/22	2.000	354.380	460.260	708.76	920.52	211.76 LT A		
	4/4/22	2.000	344.800	460.260	689.60	920.52	230.92 LT A		
	4/6/22	1.000	345.700	460.260	345.70	460.26	114.56 LT A		
	4/18/22	1.000	345.130	460.260	345.13	460.26	115.13 LT A		
	5/2/22	1.000	319.540	460.260	319.54	460.26	140.72 LT A		
	10/17/23	2.000	345.810	460.260	691.62	920.52	228.90 ST		
	Total	9.000			3,100.35	**4,142.34**	813.09 LT 228.90 ST	—	—
Rating: Morningstar: 3; Asset Class: Equities									
BOEING CO (BA)	11/26/21	1.000	194.610	152.040	194.61	**152.04**	(42.57) LT A	—	—
Rating: Morgan Stanley: 2, Morningstar: 1; Asset Class: Equities									
COCA COLA CONSOLIDATED INC (COKE)	—	—	—	1,316.400	—	—	—	—	—
Short Term Reinvestments		0.001			0.51	1.32	0.81 ST H		
	Total	0.001			0.51	**1.32**	0.81 ST	—	—
Next Dividend Payable 11/2024; Basis Adjustment Due to Wash Sale: $0.01; Asset Class: Equities									
HOME DEPOT INC (HD)	10/8/21	1.000	334.830	405.200	334.83	405.20	70.37 LT A		
	3/24/22	1.000	315.730	405.200	315.73	405.20	89.47 LT A		
	4/22/22	1.000	303.760	405.200	303.76	405.20	101.44 LT A		
	9/16/22	1.000	275.690	405.200	275.69	405.20	129.51 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/20/22	1.000	272.590	405.200	272.59	405.20	132.61 LT A		
	Purchases	5.000			1,502.60	**2,026.00**	523.40 LT		
Long Term Reinvestments		0.032			10.45	12.97	2.52 LT		
Short Term Reinvestments		0.127			44.91	51.46	6.55 ST		
	Total	5.159			1,557.96	**2,090.43**	525.92 LT 6.55 ST	46.43	2.22
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 12/2024; Asset Class: Equities									
LOWES COMPANIES INC (LOW)	3/24/22	1.000	219.140	270.850	219.14	270.85	51.71 LT A		
	4/22/22	1.000	199.670	270.850	199.67	270.85	71.18 LT A		
	9/16/22	1.000	191.510	270.850	191.51	270.85	79.34 LT A		
	9/20/22	1.000	189.270	270.850	189.27	270.85	81.58 LT A		
	Purchases	4.000			799.59	**1,083.40**	283.81 LT		
Short Term Reinvestments		0.083			17.95	22.48	4.53 ST		
	Total	4.083			817.54	**1,105.88**	283.81 LT 4.53 ST	18.78	1.70
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 11/2024; Asset Class: Equities									
MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	493.800	338.27	493.80	155.53 LT A		
	Purchases	1.000			338.27	**493.80**	155.53 LT		
Short Term Reinvestments		0.008			2.55	3.95	1.40 ST		
	Total	1.008			340.82	**497.75**	155.53 LT 1.40 ST	2.66	0.53
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 11/2024; Asset Class: Equities									
META PLATFORMS INC CL A (META)	10/22/21	2.000	323.010	572.440	646.02	1,144.88	498.86 LT A		
	10/26/21	2.000	311.685	572.440	623.37	1,144.88	521.51 LT A		
	Purchases	4.000			1,269.39	**2,289.76**	1,020.37 LT		
Short Term Reinvestments		0.012			6.00	6.87	0.87 ST		
	Total	4.012			1,275.39	**2,296.63**	1,020.37 LT 0.87 ST	8.02	0.35
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 12/2024; Asset Class: Equities									
MICROSOFT CORP (MSFT)	9/8/21	2.000	298.370	430.300	596.74	860.60	263.86 LT A		
	9/28/21	1.000	284.770	430.300	284.77	430.30	145.53 LT A		
	9/29/21	1.000	284.790	430.300	284.79	430.30	145.51 LT A		
	10/4/21	1.000	280.790	430.300	280.79	430.30	149.51 LT A		
	11/23/21	2.000	334.960	430.300	669.92	860.60	190.68 LT A		
	11/26/21	1.000	331.490	430.300	331.49	430.30	98.81 LT A		
	12/3/21	1.000	318.700	430.300	318.70	430.30	111.60 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	12/20/21	1.000	319.020	430.300	319.02	430.30	111.28 LT A		
	1/24/22	1.000	291.870	430.300	291.87	430.30	138.43 LT A		
	3/4/22	2.000	290.890	430.300	581.78	860.60	278.82 LT A		
	4/6/22	2.000	298.160	430.300	596.32	860.60	264.28 LT A		
	4/12/22	1.000	281.870	430.300	281.87	430.30	148.43 LT A		
	4/22/22	1.000	277.390	430.300	277.39	430.30	152.91 LT A		
	4/26/22	1.000	272.660	430.300	272.66	430.30	157.64 LT A		
	5/9/22	1.000	265.070	430.300	265.07	430.30	165.23 LT A		
	5/20/22	2.000	250.930	430.300	501.86	860.60	358.74 LT A		
	9/20/22	2.000	242.720	430.300	485.44	860.60	375.16 LT A		
	9/23/22	1.000	237.730	430.300	237.73	430.30	192.57 LT A		
	Purchases	24.000			6,878.21	**10,327.20**	3,448.99 LT		
Long Term Reinvestments		0.049			16.32	21.08	4.76 LT		
Short Term Reinvestments		0.179			72.36	77.02	4.66 ST		
	Total	24.228			6,966.89	**10,425.31**	3,453.75 LT 4.66 ST	80.44	0.77
Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 12/2024; Asset Class: Equities									
NASDAQ INC COM (NDAQ)	8/19/21	3.000	61.380	73.010	184.14	219.03	34.89 LT A		
	9/20/21	3.000	63.223	73.010	189.67	219.03	29.36 LT A		
	9/28/21	3.000	63.693	73.010	191.08	219.03	27.95 LT A		
	10/4/21	3.000	63.257	73.010	189.77	219.03	29.26 LT A		
	10/20/21	6.000	66.867	73.010	401.20	438.06	36.86 LT A		
	11/23/21	3.000	68.773	73.010	206.32	219.03	12.71 LT A		
	11/26/21	3.000	68.663	73.010	205.99	219.03	13.04 LT A		
	12/3/21	3.000	66.110	73.010	198.33	219.03	20.70 LT A		
	12/7/21	3.000	67.110	73.010	201.33	219.03	17.70 LT A		
	1/3/22	6.000	67.713	73.010	406.28	438.06	31.78 LT A		
	1/4/22	3.000	65.853	73.010	197.56	219.03	21.47 LT A		
	1/24/22	3.000	58.127	73.010	174.38	219.03	44.65 LT A		
	3/4/22	3.000	56.840	73.010	170.52	219.03	48.51 LT A		
	4/18/22	3.000	59.130	73.010	177.39	219.03	41.64 LT A		
	4/22/22	3.000	55.957	73.010	167.87	219.03	51.16 LT A		
	5/2/22	3.000	52.233	73.010	156.70	219.03	62.33 LT A		
	5/10/22	3.000	48.713	73.010	146.14	219.03	72.89 LT A		
	10/3/22	1.000	57.470	73.010	57.47	73.01	15.54 LT A		
	Purchases	58.000			3,622.14	**4,234.58**	612.44 LT		
Long Term Reinvestments		0.260			12.76	18.98	6.22 LT		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Short Term Reinvestments		0.865			53.92	63.15	9.23 ST		
	Total	59.125			3,688.82	**4,316.72**	618.66 LT 9.23 ST	56.76	1.31
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 12/2024; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	12/6/21	10.000	28.476	121.440	284.76	1,214.40	929.64 LT A		
	1/4/22	10.000	28.530	121.440	285.30	1,214.40	929.10 LT A		
	3/7/22	10.000	21.788	121.440	217.88	1,214.40	996.52 LT A		
	4/6/22	10.000	24.064	121.440	240.64	1,214.40	973.76 LT A		
	5/9/22	10.000	16.994	121.440	169.94	1,214.40	1,044.46 LT A		
	6/10/24	50.000	120.172	121.440	6,008.58	6,072.00	63.42 ST		
	7/24/24	10.000	118.110	121.440	1,181.10	1,214.40	33.30 ST		
	7/24/24	10.000	117.735	121.440	1,177.35	1,214.40	37.05 ST		
	Purchases	120.000			9,565.55	**14,572.80**	4,873.48 LT 133.77 ST		
Long Term Reinvestments		0.010			0.20	1.21	1.01 LT		
Short Term Reinvestments		0.028			1.40	3.40	2.00 ST		
	Total	120.038			9,567.15	**14,577.41**	4,874.49 LT 135.77 ST	4.80	0.03
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 10/03/24; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/11/23	2.000	162.670	170.050	325.34	340.10	14.76 ST		
	Purchases	2.000			325.34	**340.10**	14.76 ST		
Short Term Reinvestments		0.064			10.60	10.88	0.28 ST		
	Total	2.064			335.94	**350.98**	15.04 ST	11.19	3.19
Rating: Morgan Stanley: 2, Morningstar: 2; Next Dividend Payable 12/2024; Asset Class: Equities									
SALESFORCE INC (CRM)	9/13/21	2.000	253.160	273.710	506.32	547.42	41.10 LT A		
	11/23/21	1.000	289.830	273.710	289.83	273.71	(16.12) LT A		
	11/30/21	1.000	288.380	273.710	288.38	273.71	(14.67) LT A		
	12/3/21	2.000	256.390	273.710	512.78	547.42	34.64 LT A		
	Purchases	6.000			1,597.31	**1,642.26**	44.95 LT		
Short Term Reinvestments		0.018			4.80	4.93	0.13 ST		
	Total	6.018			1,602.11	**1,647.19**	44.95 LT 0.13 ST	9.63	0.58
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 10/08/24; Asset Class: Equities									
TESLA INC (TSLA)	5/20/22	3.000	217.877	261.630	653.63	**784.89**	131.26 LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
VISA INC CL A (V)	10/27/21	1.000	222.200	274.950	222.20	274.95	52.75 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Purchases	1.000			222.20	**274.95**	52.75 LT		
Long Term Reinvestments		0.002			0.45	0.55	0.10 LT		
Short Term Reinvestments		0.008			2.08	2.20	0.12 ST		
	Total	1.010			224.73	**277.70**	52.85 LT 0.12 ST	2.10	0.76

Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 12/2024; Asset Class: Equities

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**91.07%**	**$88,711.25**	**$94,140.27**	**$12,183.83 LT** **$(6,754.83) ST**	**$242.82**	**0.26%**

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	9/20/21	1.000	$121.990	$174.500	$121.99	$174.50	$52.51 LT A		
	11/23/21	1.000	131.600	174.500	131.60	174.50	42.90 LT A		
	11/26/21	1.000	131.230	174.500	131.23	174.50	43.27 LT A		
	Purchases	3.000			384.82	**523.50**	138.68 LT		
Long Term Reinvestments		0.006			0.67	1.05	0.38 LT		
Short Term Reinvestments		0.023			3.39	4.01	0.62 ST		
	Total	3.029			388.88	**528.56**	139.06 LT 0.62 ST	3.41	0.65
Next Dividend Payable 12/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	11/22/21	2.000	239.230	211.830	478.46	**423.66**	(54.80) LT A	—	—
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	9/20/21	2.000	52.765	66.520	105.53	133.04	27.51 LT A		
	11/23/21	2.000	55.885	66.520	111.77	133.04	21.27 LT A		
	11/26/21	2.000	55.265	66.520	110.53	133.04	22.51 LT A		
	11/30/21	2.000	55.045	66.520	110.09	133.04	22.95 LT A		
	Purchases	8.000			437.92	**532.16**	94.24 LT		
Long Term Reinvestments		0.031			1.52	2.06	0.54 LT		
Short Term Reinvestments		0.111			6.63	7.38	0.75 ST		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	8.142			446.07	**541.61**	94.78 LT 0.75 ST	6.68	1.23
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	9/20/21	1.000	74.630	84.530	74.63	84.53	9.90 LT A		
	Purchases	1.000			74.63	**84.53**	9.90 LT		
Long Term Reinvestments		0.009			0.65	0.76	0.11 LT		
Short Term Reinvestments		0.040			3.00	3.38	0.38 ST		
	Total	1.049			78.28	**88.67**	10.01 LT 0.38 ST	3.08	3.47
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	9/20/21	2.000	53.060	67.850	106.12	135.70	29.58 LT A		
	11/26/21	2.000	55.620	67.850	111.24	135.70	24.46 LT A		
	Purchases	4.000			217.36	**271.40**	54.04 LT		
Long Term Reinvestments		0.015			0.77	1.02	0.25 LT		
Short Term Reinvestments		0.056			3.36	3.80	0.44 ST		
	Total	4.071			221.49	**276.22**	54.29 LT 0.44 ST	3.39	1.23
Next Dividend Payable 12/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	9/20/21	1.000	68.030	80.370	68.03	80.37	12.34 LT A		
	Purchases	1.000			68.03	**80.37**	12.34 LT		
Long Term Reinvestments		0.007			0.42	0.56	0.14 LT		
Short Term Reinvestments		0.026			1.78	2.09	0.31 ST		
	Total	1.033			70.23	**83.02**	12.48 LT 0.31 ST	1.80	2.17
Next Dividend Payable 12/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	11/26/21	1.000	460.200	573.760	460.20	573.76	113.56 LT A		
	10/11/23	1.000	434.130	573.760	434.13	573.76	139.63 ST		
	7/30/24	1.000	541.140	573.760	541.14	573.76	32.62 ST		
	Purchases	3.000			1,435.47	**1,721.28**	113.56 LT 172.25 ST		
Short Term Reinvestments		0.026			12.16	14.92	2.76 ST		
	Total	3.026			1,447.63	**1,736.20**	113.56 LT 175.01 ST	21.20	1.22
Next Dividend Payable 10/31/24; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	11/26/21	1.000	444.370	586.520	444.37	586.52	142.15 LT A		
	Purchases	1.000			444.37	**586.52**	142.15 LT		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Short Term Reinvestments		0.010			3.72	5.87	2.15 ST		
	Total	1.010			448.09	**592.39**	142.15 LT 2.15 ST	3.77	0.64
Next Dividend Payable 10/01/24; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	11/26/21	1.000	422.970	527.670	422.97	527.67	104.70 LT A		
	9/20/22	2.000	355.765	527.670	711.53	1,055.34	343.81 LT A		
	9/23/22	2.000	338.100	527.670	676.20	1,055.34	379.14 LT A		
	10/11/23	1.000	399.040	527.670	399.04	527.67	128.63 ST		
	Purchases	6.000			2,209.74	**3,166.02**	827.65 LT 128.63 ST		
Short Term Reinvestments		0.086			38.45	45.38	6.93 ST		
	Total	6.086			2,248.19	**3,211.40**	827.65 LT 135.56 ST	41.18	1.28
Next Dividend Payable 10/01/24; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	11/26/21	1.000	236.020	283.160	236.02	283.16	47.14 LT A		
	Purchases	1.000			236.02	**283.16**	47.14 LT		
Long Term Reinvestments		0.004			0.80	1.13	0.33 LT		
Short Term Reinvestments		0.013			2.89	3.68	0.79 ST		
	Total	1.017			239.71	**287.97**	47.47 LT 0.79 ST	3.80	1.32
Next Dividend Payable 10/01/24; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**7.52%**	**$6,067.03**	**$7,769.70**	**$1,386.65 LT** **$316.01 ST**	**$88.31**	**1.14%**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$94,778.28**	**$103,371.37**	**$13,570.48 LT** **$(6,438.82) ST**	**$331.28** —	**0.32%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$1,461.40	—	—	—	—	—
Stocks	—	$94,140.27	—	—	—	—
ETFs & CEFs	—	7,769.70	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$1,461.40**	**$101,909.97**	—	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
9/3		Qualified Dividend	VISA INC CL A				$0.52
9/3		Dividend Reinvestment	VISA INC CL A	ACTED AS AGENT DIVIDEND REINVESTMENT	0.002	275.9142	(0.52)
9/12		Qualified Dividend	MICROSOFT CORP				18.14
9/12		Qualified Dividend	HOME DEPOT INC				11.54
9/12		Dividend Reinvestment	MICROSOFT CORP	ACTED AS AGENT DIVIDEND REINVESTMENT	0.045	411.3127	(18.14)
9/12		Dividend Reinvestment	HOME DEPOT INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.032	363.8713	(11.54)
9/24		Dividend	FIDELITY MSCI INFO TECH				0.68
9/24		Dividend Reinvestment	FIDELITY MSCI INFO TECH	ACTED AS AGENT DIVIDEND REINVESTMENT	0.004	171.5378	(0.68)
9/26		Qualified Dividend	META PLATFORMS INC CL A				2.00
9/26		Dividend Reinvestment	META PLATFORMS INC CL A	ACTED AS AGENT DIVIDEND REINVESTMENT	0.004	570.2079	(2.00)
9/27		Qualified Dividend	NASDAQ INC COM				14.14
9/27		Dividend Reinvestment	NASDAQ INC COM	ACTED AS AGENT DIVIDEND REINVESTMENT	0.194	72.8888	(14.14)
9/30		Dividend	SCHWAB US BROAD MARKET ETF				1.68
9/30		Dividend	SCHWAB US LARGE-CAP ETF				0.84
9/30		Dividend	SCHWAB US DVD EQUITY ETF				0.78
9/30		Dividend	SCWAB U.S. LARGE-CAP VALUE				0.45
9/30		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 09/01-09/30)			0.01
9/30		Qualified Dividend	PEPSICO INC NC				2.77
9/30		Dividend Reinvestment	PEPSICO INC NC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.017	171.2272	(2.77)
9/30		Dividend Reinvestment	SCHWAB US BROAD MARKET ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.026	66.5123	(1.68)

Account Detail

Active Assets Account **723-140755-222** **ARNAB GHOSH**

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
9/30		Dividend Reinvestment	SCHWAB US LARGE-CAP ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.013	67.8590	(0.84)
9/30		Dividend Reinvestment	SCHWAB US DVD EQUITY ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.010	84.5282	(0.78)
9/30		Dividend Reinvestment	SCWAB U.S. LARGE-CAP VALUE	ACTED AS AGENT DIVIDEND REINVESTMENT	0.006	80.4408	(0.45)
NET CREDITS/(DEBITS)							**$0.01**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
9/30	Automatic Investment	BANK DEPOSIT PROGRAM	$0.01

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
9/3	Option Expired	CALL AMD 08/30/24 175.000	EXPIRED OPTIONS	1.000
9/3	Option Expired	CALL NVDA 08/30/24 155.000	EXPIRED OPTIONS	1.000

REALIZED GAIN/(LOSS) DETAIL

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
CALL AMD 08/30/24 175.000	08/30/24	08/19/24	1.000	$57.26	$0.00	$57.26	
CALL NVDA 08/30/24 155.000	08/30/24	08/19/24	1.000	74.05	0.00	74.05	
Short-Term This Period				**$0.00**	**$0.00**	**$0.00**	
Short-Term Year to Date				**$47,016.11**	**$40,282.67**	**$6,733.44**	

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

SHORT-TERM GAIN/(LOSS) (CONTINUED)

	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)
Net Realized Gain/(Loss) This Period	**$0.00**	**$0.00**	**$0.00**
Net Realized Gain/(Loss) Year to Date	**$51,444.32**	**$43,353.05**	**$8,091.27**

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

MESSAGES

Senior Investor Helpline
For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.
FINRA BrokerCheck
FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA website address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.
Tips on Protecting Yourself from Fraudulent Account Activity
The protection of client data is of the utmost importance to us. Scams are on the rise, and they have become more sophisticated. Please remember to never share your personal information including account verification codes, account numbers, passwords or social security numbers with anyone you do not personally know.
Please be cautious opening attachments, clicking on links, or allowing external access to your computer. Scammers will be aggressive and create a sense of urgency. Scammers will promise unbelievable returns using crypto currency investing or sweepstakes/lottery. Scammers will use social media apps to build trust and then make sudden requests for money due to a hardship or emergency.
If you have any questions regarding scams or believe that you are a victim of a scam, please contact us or call 888-454-3965 to report online fraud or security concerns.
Retirement Rollover Guide
If you are considering rolling over your retirement assets, please review our Rollover Guide which can be found at https://www.morganstanleyclientserv.com/publiccontent/msoc/pdf/RolloverGuide.pdf for important information regarding your options and the factors that you should consider before you make your rollover decision.
Best Practices for Protecting Yourself and Your Investments
When investing at any financial institution or with a financial professional, it is important to keep the following best practices in mind:
- Be clear about your investment goals and the amount of risk you are comfortable taking.
- Before making any investments, be sure to ask questions about the potential investment, including the potential risks associated with them. Request information such as the prospectus, offering documents, or research information and carefully review them.
- Be cautious of investment opportunities that offer an unusually high rate of return but are described as low-risk or guaranteed.
- Be cautious of investment opportunities that are not offered directly through the institution you are investing with, such as real estate, start-up businesses, etc. as most financial institutions, like Morgan Stanley prohibit these types of recommendations.
- Read and retain your account statements, confirmations, and any other information you receive about your investment transactions including the firm's client relationship summary (CRS). The CRS can be located on the websites of all SEC registered investment advisors and broker-dealers who work with retail investors.
- Immediately contact a member of the management team if you recognize any type of a discrepancy on your account statement. For example;
  - A security or money transaction you did not authorize
  - An investment you purchased that you do not see on your account statement
  - An item on your account statement that you do not understand
- When sending funds to your financial institution, be sure the funds are being sent directly to the financial institution you are investing with and not to a 3rd party institution.

Last but not least, never share your account passwords with anyone.

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Financial Disclosure Statement (in millions of dollars):
At July 31, 2024 Morgan Stanley Smith Barney LLC had net capital of $5,420 which exceeded the Securities and Exchange Commission's minimum requirement by $4,776. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at June 30, 2024 can be viewed online at: https://www.morganstanley.com/about-us-ir/subsidiaries, or may be mailed to you at no cost by calling 1 (833) 445-2492, after September 15, 2024.

Changes to Precious Metals Delivery Fee Schedule
To cover the ongoing costs for delivery of precious metals, the fees charged for delivery of precious metals will increase effective November 18, 2024.
For additional details, please review "Information about Fees and Other Compensation", which can be found at https://www.morganstanley.com/disclosures/fee-and-compensation.

Account Summary

Active Assets Account
723-141489-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (9/1/24-9/30/24)	This Year (1/1/24-9/30/24)
TOTAL BEGINNING VALUE	**$227,166.44**	**$184,323.59**
Credits	—	9,740.82
Debits	—	(58.12)
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**$9,682.70**
Change in Value	**3,409.09**	**36,569.24**
TOTAL ENDING VALUE	**$230,575.53**	**$230,575.53**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$91.70	0.04
Equities	230,483.83	99.96
TOTAL VALUE	**$230,575.53**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 8/31/24)	This Period (as of 9/30/24)
Cash, BDP, MMFs	$2.52	$81.57
Savings and Time Deposits	10.09	10.13
Stocks	179,457.68	181,840.14
ETFs & CEFs	47,754.27	48,643.69
Total Assets	**$227,224.56**	**$230,575.53**
Cash, BDP, MMFs (Debit)	(58.12)	—
Total Liabilities (outstanding balance)	**$(58.12)**	**—**
TOTAL VALUE	**$227,166.44**	**$230,575.53**

INCOME AND DISTRIBUTION SUMMARY

	This Period (9/1/24-9/30/24)	This Year (1/1/24-9/30/24)
Qualified Dividends	$130.14	$505.42
Other Dividends	7.03	322.38
Interest	0.04	845.49
Income And Distributions	**$137.21**	**$1,673.29**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$137.21**	**$1,673.29**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

	This Period (9/1/24-9/30/24)	This Year (1/1/24-9/30/24)
OPENING CASH, BDP, MMFs	**$(55.60)**	**$1,616.26**
Purchases	(0.04)	(181,735.20)
Sales and Redemptions	—	168,844.52
Income and Distributions	137.21	1,673.29
Total Investment Related Activity	**$137.17**	**$(11,217.39)**
Electronic Transfers-Credits	—	9,740.82
Interest Charged	—	(58.12)
Total Cash Related Activity	**—**	**$9,682.70**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$81.57**	**$81.57**

GAIN/(LOSS) SUMMARY

	Realized This Period (9/1/24-9/30/24)	Realized This Year (1/1/24-9/30/24)	Unrealized Inception to Date (as of 9/30/24)
Short-Term Gain	—	$4,813.83	$17,835.44
Short-Term (Loss)	—	—	(2,223.26)
Total Short-Term	**—**	**$4,813.83**	**$15,612.18**
Long-Term Gain	—	55,703.87	7,786.74
Long-Term (Loss)	—	(0.37)	(9.02)
Total Long-Term	**—**	**$55,703.50**	**$7,777.72**
TOTAL GAIN/(LOSS)	**—**	**$60,517.33**	**$23,389.90**
Disallowed Loss	—	$0.37	

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$81.57**	—	$0.01	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**0.04%**	**$81.57**	**$0.01**

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$10.13**	$0.46	4.50
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**0.00%**	**$10.13**	**$0.46**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADVANCED MICRO DEVICES (AMD)	8/18/23	10.000	$104.450	$164.080	$1,044.50	$1,640.80	$596.30 LT		
	8/25/23	2.000	100.790	164.080	201.58	328.16	126.58 LT		
	9/21/23	5.000	96.780	164.080	483.90	820.40	336.50 LT		
	10/20/23	2.000	102.630	164.080	205.26	328.16	122.90 ST		
	10/27/23	4.000	96.645	164.080	386.58	656.32	269.74 ST		
	10/30/23	4.000	95.420	164.080	381.68	656.32	274.64 ST		
	Total	27.000			2,703.50	**4,430.16**	1,059.38 LT 667.28 ST	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									
AMAZON COM INC (AMZN)	8/4/21	0.584	171.250	186.330	100.01	108.82	8.81 LT H		
	2/8/24	49.416	170.619	186.330	8,431.32	9,207.68	776.36 ST		
	8/2/24	10.000	166.540	186.330	1,665.40	1,863.30	197.90 ST		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	60.000			10,196.73	**11,179.80**	8.81 LT 974.26 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Basis Adjustment Due to Wash Sale: $0.37; Asset Class: Equities									
APPLE INC (AAPL)	9/21/23	5.000	174.818	233.000	874.09	**1,165.00**	290.91 LT	5.00	0.43
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 11/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	10/2/23	10.000	349.313	460.260	3,493.13	4,602.60	1,109.47 ST		
	10/6/23	4.000	347.878	460.260	1,391.51	1,841.04	449.53 ST		
	10/19/23	2.000	342.575	460.260	685.15	920.52	235.37 ST		
	10/20/23	1.000	337.500	460.260	337.50	460.26	122.76 ST		
	10/27/23	2.000	331.525	460.260	663.05	920.52	257.47 ST		
	4/16/24	6.000	398.270	460.260	2,389.62	2,761.56	371.94 ST		
	7/23/24	10.000	435.489	460.260	4,354.89	4,602.60	247.71 ST		
	Total	35.000			13,314.85	**16,109.10**	2,794.25 ST	—	—
Rating: Morningstar: 3; Asset Class: Equities									
MICROSOFT CORP (MSFT)	2/6/24	1.000	405.040	430.300	405.04	430.30	25.26 ST		
	2/12/24	50.000	419.030	430.300	20,951.50	21,515.00	563.50 ST		
	2/12/24	50.000	417.729	430.300	20,886.47	21,515.00	628.53 ST		
	7/11/24	20.000	456.150	430.300	9,123.00	8,606.00	(517.00) ST		
	7/12/24	20.000	455.497	430.300	9,109.93	8,606.00	(503.93) ST		
	Total	141.000			60,475.94	**60,672.30**	196.36 ST	468.12	0.77
Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 12/2024; Asset Class: Equities									
NETFLIX INC (NFLX)	10/21/20	1.000	491.130	709.270	491.13	709.27	218.14 LT A		
	1/21/22	1.000	397.900	709.270	397.90	709.27	311.37 LT A		
	Total	2.000			889.03	**1,418.54**	529.51 LT	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	6/10/24	15.000	120.677	121.440	1,810.16	1,821.60	11.44 ST		
	7/8/24	100.000	127.680	121.440	12,768.00	12,144.00	(624.00) ST		
	7/30/24	20.000	104.740	121.440	2,094.80	2,428.80	334.00 ST		
	8/2/24	20.000	107.090	121.440	2,141.80	2,428.80	287.00 ST		
	Total	155.000			18,814.76	**18,823.20**	8.44 ST	6.20	0.03
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 10/03/24; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/9/23	10.000	159.704	170.050	1,597.04	1,700.50	103.46 ST		
	10/17/23	4.000	160.718	170.050	642.87	680.20	37.33 ST		
	10/20/23	4.000	161.015	170.050	644.06	680.20	36.14 ST		
	Total	18.000			2,883.97	**3,060.90**	176.93 ST	97.56	3.19
Rating: Morgan Stanley: 2, Morningstar: 2; Next Dividend Payable 12/2024; Asset Class: Equities									

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
COMMON STOCKS					**$110,152.87**	**$116,859.00**	**$1,888.61 LT** **$4,817.52 ST**	**$576.88**	**0.49%**

OPTIONS (Contract Prices are presented to only the third decimal (which may display as "$0.000"), while calculation of Market Value uses an extended price.)

Security Description	Trade Date	Number of Contracts	Unit Cost	Contract Price	Total Cost	Market Value	Unrealized Gain/(Loss)
CALL BERKSHIRE HATHAWAY CL-B AT 190.000 EXPIRES 06/20/2025 (BRKB 250620C00190000) *Asset Class: Equities*	8/5/24	1.000	$232.950	$276.750	$23,295.00	**$27,674.99**	$4,379.99 ST
CALL MICROSOFT CORP AT 115.000 EXPIRES 06/20/2025 (MSFT 250620C00115000) *Asset Class: Equities*	7/19/24	1.000	324.470	318.687	32,447.00	**31,868.67**	(578.33) ST
CALL WAL MART STORES INC AT 26.670 EXPIRES 06/20/2025 (WMT 250620C00026670) *Asset Class: Equities*	7/23/24	1.000	44.170	54.375	4,417.00	**5,437.48**	1,020.48 ST
OPTIONS					**$60,159.00**	**$64,981.14**	**$4,822.14 ST**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**78.86%**	**$170,311.87**	**$181,840.14**	**$1,888.61 LT** **$9,639.66 ST**	**$576.88**	**0.32%**

For listed options that have a cost basis without a corresponding market value, an unrealized gain or loss is included for informational purposes. Where market value information is not available, for purposes of calculating the unrealized gain or loss, we assume that market value is $0. In such cases, the unrealized gain or loss may not provide an accurate reflection of the true unrealized gain or loss. For additional information regarding Gain/(Loss) and Pricing, refer to the Expanded Disclosures.

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	6/11/20	1.000	$78.320	$174.500	$78.32	$174.50	$96.18 LT A		
	9/17/20	1.000	88.530	174.500	88.53	174.50	85.97 LT A		
	9/24/20	1.000	86.640	174.500	86.64	174.50	87.86 LT A		
	Total	3.000			253.49	**523.50**	270.01 LT	3.38	0.65

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Next Dividend Payable 12/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	9/16/19	1.000	138.520	211.830	138.52	211.83	73.31 LT A		
	2/23/21	1.000	220.850	211.830	220.85	211.83	(9.02) LT A		
	Total	2.000			359.37	**423.66**	64.29 LT	—	—
Next Dividend Payable 12/2024; Asset Class: Equities									
FRANKLIN FTSE INDIA ETF (FLIN)	3/22/24	20.000	36.225	41.900	724.50	838.00	113.50 ST		
	4/17/24	10.000	36.920	41.900	369.20	419.00	49.80 ST		
	Total	30.000			1,093.70	**1,257.00**	163.30 ST	18.27	1.45
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	6/11/20	2.000	36.145	66.520	72.29	**133.04**	60.75 LT A	1.64	1.23
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	6/11/20	1.000	52.350	84.530	52.35	**84.53**	32.18 LT A	2.93	3.47
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	6/11/20	2.000	36.355	67.850	72.71	**135.70**	62.99 LT A	1.66	1.22
Next Dividend Payable 12/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	6/11/20	2.000	50.470	80.370	100.94	160.74	59.80 LT A		
	6/24/20	1.000	49.830	80.370	49.83	80.37	30.54 LT A		
	Total	3.000			150.77	**241.11**	90.34 LT	5.24	2.17
Next Dividend Payable 12/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	9/21/23	4.000	433.750	573.760	1,735.00	2,295.04	560.04 LT		
	9/25/23	4.000	431.918	573.760	1,727.67	2,295.04	567.37 LT		
	10/2/23	8.000	427.010	573.760	3,416.08	4,590.08	1,174.00 ST		
	10/6/23	4.000	429.490	573.760	1,717.96	2,295.04	577.08 ST		
	10/17/23	2.000	435.140	573.760	870.28	1,147.52	277.24 ST		
	10/20/23	1.000	423.970	573.760	423.97	573.76	149.79 ST		
	10/27/23	2.000	410.485	573.760	820.97	1,147.52	326.55 ST		
	5/31/24	1.000	520.460	573.760	520.46	573.76	53.30 ST		
	8/2/24	2.000	536.200	573.760	1,072.40	1,147.52	75.12 ST		
	Total	28.000			12,304.79	**16,065.28**	1,127.41 LT 2,633.08 ST	196.17	1.22
Next Dividend Payable 10/31/24; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	8/25/23	10.000	422.929	586.520	4,229.29	**5,865.20**	1,635.91 LT	37.33	0.64
Next Dividend Payable 10/01/24; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	6/11/20	1.000	280.070	527.670	280.07	527.67	247.60 LT A		
	8/25/23	5.000	401.810	527.670	2,009.05	2,638.35	629.30 LT		
	9/21/23	10.000	399.620	527.670	3,996.20	5,276.70	1,280.50 LT		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/25/23	2.000	398.395	527.670	796.79	1,055.34	258.55 LT		
	10/2/23	8.000	392.420	527.670	3,139.36	4,221.36	1,082.00 ST		
	10/6/23	4.000	394.700	527.670	1,578.80	2,110.68	531.88 ST		
	10/9/23	1.000	394.170	527.670	394.17	527.67	133.50 ST		
	10/17/23	1.000	399.680	527.670	399.68	527.67	127.99 ST		
	10/19/23	2.000	397.195	527.670	794.39	1,055.34	260.95 ST		
	10/20/23	1.000	389.720	527.670	389.72	527.67	137.95 ST		
	10/27/23	2.000	377.060	527.670	754.12	1,055.34	301.22 ST		
	5/31/24	1.000	478.450	527.670	478.45	527.67	49.22 ST		
	7/30/24	1.000	497.180	527.670	497.18	527.67	30.49 ST		
	8/2/24	2.000	492.840	527.670	985.68	1,055.34	69.66 ST		
	Total	41.000			16,493.66	**21,634.47**	2,415.95 LT 2,724.86 ST	277.41	1.28
Next Dividend Payable 10/01/24; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	6/11/20	1.000	153.880	283.160	153.88	**283.16**	129.28 LT A	3.73	1.32
Next Dividend Payable 10/01/24; Asset Class: Equities									
WISDOMTREE TR US QTLY DIV GRT (DGRW)	10/17/23	20.000	64.627	83.210	1,292.53	1,664.20	371.67 ST		
	10/20/23	4.000	63.308	83.210	253.23	332.84	79.61 ST		
	Total	24.000			1,545.76	**1,997.04**	451.28 ST	29.88	1.50
Next Dividend Payable 10/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**21.10%**	**$36,782.06**	**$48,643.69**	**$5,889.11 LT** **$5,972.52 ST**	**$577.64**	**1.19%**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$207,093.93**	**$230,575.53**	**$7,777.72 LT** **$15,612.18 ST**	**$1,154.99** —	**0.50%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$81.57	—	—	—	—	—
Savings and Time Deposits	10.13	—	—	—	—	—
Stocks	—	$181,840.14	—	—	—	—
ETFs & CEFs	—	48,643.69	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$91.70**	**$230,483.83**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
9/12		Qualified Dividend	MICROSOFT CORP				$105.75
9/24		Dividend	FIDELITY MSCI INFO TECH				0.68
9/27		Dividend	WISDOMTREE TR US QTLY DIV GRT				3.48
9/30		Dividend	SCWAB U.S. LARGE-CAP VALUE				1.30
9/30		Dividend	SCHWAB US DVD EQUITY ETF				0.75
9/30		Dividend	SCHWAB US LARGE-CAP ETF				0.41
9/30		Dividend	SCHWAB US BROAD MARKET ETF				0.41
9/30		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 09/01-09/30) CUSIP: 99YA78EB0			0.04
9/30		Qualified Dividend	PEPSICO INC NC				24.39
9/30	9/30	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(0.04)
NET CREDITS/(DEBITS)							**$137.17**

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
9/3	Automatic Redemption	BANK DEPOSIT PROGRAM	$(2.52)
9/12	Automatic Investment	BANK DEPOSIT PROGRAM	50.15
9/24	Automatic Investment	BANK DEPOSIT PROGRAM	0.68
9/27	Automatic Investment	BANK DEPOSIT PROGRAM	3.48
9/30	Automatic Investment	BANK DEPOSIT PROGRAM	27.26
NET ACTIVITY FOR PERIOD			**$79.05**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

MARGIN LOAN INTEREST SCHEDULE *(See the Expanded Disclosures for information on how we calculate margin interest charges. This section may include interest on non-purpose loans. The tax deductibility of interest charges will depend upon the purpose for which the extension of credit was used.)*

From	To	Debit Balance	Interest Rate %	Daily Accrual	No. of Days	Interest Amount
9/1	9/11	$55.60	11.70000	$0.02	11	$0.22

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
9/3	Option Expired	CALL NVDA 08/30/24 150.000	EXPIRED OPTIONS	1.000

REALIZED GAIN/(LOSS) DETAIL

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
CALL NVDA 08/30/24 150.000	08/30/24	08/19/24	1.000	$107.99	$0.00	$107.99	
Short-Term This Period				**$0.00**	**$0.00**	**$0.00**	
Short-Term Year to Date				**$29,751.87**	**$24,938.04**	**$4,813.83**	
Net Realized Gain/(Loss) This Period				**$0.00**	**$0.00**	**$0.00**	
Net Realized Gain/(Loss) Year to Date				**$138,530.52**	**$78,013.19**	**$60,517.33**	

Disallowed Loss Based On Wash Sale Year to Date: $0.37

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

MESSAGES

Senior Investor Helpline
For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.
FINRA BrokerCheck
FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA website address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.
Tips on Protecting Yourself from Fraudulent Account Activity
The protection of client data is of the utmost importance to us. Scams are on the rise, and they have become more sophisticated. Please remember to never share your personal information including account verification codes, account numbers, passwords or social security numbers with anyone you do not personally know.
Please be cautious opening attachments, clicking on links, or allowing external access to your computer. Scammers will be aggressive and create a sense of urgency. Scammers will promise unbelievable returns using crypto currency investing or sweepstakes/lottery. Scammers will use social media apps to build trust and then make sudden requests for money due to a hardship or emergency.
If you have any questions regarding scams or believe that you are a victim of a scam, please contact us or call 888-454-3965 to report online fraud or security concerns.

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

Retirement Rollover Guide
If you are considering rolling over your retirement assets, please review our Rollover Guide which can be found at https://www.morganstanleyclientserv.com/publiccontent/msoc/pdf/RolloverGuide.pdf for important information regarding your options and the factors that you should consider before you make your rollover decision.
Best Practices for Protecting Yourself and Your Investments
When investing at any financial institution or with a financial professional, it is important to keep the following best practices in mind:
- Be clear about your investment goals and the amount of risk you are comfortable taking.
- Before making any investments, be sure to ask questions about the potential investment, including the potential risks associated with them. Request information such as the prospectus, offering documents, or research information and carefully review them.
- Be cautious of investment opportunities that offer an unusually high rate of return but are described as low-risk or guaranteed.
- Be cautious of investment opportunities that are not offered directly through the institution you are investing with, such as real estate, start-up businesses, etc. as most financial institutions, like Morgan Stanley prohibit these types of recommendations.
- Read and retain your account statements, confirmations, and any other information you receive about your investment transactions including the firm's client relationship summary (CRS). The CRS can be located on the websites of all SEC registered investment advisors and broker-dealers who work with retail investors.
- Immediately contact a member of the management team if you recognize any type of a discrepancy on your account statement. For example;
  - A security or money transaction you did not authorize
  - An investment you purchased that you do not see on your account statement
  - An item on your account statement that you do not understand
- When sending funds to your financial institution, be sure the funds are being sent directly to the financial institution you are investing with and not to a 3rd party institution.

Last but not least, never share your account passwords with anyone.
Financial Disclosure Statement (in millions of dollars):
At July 31, 2024 Morgan Stanley Smith Barney LLC had net capital of $5,420 which exceeded the Securities and Exchange Commission's minimum requirement by $4,776. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at June 30, 2024 can be viewed online at: https://www.morganstanley.com/about-us-ir/subsidiaries, or may be mailed to you at no cost by calling 1 (833) 445-2492, after September 15, 2024.
Changes to Precious Metals Delivery Fee Schedule
To cover the ongoing costs for delivery of precious metals, the fees charged for delivery of precious metals will increase effective November 18, 2024.
For additional details, please review "Information about Fees and Other Compensation", which can be found at https://www.morganstanley.com/disclosures/fee-and-compensation.

This page intentionally left blank

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 8/1/24)	**$207,792.25**
Ending Total Value (as of 8/31/24)	**$227,166.44**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510; Alt. Phone: 888-499-8544

Morgan Stanley Smith Barney LLC. Member SIPC.

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (8/1/24-8/31/24)	This Year (1/1/24-8/31/24)
TOTAL BEGINNING VALUE	**$207,792.25**	**$184,323.59**
Credits	9,740.82	9,740.82
Debits	(58.12)	(58.12)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$9,682.70**	**$9,682.70**
Change in Value	**9,691.49**	**33,160.15**
TOTAL ENDING VALUE	**$227,166.44**	**$227,166.44**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$(45.51)	(0.02)
Equities	227,211.95	100.02
TOTAL VALUE	**$227,166.44**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 7/31/24)	This Period (as of 8/31/24)
Cash, BDP, MMFs	$12,496.20	$2.52
Savings and Time Deposits	6,814.07	10.09
Stocks	143,850.53	179,457.68
ETFs & CEFs	44,631.45	47,754.27
Total Assets	**$207,792.25**	**$227,224.56**
Cash, BDP, MMFs (Debit)	—	(58.12)
Total Liabilities (outstanding balance)	**—**	**$(58.12)**
TOTAL VALUE	**$207,792.25**	**$227,166.44**

CASH FLOW

	This Period (8/1/24-8/31/24)	This Year (1/1/24-8/31/24)
OPENING CASH, BDP, MMFs	**$12,496.20**	**$1,616.26**
Purchases	(29,170.30)	(181,735.16)
Sales and Redemptions	6,921.99	168,844.52
Income and Distributions	13.81	1,536.08
Total Investment Related Activity	**$(22,234.50)**	**$(11,354.56)**
Electronic Transfers-Credits	9,740.82	9,740.82
Interest Charged	(58.12)	(58.12)
Total Cash Related Activity	**$9,682.70**	**$9,682.70**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$(55.60)**	**$(55.60)**

INCOME AND DISTRIBUTION SUMMARY

	This Period (8/1/24-8/31/24)	This Year (1/1/24-8/31/24)
Qualified Dividends	$1.25	$375.28
Other Dividends	2.52	315.35
Interest	10.04	845.45
Income And Distributions	**$13.81**	**$1,536.08**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$13.81**	**$1,536.08**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (8/1/24-8/31/24)	Realized This Year (1/1/24-8/31/24)	Unrealized Inception to Date (as of 8/31/24)
Short-Term Gain	—	$4,705.84	$20,555.02
Short-Term (Loss)	—	—	(4,380.77)
Total Short-Term	**—**	**$4,705.84**	**$16,174.25**
Long-Term Gain	—	55,703.87	4,069.71
Long-Term (Loss)	—	(0.37)	(17.95)
Total Long-Term	**—**	**$55,703.50**	**$4,051.76**
TOTAL GAIN/(LOSS)	**—**	**$60,409.34**	**$20,226.01**
Disallowed Loss	—	$0.37	

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MARGIN LOAN	**$(58.12)**			
MORGAN STANLEY PRIVATE BANK NA	**2.52**	—	—	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**(0.02)%**	**$(55.60)**	**—**
Total Cash, BDP, MMFs		$2.52	
Total Cash, BDP, MMFs (Debit)		$(58.12)	

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$10.09**	$0.50	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**0.00%**	**$10.09**	**$0.50**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADVANCED MICRO DEVICES (AMD)	8/18/23	10.000	$104.450	$148.560	$1,044.50	$1,485.60	$441.10 LT		
	8/25/23	2.000	100.790	148.560	201.58	297.12	95.54 LT		
	9/21/23	5.000	96.780	148.560	483.90	742.80	258.90 ST		
	10/20/23	2.000	102.630	148.560	205.26	297.12	91.86 ST		
	10/27/23	4.000	96.645	148.560	386.58	594.24	207.66 ST		
	10/30/23	4.000	95.420	148.560	381.68	594.24	212.56 ST		
	Total	27.000			2,703.50	**4,011.12**	536.64 LT 770.98 ST	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; 27 Held On Margin; Asset Class: Equities									
AMAZON COM INC (AMZN)	8/4/21	0.584	171.250	178.500	100.01	104.24	4.23 LT H		
	2/8/24	49.416	170.619	178.500	8,431.32	8,820.76	389.44 ST		
	8/2/24	10.000	166.540	178.500	1,665.40	1,785.00	119.60 ST		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	60.000			10,196.73	**10,710.00**	4.23 LT 509.04 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 1; Basis Adjustment Due to Wash Sale: $0.37; 60 Held On Margin; Asset Class: Equities									
APPLE INC (AAPL)	9/21/23	5.000	174.818	229.000	874.09	**1,145.00**	270.91 ST	5.00	0.44
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 11/2024; 5 Held On Margin; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	10/2/23	10.000	349.313	475.920	3,493.13	4,759.20	1,266.07 ST		
	10/6/23	4.000	347.878	475.920	1,391.51	1,903.68	512.17 ST		
	10/19/23	2.000	342.575	475.920	685.15	951.84	266.69 ST		
	10/20/23	1.000	337.500	475.920	337.50	475.92	138.42 ST		
	10/27/23	2.000	331.525	475.920	663.05	951.84	288.79 ST		
	4/16/24	6.000	398.270	475.920	2,389.62	2,855.52	465.90 ST		
	7/23/24	10.000	435.489	475.920	4,354.89	4,759.20	404.31 ST		
	Total	35.000			13,314.85	**16,657.20**	3,342.35 ST	—	—
Rating: Morningstar: 3; 35 Held On Margin; Asset Class: Equities									
MICROSOFT CORP (MSFT)	2/6/24	1.000	405.040	417.140	405.04	417.14	12.10 ST		
	2/12/24	50.000	419.030	417.140	20,951.50	20,857.00	(94.50) ST		
	2/12/24	50.000	417.729	417.140	20,886.47	20,857.00	(29.47) ST		
	7/11/24	20.000	456.150	417.140	9,123.00	8,342.80	(780.20) ST		
	7/12/24	20.000	455.497	417.140	9,109.93	8,342.80	(767.13) ST		
	Total	141.000			60,475.94	**58,816.74**	(1,659.20) ST	423.00	0.72
Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 09/12/24; 141 Held On Margin; Asset Class: Equities									
NETFLIX INC (NFLX)	10/21/20	1.000	491.130	701.350	491.13	701.35	210.22 LT A		
	1/21/22	1.000	397.900	701.350	397.90	701.35	303.45 LT A		
	Total	2.000			889.03	**1,402.70**	513.67 LT	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; 2 Held On Margin; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	6/10/24	15.000	120.677	119.370	1,810.16	1,790.55	(19.61) ST		
	7/8/24	100.000	127.680	119.370	12,768.00	11,937.00	(831.00) ST		
	7/30/24	20.000	104.740	119.370	2,094.80	2,387.40	292.60 ST		
	8/2/24	20.000	107.090	119.370	2,141.80	2,387.40	245.60 ST		
	Total	155.000			18,814.76	**18,502.35**	(312.41) ST	6.20	0.03
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; 155 Held On Margin; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/9/23	10.000	159.704	172.880	1,597.04	1,728.80	131.76 ST		
	10/17/23	4.000	160.718	172.880	642.87	691.52	48.65 ST		
	10/20/23	4.000	161.015	172.880	644.06	691.52	47.46 ST		
	Total	18.000			2,883.97	**3,111.84**	227.87 ST	97.56	3.14
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; 18 Held On Margin; Asset Class: Equities									

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
COMMON STOCKS					**$110,152.87**	**$114,356.95**	**$1,054.54 LT** **$3,149.54 ST**	**$531.76**	**0.47%**

OPTIONS (Contract Prices are presented to only the third decimal (which may display as "$0.000"), while calculation of Market Value uses an extended price.)

Security Description	Trade Date	Number of Contracts	Unit Cost	Contract Price	Total Cost	Market Value	Unrealized Gain/(Loss)
CALL BERKSHIRE HATHAWAY CL-B AT 190.000 EXPIRES 06/20/2025 (BRKB 250620C00190000) *1 Held On Margin; Asset Class: Equities*	8/5/24	1.000	$232.950	$294.337	$23,295.00	**$29,433.67**	$6,138.67 ST
CALL MICROSOFT CORP AT 115.000 EXPIRES 06/20/2025 (MSFT 250620C00115000) *1 Held On Margin; Asset Class: Equities*	7/19/24	1.000	324.470	305.881	32,447.00	**30,588.14**	(1,858.86) ST
CALL NVIDIA CORPORATION AT 150.000 EXPIRES 08/30/2024 *Short Position; Asset Class: Equities*	8/19/24	(1.000)	1.080	0.010	(107.99)	**(1.00)**	106.99 ST
CALL WAL MART STORES INC AT 26.670 EXPIRES 06/20/2025 (WMT 250620C00026670) *1 Held On Margin; Asset Class: Equities*	7/23/24	1.000	44.170	50.799	4,417.00	**5,079.92**	662.92 ST
OPTIONS					**$60,051.01**	**$65,100.73**	**$5,049.72 ST**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**79.00%**	**$170,203.88**	**$179,457.68**	**$1,054.54 LT** **$8,199.26 ST**	**$531.76**	**0.30%**
Total Stocks (Long)			$179,458.68			
Total Stocks (Short)			$(1.00)			

For listed options that have a cost basis without a corresponding market value, an unrealized gain or loss is included for informational purposes. Where market value information is not available, for purposes of calculating the unrealized gain or loss, we assume that market value is $0. In such cases, the unrealized gain or loss may not provide an accurate reflection of the true unrealized gain or loss. For additional information regarding Gain/(Loss) and Pricing, refer to the Expanded Disclosures.

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	6/11/20	1.000	$78.320	$170.470	$78.32	$170.47	$92.15 LT A		
	9/17/20	1.000	88.530	170.470	88.53	170.47	81.94 LT A		
	9/24/20	1.000	86.640	170.470	86.64	170.47	83.83 LT A		
	Total	3.000			253.49	**511.41**	257.92 LT	3.37	0.66
Next Dividend Payable 09/2024; 3 Held On Margin; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	9/16/19	1.000	138.520	202.900	138.52	202.90	64.38 LT A		
	2/23/21	1.000	220.850	202.900	220.85	202.90	(17.95) LT A		
	Total	2.000			359.37	**405.80**	46.43 LT	—	—
Next Dividend Payable 09/2024; 2 Held On Margin; Asset Class: Equities									
FRANKLIN FTSE INDIA ETF (FLIN)	3/22/24	20.000	36.225	41.410	724.50	828.20	103.70 ST		
	4/17/24	10.000	36.920	41.410	369.20	414.10	44.90 ST		
	Total	30.000			1,093.70	**1,242.30**	148.60 ST	18.27	1.47
Next Dividend Payable 12/2024; 30 Held On Margin; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	6/11/20	2.000	36.145	65.360	72.29	**130.72**	58.43 LT A	1.61	1.23
Next Dividend Payable 10/2024; 2 Held On Margin; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	6/11/20	1.000	52.350	84.530	52.35	**84.53**	32.18 LT A	2.83	3.35
Next Dividend Payable 10/2024; 1 Held On Margin; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	6/11/20	2.000	36.355	66.650	72.71	**133.30**	60.59 LT A	1.64	1.23
Next Dividend Payable 10/2024; 2 Held On Margin; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	6/11/20	2.000	50.470	79.470	100.94	158.94	58.00 LT A		
	6/24/20	1.000	49.830	79.470	49.83	79.47	29.64 LT A		
	Total	3.000			150.77	**238.41**	87.64 LT	5.20	2.18
Next Dividend Payable 10/2024; 3 Held On Margin; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	9/21/23	4.000	433.750	563.680	1,735.00	2,254.72	519.72 ST		
	9/25/23	4.000	431.918	563.680	1,727.67	2,254.72	527.05 ST		
	10/2/23	8.000	427.010	563.680	3,416.08	4,509.44	1,093.36 ST		
	10/6/23	4.000	429.490	563.680	1,717.96	2,254.72	536.76 ST		
	10/17/23	2.000	435.140	563.680	870.28	1,127.36	257.08 ST		
	10/20/23	1.000	423.970	563.680	423.97	563.68	139.71 ST		
	10/27/23	2.000	410.485	563.680	820.97	1,127.36	306.39 ST		
	5/31/24	1.000	520.460	563.680	520.46	563.68	43.22 ST		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	8/2/24	2.000	536.200	563.680	1,072.40	1,127.36	54.96 ST		
	Total	28.000			12,304.79	**15,783.04**	3,478.25 ST	191.60	1.21
Next Dividend Payable 10/2024; 28 Held On Margin; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	8/25/23	10.000	422.929	573.970	4,229.29	**5,739.70**	1,510.41 LT	36.97	0.64
Next Dividend Payable 10/2024; 10 Held On Margin; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	6/11/20	1.000	280.070	518.040	280.07	518.04	237.97 LT A		
	8/25/23	5.000	401.810	518.040	2,009.05	2,590.20	581.15 LT		
	9/21/23	10.000	399.620	518.040	3,996.20	5,180.40	1,184.20 ST		
	9/25/23	2.000	398.395	518.040	796.79	1,036.08	239.29 ST		
	10/2/23	8.000	392.420	518.040	3,139.36	4,144.32	1,004.96 ST		
	10/6/23	4.000	394.700	518.040	1,578.80	2,072.16	493.36 ST		
	10/9/23	1.000	394.170	518.040	394.17	518.04	123.87 ST		
	10/17/23	1.000	399.680	518.040	399.68	518.04	118.36 ST		
	10/19/23	2.000	397.195	518.040	794.39	1,036.08	241.69 ST		
	10/20/23	1.000	389.720	518.040	389.72	518.04	128.32 ST		
	10/27/23	2.000	377.060	518.040	754.12	1,036.08	281.96 ST		
	5/31/24	1.000	478.450	518.040	478.45	518.04	39.59 ST		
	7/30/24	1.000	497.180	518.040	497.18	518.04	20.86 ST		
	8/2/24	2.000	492.840	518.040	985.68	1,036.08	50.40 ST		
	Total	41.000			16,493.66	**21,239.64**	819.12 LT 3,926.86 ST	271.42	1.28
Next Dividend Payable 10/2024; 41 Held On Margin; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	6/11/20	1.000	153.880	278.380	153.88	**278.38**	124.50 LT A	3.66	1.31
Next Dividend Payable 10/2024; 1 Held On Margin; Asset Class: Equities									
WISDOMTREE TR US QTLY DIV GRT (DGRW)	10/17/23	20.000	64.627	81.960	1,292.53	1,639.20	346.67 ST		
	10/20/23	4.000	63.308	81.960	253.23	327.84	74.61 ST		
	Total	24.000			1,545.76	**1,967.04**	421.28 ST	30.12	1.53
Next Dividend Payable 09/2024; 24 Held On Margin; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**21.02%**	**$36,782.06**	**$47,754.27**	**$2,997.22 LT** **$7,974.99 ST**	**$566.69**	**1.19%**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$206,985.94**	**$227,166.44**	**$4,051.76 LT** **$16,174.25 ST**	**$1,098.95** —	**0.48%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$2.52	—	—	—	—	—
Cash, BDP, MMFs (Debit)	(58.12)	—	—	—	—	—
Savings and Time Deposits	10.09	—	—	—	—	—
Stocks	—	$179,457.68	—	—	—	—
ETFs & CEFs	—	47,754.27	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$(45.51)**	**$227,211.95**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
8/2	8/5	Bought	NVIDIA CORPORATION	ACTED AS AGENT UNSOLICITED TRADE	20.000	$106.9399	$(2,141.80)
8/2	8/5	Bought	AMAZON COM INC	ACTED AS AGENT UNSOLICITED TRADE	10.000	166.3899	(1,665.40)
8/2	8/5	Bought	SPDR S&P 500 ETF TRUST	ACTED AS AGENT UNSOLICITED TRADE	2.000	536.0500	(1,072.40)
8/2	8/5	Bought	VANGUARD S&P 500 ETF	ACTED AS AGENT UNSOLICITED TRADE	2.000	492.6897	(985.68)
8/5	8/6	Bought	CALL BRKB 06/20/25 190.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	232.9400	(23,295.00)
8/6		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 08/01-08/05)			0.02
8/12	8/12	Bank Product Withdrawal	MSBNA PREFERRED SAVINGS- QC				6,814.00
8/15		Qualified Dividend	APPLE INC				1.25

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
8/19	8/20	Sold	CALL NVDA 08/30/24 150.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.0900	107.99
8/20		Cash Transfer	FUNDS TRANSFERRED	CONFIRMATION # 229791227 FROM 723-XXX507			9,740.82
8/29		Dividend	WISDOMTREE TR US QTLY DIV GRT				2.52
8/30		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 08/01-08/31) CUSIP: 99YA78EB0			10.02
8/30	8/30	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(10.02)
8/30		Margin Interest Charged	Thru 08/19/24 For 14 Days	See Margin Loan Interest Schedule			(58.12)
NET CREDITS/(DEBITS)							**$(12,551.80)**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
8/5	Automatic Redemption	BANK DEPOSIT PROGRAM	$(5,865.28)
8/6	Automatic Redemption	BANK DEPOSIT PROGRAM	(6,630.92)
8/29	Automatic Investment	BANK DEPOSIT PROGRAM	2.52
NET ACTIVITY FOR PERIOD			**$(12,493.68)**

MARGIN LOAN INTEREST SCHEDULE *(See the Expanded Disclosures for information on how we calculate margin interest charges. This section may include interest on non-purpose loans. The tax deductibility of interest charges will depend upon the purpose for which the extension of credit was used.)*

From	To	Debit Balance	Interest Rate %	Daily Accrual	No. of Days	Interest Amount
8/6	8/11	$16,664.06	11.70000	$5.42	6	$32.52
8/12	8/14	9,850.06	11.70000	3.20	3	9.60
8/15	8/19	9,848.81	11.70000	3.20	5	16.00
Total Interest on Margin Loan						**$58.12**

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Morgan Stanley

CLIENT STATEMENT | For the Period August 1-31, 2024

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 8/1/24)	**$94,841.23**
Ending Total Value (as of 8/31/24)	**$97,364.17**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510; Alt. Phone: 888-499-8544

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Account Summary

Active Assets Account **ARNAB GHOSH**
723-140755-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (8/1/24-8/31/24)	This Year (1/1/24-8/31/24)
TOTAL BEGINNING VALUE	**$94,841.23**	**$48,822.27**
Credits	—	47,000.00
Debits	—	(1,860.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**$45,140.00**
Change in Value	**2,522.94**	**3,401.90**
TOTAL ENDING VALUE	**$97,364.17**	**$97,364.17**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$1,461.39	1.50
Equities	95,902.78	98.50
TOTAL VALUE	**$97,364.17**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-140755-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 7/31/24)	This Period (as of 8/31/24)
Cash, BDP, MMFs	$1,330.07	$1,461.39
Stocks	86,056.84	88,289.62
ETFs & CEFs	7,454.32	7,613.16
Total Assets	**$94,841.23**	**$97,364.17**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$94,841.23**	**$97,364.17**

CASH FLOW

	This Period (8/1/24-8/31/24)	This Year (1/1/24-8/31/24)
OPENING CASH, BDP, MMFs	**$1,330.07**	**$8,517.03**
Purchases	—	(103,640.42)
Dividend Reinvestments	(5.83)	(165.02)
Sales and Redemptions	131.31	51,444.32
Income and Distributions	5.84	165.48
Total Investment Related Activity	**$131.32**	**$(52,195.64)**
Electronic Transfers-Credits	—	47,000.00
Electronic Transfers-Debits	—	(1,860.00)
Total Cash Related Activity	**—**	**$45,140.00**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$1,461.39**	**$1,461.39**

INCOME AND DISTRIBUTION SUMMARY

	This Period (8/1/24-8/31/24)	This Year (1/1/24-8/31/24)
Qualified Dividends	$5.83	$121.89
Other Dividends	—	43.15
Interest	0.01	0.44
Income And Distributions	**$5.84**	**$165.48**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$5.84**	**$165.48**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (8/1/24-8/31/24)	Realized This Year (1/1/24-8/31/24)	Unrealized Inception to Date (as of 8/31/24)
Short-Term Gain	$300.10	$6,602.13	$757.53
Short-Term (Loss)	—	—	(11,860.01)
Total Short-Term	**$300.10**	**$6,602.13**	**$(11,102.48)**
Long-Term Gain	—	1,357.83	12,673.68
Long-Term (Loss)	—	—	(261.85)
Total Long-Term	**—**	**$1,357.83**	**$12,411.83**
TOTAL GAIN/(LOSS)	**$300.10**	**$7,959.96**	**$1,309.35**

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$1,461.39**	—	$0.15	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**1.50%**	**$1,461.39**	**$0.15**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADOBE INC (ADBE)	11/23/21	1.000	$651.520	$574.410	$651.52	$574.41	$(77.11) LT A		
	12/16/21	1.000	561.120	574.410	561.12	574.41	13.29 LT A		
	Total	2.000			1,212.64	**1,148.82**	(63.82) LT	—	—

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
ADVANCED MICRO DEVICES (AMD)	3/4/24	100.000	207.300	148.560	20,730.00	14,856.00	(5,874.00) ST		
	3/13/24	100.000	195.535	148.560	19,553.50	14,856.00	(4,697.50) ST		
	4/10/24	50.000	164.830	148.560	8,241.50	7,428.00	(813.50) ST		
	4/16/24	10.000	163.628	148.560	1,636.28	1,485.60	(150.68) ST		
	4/18/24	40.000	155.660	148.560	6,226.40	5,942.40	(284.00) ST		
	Total	300.000			56,387.68	**44,568.00**	(11,819.68) ST	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									
AMAZON COM INC (AMZN)	9/20/22	4.000	123.575	178.500	494.30	**714.00**	219.70 LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 1; Asset Class: Equities									
APPLE INC (AAPL)	9/14/21	1.000	149.790	229.000	149.79	229.00	79.21 LT A		
	10/4/21	1.000	138.430	229.000	138.43	229.00	90.57 LT A		
	Purchases	2.000			288.22	**458.00**	169.78 LT		
Short Term Reinvestments		0.012			1.96	2.75	0.79 ST		
	Total	2.012			290.18	**460.75**	169.78 LT 0.79 ST	2.01	0.44
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 11/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	3/29/22	2.000	354.380	475.920	708.76	951.84	243.08 LT A		
	4/4/22	2.000	344.800	475.920	689.60	951.84	262.24 LT A		
	4/6/22	1.000	345.700	475.920	345.70	475.92	130.22 LT A		
	4/18/22	1.000	345.130	475.920	345.13	475.92	130.79 LT A		
	5/2/22	1.000	319.540	475.920	319.54	475.92	156.38 LT A		
	10/17/23	2.000	345.810	475.920	691.62	951.84	260.22 ST		
	Total	9.000			3,100.35	**4,283.28**	922.71 LT 260.22 ST	—	—
Rating: Morningstar: 3; Asset Class: Equities									
BOEING CO (BA)	11/26/21	1.000	194.610	173.740	194.61	**173.74**	(20.87) LT A	—	—
Rating: Morgan Stanley: 2, Morningstar: 1; Asset Class: Equities									
COCA COLA CONSOLIDATED INC (COKE)	—	—	—	1,342.400	—	—	—	—	—
Short Term Reinvestments		0.001			0.51	1.34	0.83 ST H		
	Total	0.001			0.51	**1.34**	0.83 ST	—	—
Next Dividend Payable 11/2024; Basis Adjustment Due to Wash Sale: $0.01; Asset Class: Equities									
HOME DEPOT INC (HD)	10/8/21	1.000	334.830	368.500	334.83	368.50	33.67 LT A		
	3/24/22	1.000	315.730	368.500	315.73	368.50	52.77 LT A		
	4/22/22	1.000	303.760	368.500	303.76	368.50	64.74 LT A		
	9/16/22	1.000	275.690	368.500	275.69	368.50	92.81 LT A		

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/20/22	1.000	272.590	368.500	272.59	368.50	95.91 LT A		
	Purchases	5.000			1,502.60	**1,842.50**	339.90 LT		
Short Term Reinvestments		0.127			43.82	46.80	2.98 ST		
	Total	5.127			1,546.42	**1,889.30**	339.90 LT 2.98 ST	46.14	2.44
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 09/12/24; Asset Class: Equities									
LOWES COMPANIES INC (LOW)	3/24/22	1.000	219.140	248.500	219.14	248.50	29.36 LT A		
	4/22/22	1.000	199.670	248.500	199.67	248.50	48.83 LT A		
	9/16/22	1.000	191.510	248.500	191.51	248.50	56.99 LT A		
	9/20/22	1.000	189.270	248.500	189.27	248.50	59.23 LT A		
	Purchases	4.000			799.59	**994.00**	194.41 LT		
Short Term Reinvestments		0.083			17.95	20.63	2.68 ST		
	Total	4.083			817.54	**1,014.63**	194.41 LT 2.68 ST	18.78	1.85
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 11/2024; Asset Class: Equities									
MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	483.340	338.27	483.34	145.07 LT A		
	Purchases	1.000			338.27	**483.34**	145.07 LT		
Short Term Reinvestments		0.008			2.55	3.87	1.32 ST		
	Total	1.008			340.82	**487.21**	145.07 LT 1.32 ST	2.66	0.55
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 11/2024; Asset Class: Equities									
META PLATFORMS INC CL A (META)	10/22/21	2.000	323.010	521.310	646.02	1,042.62	396.60 LT A		
	10/26/21	2.000	311.685	521.310	623.37	1,042.62	419.25 LT A		
	Purchases	4.000			1,269.39	**2,085.24**	815.85 LT		
Short Term Reinvestments		0.008			4.00	4.17	0.17 ST		
	Total	4.008			1,273.39	**2,089.41**	815.85 LT 0.17 ST	8.02	0.38
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 09/2024; Asset Class: Equities									
MICROSOFT CORP (MSFT)	9/8/21	2.000	298.370	417.140	596.74	834.28	237.54 LT A		
	9/28/21	1.000	284.770	417.140	284.77	417.14	132.37 LT A		
	9/29/21	1.000	284.790	417.140	284.79	417.14	132.35 LT A		
	10/4/21	1.000	280.790	417.140	280.79	417.14	136.35 LT A		
	11/23/21	2.000	334.960	417.140	669.92	834.28	164.36 LT A		
	11/26/21	1.000	331.490	417.140	331.49	417.14	85.65 LT A		
	12/3/21	1.000	318.700	417.140	318.70	417.14	98.44 LT A		
	12/20/21	1.000	319.020	417.140	319.02	417.14	98.12 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	1/24/22	1.000	291.870	417.140	291.87	417.14	125.27 LT A		
	3/4/22	2.000	290.890	417.140	581.78	834.28	252.50 LT A		
	4/6/22	2.000	298.160	417.140	596.32	834.28	237.96 LT A		
	4/12/22	1.000	281.870	417.140	281.87	417.14	135.27 LT A		
	4/22/22	1.000	277.390	417.140	277.39	417.14	139.75 LT A		
	4/26/22	1.000	272.660	417.140	272.66	417.14	144.48 LT A		
	5/9/22	1.000	265.070	417.140	265.07	417.14	152.07 LT A		
	5/20/22	2.000	250.930	417.140	501.86	834.28	332.42 LT A		
	9/20/22	2.000	242.720	417.140	485.44	834.28	348.84 LT A		
	9/23/22	1.000	237.730	417.140	237.73	417.14	179.41 LT A		
	Purchases	24.000			6,878.21	**10,011.36**	3,133.15 LT		
Short Term Reinvestments		0.183			70.54	76.34	5.80 ST		
	Total	24.183			6,948.75	**10,087.70**	3,133.15 LT 5.80 ST	72.55	0.72
Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 09/12/24; Asset Class: Equities									
NASDAQ INC COM (NDAQ)	8/19/21	3.000	61.380	72.080	184.14	216.24	32.10 LT A		
	9/20/21	3.000	63.223	72.080	189.67	216.24	26.57 LT A		
	9/28/21	3.000	63.693	72.080	191.08	216.24	25.16 LT A		
	10/4/21	3.000	63.257	72.080	189.77	216.24	26.47 LT A		
	10/20/21	6.000	66.867	72.080	401.20	432.48	31.28 LT A		
	11/23/21	3.000	68.773	72.080	206.32	216.24	9.92 LT A		
	11/26/21	3.000	68.663	72.080	205.99	216.24	10.25 LT A		
	12/3/21	3.000	66.110	72.080	198.33	216.24	17.91 LT A		
	12/7/21	3.000	67.110	72.080	201.33	216.24	14.91 LT A		
	1/3/22	6.000	67.713	72.080	406.28	432.48	26.20 LT A		
	1/4/22	3.000	65.853	72.080	197.56	216.24	18.68 LT A		
	1/24/22	3.000	58.127	72.080	174.38	216.24	41.86 LT A		
	3/4/22	3.000	56.840	72.080	170.52	216.24	45.72 LT A		
	4/18/22	3.000	59.130	72.080	177.39	216.24	38.85 LT A		
	4/22/22	3.000	55.957	72.080	167.87	216.24	48.37 LT A		
	5/2/22	3.000	52.233	72.080	156.70	216.24	59.54 LT A		
	5/10/22	3.000	48.713	72.080	146.14	216.24	70.10 LT A		
	10/3/22	1.000	57.470	72.080	57.47	72.08	14.61 LT A		
	Purchases	58.000			3,622.14	**4,180.64**	558.50 LT		
Short Term Reinvestments		0.931			52.54	67.11	14.57 ST		
	Total	58.931			3,674.68	**4,247.75**	558.50 LT 14.57 ST	56.57	1.33

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	12/6/21	10.000	28.476	119.370	284.76	1,193.70	908.94 LT A		
	1/4/22	10.000	28.530	119.370	285.30	1,193.70	908.40 LT A		
	3/7/22	10.000	21.788	119.370	217.88	1,193.70	975.82 LT A		
	4/6/22	10.000	24.064	119.370	240.64	1,193.70	953.06 LT A		
	5/9/22	10.000	16.994	119.370	169.94	1,193.70	1,023.76 LT A		
	6/10/24	50.000	120.172	119.370	6,008.58	5,968.50	(40.08) ST		
	7/24/24	10.000	118.110	119.370	1,181.10	1,193.70	12.60 ST		
	7/24/24	10.000	117.735	119.370	1,177.35	1,193.70	16.35 ST		
	Purchases	120.000			9,565.55	**14,324.40**	4,769.98 LT		
							(11.13) ST		
Short Term Reinvestments		0.038			1.60	4.54	2.94 ST		
	Total	120.038			9,567.15	**14,328.94**	4,769.98 LT	4.80	0.03
							(8.19) ST		
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/11/23	2.000	162.670	172.880	325.34	345.76	20.42 ST		
	Purchases	2.000			325.34	**345.76**	20.42 ST		
Short Term Reinvestments		0.047			7.83	8.13	0.30 ST		
	Total	2.047			333.17	**353.89**	20.72 ST	11.09	3.13
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; Asset Class: Equities									
SALESFORCE INC (CRM)	9/13/21	2.000	253.160	252.900	506.32	505.80	(0.52) LT A		
	11/23/21	1.000	289.830	252.900	289.83	252.90	(36.93) LT A		
	11/30/21	1.000	288.380	252.900	288.38	252.90	(35.48) LT A		
	12/3/21	2.000	256.390	252.900	512.78	505.80	(6.98) LT A		
	Purchases	6.000			1,597.31	**1,517.40**	(79.91) LT		
Short Term Reinvestments		0.018			4.80	4.55	(0.25) ST		
	Total	6.018			1,602.11	**1,521.95**	(79.91) LT	9.63	0.63
							(0.25) ST		
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 10/2024; Asset Class: Equities									
TESLA INC (TSLA)	5/20/22	3.000	217.877	214.110	653.63	**642.33**	(11.30) LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
VISA INC CL A (V)	10/27/21	1.000	222.200	276.370	222.20	276.37	54.17 LT A		
	Purchases	1.000			222.20	**276.37**	54.17 LT		
Long Term Reinvestments		0.002			0.45	0.55	0.10 LT		
Short Term Reinvestments		0.006			1.56	1.66	0.10 ST		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	1.008			224.21	**278.58**	54.27 LT 0.10 ST	2.10	0.75
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/03/24; Asset Class: Equities									
COMMON STOCKS					**$88,662.14**	**$88,291.62**	**$11,147.42 LT** **$(11,517.94) ST**	**$234.35**	**0.27%**

OPTIONS (Contract Prices are presented to only the third decimal (which may display as "$0.000"), while calculation of Market Value uses an extended price.)

Security Description	Trade Date	Number of Contracts	Unit Cost	Contract Price	Total Cost	Market Value	Unrealized Gain/(Loss)
CALL ADVANCED MICRO DEVIC AT 175.000 EXPIRES 08/30/2024 *Short Position; Asset Class: Equities*	8/19/24	(1.000)	$0.573	$0.010	$(57.26)	**$(1.00)**	$56.26 ST
CALL NVIDIA CORPORATION AT 155.000 EXPIRES 08/30/2024 *Short Position; Asset Class: Equities*	8/19/24	(1.000)	0.741	0.010	(74.05)	**(1.00)**	73.05 ST
OPTIONS					**$(131.31)**	**$(2.00)**	**$129.31 ST**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**90.68%**	**$88,530.83**	**$88,289.62**	**$11,147.42 LT** **$(11,388.63) ST**	**$234.35**	**0.27%**
Total Stocks (Long)			$88,291.62			
Total Stocks (Short)			$(2.00)			

For listed options that have a cost basis without a corresponding market value, an unrealized gain or loss is included for informational purposes. Where market value information is not available, for purposes of calculating the unrealized gain or loss, we assume that market value is $0. In such cases, the unrealized gain or loss may not provide an accurate reflection of the true unrealized gain or loss. For additional information regarding Gain/(Loss) and Pricing, refer to the Expanded Disclosures.

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	9/20/21	1.000	$121.990	$170.470	$121.99	$170.47	$48.48 LT A		
	11/23/21	1.000	131.600	170.470	131.60	170.47	38.87 LT A		
	11/26/21	1.000	131.230	170.470	131.23	170.47	39.24 LT A		
	Purchases	3.000			384.82	**511.41**	126.59 LT		
Short Term Reinvestments		0.025			3.38	4.26	0.88 ST		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	3.025			388.20	**515.67**	126.59 LT 0.88 ST	3.40	0.66
Next Dividend Payable 09/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	11/22/21	2.000	239.230	202.900	478.46	**405.80**	(72.66) LT A	—	—
Next Dividend Payable 09/2024; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	9/20/21	2.000	52.765	65.360	105.53	130.72	25.19 LT A		
	11/23/21	2.000	55.885	65.360	111.77	130.72	18.95 LT A		
	11/26/21	2.000	55.265	65.360	110.53	130.72	20.19 LT A		
	11/30/21	2.000	55.045	65.360	110.09	130.72	20.63 LT A		
	Purchases	8.000			437.92	**522.88**	84.96 LT		
Short Term Reinvestments		0.116			6.47	7.58	1.11 ST		
	Total	8.116			444.39	**530.46**	84.96 LT 1.11 ST	6.53	1.23
Next Dividend Payable 10/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	9/20/21	1.000	74.630	84.530	74.63	84.53	9.90 LT A		
	Purchases	1.000			74.63	**84.53**	9.90 LT		
Short Term Reinvestments		0.039			2.87	3.30	0.43 ST		
	Total	1.039			77.50	**87.83**	9.90 LT 0.43 ST	2.94	3.35
Next Dividend Payable 10/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	9/20/21	2.000	53.060	66.650	106.12	133.30	27.18 LT A		
	11/26/21	2.000	55.620	66.650	111.24	133.30	22.06 LT A		
	Purchases	4.000			217.36	**266.60**	49.24 LT		
Short Term Reinvestments		0.058			3.29	3.87	0.58 ST		
	Total	4.058			220.65	**270.47**	49.24 LT 0.58 ST	3.32	1.23
Next Dividend Payable 10/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	9/20/21	1.000	68.030	79.470	68.03	79.47	11.44 LT A		
	Purchases	1.000			68.03	**79.47**	11.44 LT		
Short Term Reinvestments		0.027			1.75	2.15	0.40 ST		
	Total	1.027			69.78	**81.62**	11.44 LT 0.40 ST	1.78	2.18
Next Dividend Payable 10/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	11/26/21	1.000	460.200	563.680	460.20	563.68	103.48 LT A		
	10/11/23	1.000	434.130	563.680	434.13	563.68	129.55 ST		
	7/30/24	1.000	541.140	563.680	541.14	563.68	22.54 ST		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Purchases	3.000			1,435.47	**1,691.04**	103.48 LT 152.09 ST		
Short Term Reinvestments		0.026			12.16	14.66	2.50 ST		
	Total	3.026			1,447.63	**1,705.70**	103.48 LT 154.59 ST	20.71	1.21
Next Dividend Payable 10/2024; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	11/26/21	1.000	444.370	573.970	444.37	573.97	129.60 LT A		
	Purchases	1.000			444.37	**573.97**	129.60 LT		
Short Term Reinvestments		0.010			3.72	5.74	2.02 ST		
	Total	1.010			448.09	**579.71**	129.60 LT 2.02 ST	3.73	0.64
Next Dividend Payable 10/2024; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	11/26/21	1.000	422.970	518.040	422.97	518.04	95.07 LT A		
	9/20/22	2.000	355.765	518.040	711.53	1,036.08	324.55 LT A		
	9/23/22	2.000	338.100	518.040	676.20	1,036.08	359.88 LT A		
	10/11/23	1.000	399.040	518.040	399.04	518.04	119.00 ST		
	Purchases	6.000			2,209.74	**3,108.24**	779.50 LT 119.00 ST		
Short Term Reinvestments		0.086			38.45	44.55	6.10 ST		
	Total	6.086			2,248.19	**3,152.79**	779.50 LT 125.10 ST	40.29	1.28
Next Dividend Payable 10/2024; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	11/26/21	1.000	236.020	278.380	236.02	278.38	42.36 LT A		
	Purchases	1.000			236.02	**278.38**	42.36 LT		
Short Term Reinvestments		0.017			3.69	4.73	1.04 ST		
	Total	1.017			239.71	**283.11**	42.36 LT 1.04 ST	3.73	1.32
Next Dividend Payable 10/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**7.82%**	**$6,062.60**	**$7,613.16**	**$1,264.41 LT** **$286.15 ST**	**$86.43**	**1.14%**

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$94,593.43**	**$97,364.17**	**$12,411.83 LT** **$(11,102.48) ST**	**$320.93** —	**0.33%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$1,461.39	—	—	—	—	—
Stocks	—	$88,289.62	—	—	—	—
ETFs & CEFs	—	7,613.16	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$1,461.39**	**$95,902.78**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
8/7		Qualified Dividend	LOWES COMPANIES INC				$4.67
8/7		Dividend Reinvestment	LOWES COMPANIES INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.020	241.3196	(4.67)
8/9		Qualified Dividend	MASTERCARD INC CL A				0.66
8/9		Dividend Reinvestment	MASTERCARD INC CL A	ACTED AS AGENT DIVIDEND REINVESTMENT	0.002	454.6582	(0.66)
8/15		Qualified Dividend	APPLE INC				0.50
8/15		Dividend Reinvestment	APPLE INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.003	221.3259	(0.50)
8/19	8/20	Sold	CALL NVDA 08/30/24 155.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	0.7500	74.05
8/19	8/20	Sold	CALL AMD 08/30/24 175.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	0.5800	57.26
8/30		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 08/01-08/31)			0.01

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
NET CREDITS/(DEBITS)							**$131.32**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
8/20	Automatic Investment	BANK DEPOSIT PROGRAM	$131.31
8/30	Automatic Investment	BANK DEPOSIT PROGRAM	0.01
NET ACTIVITY FOR PERIOD			**$131.32**

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
8/12	Option Expired	CALL AMD 08/09/24 230.000	EXPIRED OPTIONS	2.000
8/19	Option Expired	CALL AMD 08/16/24 220.000	EXPIRED OPTIONS	1.000

REALIZED GAIN/(LOSS) DETAIL

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
CALL AMD 08/09/24 230.000	08/09/24	07/02/24	2.000	$69.11	$0.00	$69.11	
CALL AMD 08/16/24 220.000	08/16/24	05/16/24	1.000	230.99	0.00	230.99	
Short-Term This Period				**$300.10**	**$0.00**	**$300.10**	
Short-Term Year to Date				**$46,884.80**	**$40,282.67**	**$6,602.13**	
Net Realized Gain/(Loss) This Period				**$300.10**	**$0.00**	**$300.10**	
Net Realized Gain/(Loss) Year to Date				**$51,313.01**	**$43,353.05**	**$7,959.96**	

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

This page intentionally left blank

Morgan Stanley

CLIENT STATEMENT | For the Period August 1-31, 2024

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 8/1/24)	**$65,272.76**
Ending Total Value (as of 8/31/24)	**$59,321.09**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510; Alt. Phone: 888-499-8544

Morgan Stanley Smith Barney LLC. Member SIPC.

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Account Summary

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (8/1/24-8/31/24)	This Year (1/1/24-8/31/24)
TOTAL BEGINNING VALUE	**$65,272.76**	**$69,874.31**
Credits	6,446.02	55,919.53
Debits	(12,615.82)	(68,270.82)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$(6,169.80)**	**$(12,351.29)**
Change in Value	**218.13**	**1,798.07**
TOTAL ENDING VALUE	**$59,321.09**	**$59,321.09**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$59,321.09	100.00
TOTAL VALUE	**$59,321.09**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 7/31/24)	This Period (as of 8/31/24)
Cash, BDP, MMFs	$8,849.79	$12,420.06
Savings and Time Deposits	56,422.97	46,901.03
Total Assets	**$65,272.76**	**$59,321.09**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$65,272.76**	**$59,321.09**

CASH FLOW

	This Period (8/1/24-8/31/24)	This Year (1/1/24-8/31/24)
OPENING CASH, BDP, MMFs	**$8,849.79**	**$15,030.90**
Purchases	(218.06)	(1,797.62)
Sales and Redemptions	9,740.00	9,740.00
Income and Distributions	218.13	1,798.07
Total Investment Related Activity	**$9,740.07**	**$9,740.45**
Checks Deposited	5,751.02	55,224.53
Electronic Transfers-Debits	(12,615.82)	(68,270.82)
Other Credits	695.00	695.00
Total Cash Related Activity	**$(6,169.80)**	**$(12,351.29)**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$12,420.06**	**$12,420.06**

INCOME AND DISTRIBUTION SUMMARY

	This Period (8/1/24-8/31/24)	This Year (1/1/24-8/31/24)
Interest	$218.13	$1,798.07
Income And Distributions	**$218.13**	**$1,798.07**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$218.13**	**$1,798.07**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (8/1/24-8/31/24)	Realized This Year (1/1/24-8/31/24)	Unrealized Inception to Date (as of 8/31/24)
TOTAL GAIN/(LOSS)	—	—	—

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

Investment Objectives (in order of priority): Income

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$12,420.06**	—	$1.24	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**20.94%**	**$12,420.06**	**$1.24**

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$46,901.03**	$2,345.05	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**79.06%**	**$46,901.03**	**$2,345.05**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	—	**$59,321.09**	**N/A**	**$2,346.29** —	**3.96%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$12,420.06	—	—	—	—	—
Savings and Time Deposits	46,901.03	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$59,321.09**	—	—	—	—	—

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
8/1		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 228616218			$(2,875.00)
8/13		Check Deposit	MS PAYROLL DEPOSIT				2,875.51
8/14		Cash Journal	CASHPLUS	ENGAGEMENT BONUS			695.00
8/20	8/20	Bank Product Withdrawal	MSBNA PREFERRED SAVINGS- QC				9,740.00
8/20		Cash Transfer	FUNDS TRANSFERRED	CONFIRMATION # 229791227 TO 723-XXX489			(9,740.82)
8/29		Check Deposit	MS PAYROLL DEPOSIT				2,875.51
8/30		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 08/01-08/31) CUSIP: 99YA78EB0			218.06
8/30		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 08/01-08/31)			0.07
8/30	8/30	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(218.06)
NET CREDITS/(DEBITS)							**$3,570.27**

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
8/1	Automatic Redemption	BANK DEPOSIT PROGRAM	$(2,875.00)
8/14	Automatic Investment	BANK DEPOSIT PROGRAM	2,875.51
8/15	Automatic Investment	BANK DEPOSIT PROGRAM	695.00
8/20	Automatic Redemption	BANK DEPOSIT PROGRAM	(0.82)
8/30	Automatic Investment	BANK DEPOSIT PROGRAM	2,875.51
8/30	Automatic Investment	BANK DEPOSIT PROGRAM	0.07
NET ACTIVITY FOR PERIOD			**$3,570.27**

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

This page intentionally left blank

Morgan Stanley

CLIENT STATEMENT | For the Period August 1-31, 2024

STATEMENT PACKAGE FOR:
ARNAB GHOSH

Beginning Total Value (as of 8/1/24) **$367,906.24**
Ending Total Value (as of 8/31/24) **$383,851.70**
Includes Accrued Interest
Excludes Bank Loan Balances (See detail on Overview page)

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510; Alt. Phone: 888-499-8544

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Accounts Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Consolidated Summary

OVERVIEW OF YOUR ACCOUNTS (includes accrued interest)

Although only whole dollar amounts are displayed below, both dollars and cents are used to calculate all totals. Manually summing the individual line items may not equal the actual total displayed. Refer to Account Statements for details. Excludes Bank Loan Balances (including Liquidity Access Lines, Tailored Lending Loans and Mortgage Balances).

	Account Number	Beginning Value (8/1/24)	Funds Credited/(Debited)	Security/Currency Transfers Rcvd/(Dlvd)	Change in Value	Ending Value (8/31/24)	Income/Dist This Period/YTD	YTD Realized Gain/(Loss) (Total ST/LT)	Unrealized Gain/(Loss) (Total ST/LT)	Page
TOTAL FOR ALL ACCOUNTS		**$367,906**	**$3,512**	**—**	**$12,432**	**$383,851**	**$237** **$3,499**	**$68,369**	**$21,535**	
Personal Accounts										
ARNAB GHOSH	723-140507-222	65,272	(6,169)	—	218	59,321	218 1,798	— —	— —	*7* *eDel*
ARNAB GHOSH	723-140755-222	94,841	—	—	2,522	97,364	5 165	6,602 1,357	(11,102)>>>

Consolidated Summary

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (8/1/24-8/31/24)	This Year (1/1/24-8/31/24)
TOTAL BEGINNING VALUE	**$367,906.24**	**$302,995.17**
Credits	16,186.84	112,660.35
Debits	(12,673.94)	(70,163.94)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$3,512.90**	**$42,496.41**
Change in Value	**12,432.56**	**38,360.12**
TOTAL ENDING VALUE	**$383,851.70**	**$383,851.70**

Net Credits / Debits include investment advisory fees as applicable. See Activity section for details.

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$60,736.97	15.82
Equities	323,114.73	84.18
TOTAL VALUE	**$383,851.70**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Consolidated Summary

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 7/31/24)	This Period (as of 8/31/24)
Cash, BDP, MMFs	$22,676.06	$13,883.97
Savings and Time Deposits	63,237.04	46,911.12
Stocks	229,907.37	267,747.30
ETFs & CEFs	52,085.77	55,367.43
Total Assets	**$367,906.24**	**$383,909.82**
Cash, BDP, MMFs (Debit)	—	(58.12)
Total Liabilities (outstanding balance)	**—**	**$(58.12)**
TOTAL VALUE	**$367,906.24**	**$383,851.70**

Total liabilities excludes Bank Loan Balances (including Liquidity Access Lines, Tailored Lending Loans and Mortgage Balances).

CASH FLOW

	This Period (8/1/24-8/31/24)	This Year (1/1/24-8/31/24)
OPENING CASH, BDP, MMFs	**$22,676.06**	**$25,139.19**
Purchases	(29,388.36)	(287,173.20)
Dividend Reinvestments	(5.83)	(165.02)
Sales and Redemptions	16,793.30	230,028.84
Income and Distributions	237.78	3,499.63
Total Investment Related Activity	**$(12,363.11)**	**$(53,809.75)**
Checks Deposited	5,751.02	55,224.53
Electronic Transfers-Credits	9,740.82	56,740.82
Electronic Transfers-Debits	(12,615.82)	(70,130.82)
Other Credits	695.00	695.00
Other Debits	—	25.00
Interest Charged	(58.12)	(58.12)
Total Cash Related Activity	**$3,512.90**	**$42,496.41**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$13,825.85**	**$13,825.85**

This page intentionally left blank

Account Summary

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (8/1/24-8/31/24)	This Year (1/1/24-8/31/24)
TOTAL BEGINNING VALUE	**$65,272.76**	**$69,874.31**
Credits	6,446.02	55,919.53
Debits	(12,615.82)	(68,270.82)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$(6,169.80)**	**$(12,351.29)**
Change in Value	**218.13**	**1,798.07**
TOTAL ENDING VALUE	**$59,321.09**	**$59,321.09**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$59,321.09	100.00
TOTAL VALUE	**$59,321.09**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 7/31/24)	This Period (as of 8/31/24)
Cash, BDP, MMFs	$8,849.79	$12,420.06
Savings and Time Deposits	56,422.97	46,901.03
Total Assets	**$65,272.76**	**$59,321.09**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$65,272.76**	**$59,321.09**

CASH FLOW

	This Period (8/1/24-8/31/24)	This Year (1/1/24-8/31/24)
OPENING CASH, BDP, MMFs	**$8,849.79**	**$15,030.90**
Purchases	(218.06)	(1,797.62)
Sales and Redemptions	9,740.00	9,740.00
Income and Distributions	218.13	1,798.07
Total Investment Related Activity	**$9,740.07**	**$9,740.45**
Checks Deposited	5,751.02	55,224.53
Electronic Transfers-Debits	(12,615.82)	(68,270.82)
Other Credits	695.00	695.00
Total Cash Related Activity	**$(6,169.80)**	**$(12,351.29)**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$12,420.06**	**$12,420.06**

INCOME AND DISTRIBUTION SUMMARY

	This Period (8/1/24-8/31/24)	This Year (1/1/24-8/31/24)
Interest	$218.13	$1,798.07
Income And Distributions	**$218.13**	**$1,798.07**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$218.13**	**$1,798.07**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (8/1/24-8/31/24)	Realized This Year (1/1/24-8/31/24)	Unrealized Inception to Date (as of 8/31/24)
TOTAL GAIN/(LOSS)	—	—	—

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

Investment Objectives (in order of priority): Income

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$12,420.06**	—	$1.24	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**20.94%**	**$12,420.06**	**$1.24**

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$46,901.03**	$2,345.05	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**79.06%**	**$46,901.03**	**$2,345.05**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	—	**$59,321.09**	**N/A**	**$2,346.29** —	**3.96%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$12,420.06	—	—	—	—	—
Savings and Time Deposits	46,901.03	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$59,321.09**	**—**	**—**	**—**	**—**	**—**

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
8/1		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 228616218			$(2,875.00)
8/13		Check Deposit	MS PAYROLL DEPOSIT				2,875.51
8/14		Cash Journal	CASHPLUS	ENGAGEMENT BONUS			695.00
8/20	8/20	Bank Product Withdrawal	MSBNA PREFERRED SAVINGS- QC				9,740.00
8/20		Cash Transfer	FUNDS TRANSFERRED	CONFIRMATION # 229791227 TO 723-XXX489			(9,740.82)
8/29		Check Deposit	MS PAYROLL DEPOSIT				2,875.51
8/30		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 08/01-08/31) CUSIP: 99YA78EB0			218.06
8/30		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 08/01-08/31)			0.07
8/30	8/30	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(218.06)
NET CREDITS/(DEBITS)							**$3,570.27**

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
8/1	Automatic Redemption	BANK DEPOSIT PROGRAM	$(2,875.00)
8/14	Automatic Investment	BANK DEPOSIT PROGRAM	2,875.51
8/15	Automatic Investment	BANK DEPOSIT PROGRAM	695.00
8/20	Automatic Redemption	BANK DEPOSIT PROGRAM	(0.82)
8/30	Automatic Investment	BANK DEPOSIT PROGRAM	2,875.51
8/30	Automatic Investment	BANK DEPOSIT PROGRAM	0.07
NET ACTIVITY FOR PERIOD			**$3,570.27**

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

This page intentionally left blank

Account Summary

Active Assets Account **ARNAB GHOSH**
723-140755-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (8/1/24-8/31/24)	This Year (1/1/24-8/31/24)
TOTAL BEGINNING VALUE	**$94,841.23**	**$48,822.27**
Credits	—	47,000.00
Debits	—	(1,860.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**$45,140.00**
Change in Value	**2,522.94**	**3,401.90**
TOTAL ENDING VALUE	**$97,364.17**	**$97,364.17**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$1,461.39	1.50
Equities	95,902.78	98.50
TOTAL VALUE	**$97,364.17**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-140755-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 7/31/24)	This Period (as of 8/31/24)
Cash, BDP, MMFs	$1,330.07	$1,461.39
Stocks	86,056.84	88,289.62
ETFs & CEFs	7,454.32	7,613.16
Total Assets	**$94,841.23**	**$97,364.17**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$94,841.23**	**$97,364.17**

CASH FLOW

	This Period (8/1/24-8/31/24)	This Year (1/1/24-8/31/24)
OPENING CASH, BDP, MMFs	**$1,330.07**	**$8,517.03**
Purchases	—	(103,640.42)
Dividend Reinvestments	(5.83)	(165.02)
Sales and Redemptions	131.31	51,444.32
Income and Distributions	5.84	165.48
Total Investment Related Activity	**$131.32**	**$(52,195.64)**
Electronic Transfers-Credits	—	47,000.00
Electronic Transfers-Debits	—	(1,860.00)
Total Cash Related Activity	**—**	**$45,140.00**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$1,461.39**	**$1,461.39**

INCOME AND DISTRIBUTION SUMMARY

	This Period (8/1/24-8/31/24)	This Year (1/1/24-8/31/24)
Qualified Dividends	$5.83	$121.89
Other Dividends	—	43.15
Interest	0.01	0.44
Income And Distributions	**$5.84**	**$165.48**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$5.84**	**$165.48**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (8/1/24-8/31/24)	Realized This Year (1/1/24-8/31/24)	Unrealized Inception to Date (as of 8/31/24)
Short-Term Gain	$300.10	$6,602.13	$757.53
Short-Term (Loss)	—	—	(11,860.01)
Total Short-Term	**$300.10**	**$6,602.13**	**$(11,102.48)**
Long-Term Gain	—	1,357.83	12,673.68
Long-Term (Loss)	—	—	(261.85)
Total Long-Term	**—**	**$1,357.83**	**$12,411.83**
TOTAL GAIN/(LOSS)	**$300.10**	**$7,959.96**	**$1,309.35**

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$1,461.39**	—	$0.15	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**1.50%**	**$1,461.39**	**$0.15**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADOBE INC (ADBE)	11/23/21	1.000	$651.520	$574.410	$651.52	$574.41	$(77.11) LT A		
	12/16/21	1.000	561.120	574.410	561.12	574.41	13.29 LT A		
	Total	2.000			1,212.64	**1,148.82**	(63.82) LT	—	—

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
ADVANCED MICRO DEVICES (AMD)	3/4/24	100.000	207.300	148.560	20,730.00	14,856.00	(5,874.00) ST		
	3/13/24	100.000	195.535	148.560	19,553.50	14,856.00	(4,697.50) ST		
	4/10/24	50.000	164.830	148.560	8,241.50	7,428.00	(813.50) ST		
	4/16/24	10.000	163.628	148.560	1,636.28	1,485.60	(150.68) ST		
	4/18/24	40.000	155.660	148.560	6,226.40	5,942.40	(284.00) ST		
	Total	300.000			56,387.68	**44,568.00**	(11,819.68) ST	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									
AMAZON COM INC (AMZN)	9/20/22	4.000	123.575	178.500	494.30	**714.00**	219.70 LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 1; Asset Class: Equities									
APPLE INC (AAPL)	9/14/21	1.000	149.790	229.000	149.79	229.00	79.21 LT A		
	10/4/21	1.000	138.430	229.000	138.43	229.00	90.57 LT A		
	Purchases	2.000			288.22	**458.00**	169.78 LT		
Short Term Reinvestments		0.012			1.96	2.75	0.79 ST		
	Total	2.012			290.18	**460.75**	169.78 LT 0.79 ST	2.01	0.44
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 11/2024; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	3/29/22	2.000	354.380	475.920	708.76	951.84	243.08 LT A		
	4/4/22	2.000	344.800	475.920	689.60	951.84	262.24 LT A		
	4/6/22	1.000	345.700	475.920	345.70	475.92	130.22 LT A		
	4/18/22	1.000	345.130	475.920	345.13	475.92	130.79 LT A		
	5/2/22	1.000	319.540	475.920	319.54	475.92	156.38 LT A		
	10/17/23	2.000	345.810	475.920	691.62	951.84	260.22 ST		
	Total	9.000			3,100.35	**4,283.28**	922.71 LT 260.22 ST	—	—
Rating: Morningstar: 3; Asset Class: Equities									
BOEING CO (BA)	11/26/21	1.000	194.610	173.740	194.61	**173.74**	(20.87) LT A	—	—
Rating: Morgan Stanley: 2, Morningstar: 1; Asset Class: Equities									
COCA COLA CONSOLIDATED INC (COKE)	—	—	—	1,342.400	—	—	—	—	—
Short Term Reinvestments		0.001			0.51	1.34	0.83 ST H		
	Total	0.001			0.51	**1.34**	0.83 ST	—	—
Next Dividend Payable 11/2024; Basis Adjustment Due to Wash Sale: $0.01; Asset Class: Equities									
HOME DEPOT INC (HD)	10/8/21	1.000	334.830	368.500	334.83	368.50	33.67 LT A		
	3/24/22	1.000	315.730	368.500	315.73	368.50	52.77 LT A		
	4/22/22	1.000	303.760	368.500	303.76	368.50	64.74 LT A		
	9/16/22	1.000	275.690	368.500	275.69	368.50	92.81 LT A		

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/20/22	1.000	272.590	368.500	272.59	368.50	95.91 LT A		
	Purchases	5.000			1,502.60	**1,842.50**	339.90 LT		
Short Term Reinvestments		0.127			43.82	46.80	2.98 ST		
	Total	5.127			1,546.42	**1,889.30**	339.90 LT 2.98 ST	46.14	2.44
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 09/12/24; Asset Class: Equities									
LOWES COMPANIES INC (LOW)	3/24/22	1.000	219.140	248.500	219.14	248.50	29.36 LT A		
	4/22/22	1.000	199.670	248.500	199.67	248.50	48.83 LT A		
	9/16/22	1.000	191.510	248.500	191.51	248.50	56.99 LT A		
	9/20/22	1.000	189.270	248.500	189.27	248.50	59.23 LT A		
	Purchases	4.000			799.59	**994.00**	194.41 LT		
Short Term Reinvestments		0.083			17.95	20.63	2.68 ST		
	Total	4.083			817.54	**1,014.63**	194.41 LT 2.68 ST	18.78	1.85
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 11/2024; Asset Class: Equities									
MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	483.340	338.27	483.34	145.07 LT A		
	Purchases	1.000			338.27	**483.34**	145.07 LT		
Short Term Reinvestments		0.008			2.55	3.87	1.32 ST		
	Total	1.008			340.82	**487.21**	145.07 LT 1.32 ST	2.66	0.55
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 11/2024; Asset Class: Equities									
META PLATFORMS INC CL A (META)	10/22/21	2.000	323.010	521.310	646.02	1,042.62	396.60 LT A		
	10/26/21	2.000	311.685	521.310	623.37	1,042.62	419.25 LT A		
	Purchases	4.000			1,269.39	**2,085.24**	815.85 LT		
Short Term Reinvestments		0.008			4.00	4.17	0.17 ST		
	Total	4.008			1,273.39	**2,089.41**	815.85 LT 0.17 ST	8.02	0.38
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 09/2024; Asset Class: Equities									
MICROSOFT CORP (MSFT)	9/8/21	2.000	298.370	417.140	596.74	834.28	237.54 LT A		
	9/28/21	1.000	284.770	417.140	284.77	417.14	132.37 LT A		
	9/29/21	1.000	284.790	417.140	284.79	417.14	132.35 LT A		
	10/4/21	1.000	280.790	417.140	280.79	417.14	136.35 LT A		
	11/23/21	2.000	334.960	417.140	669.92	834.28	164.36 LT A		
	11/26/21	1.000	331.490	417.140	331.49	417.14	85.65 LT A		
	12/3/21	1.000	318.700	417.140	318.70	417.14	98.44 LT A		
	12/20/21	1.000	319.020	417.140	319.02	417.14	98.12 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	1/24/22	1.000	291.870	417.140	291.87	417.14	125.27 LT A		
	3/4/22	2.000	290.890	417.140	581.78	834.28	252.50 LT A		
	4/6/22	2.000	298.160	417.140	596.32	834.28	237.96 LT A		
	4/12/22	1.000	281.870	417.140	281.87	417.14	135.27 LT A		
	4/22/22	1.000	277.390	417.140	277.39	417.14	139.75 LT A		
	4/26/22	1.000	272.660	417.140	272.66	417.14	144.48 LT A		
	5/9/22	1.000	265.070	417.140	265.07	417.14	152.07 LT A		
	5/20/22	2.000	250.930	417.140	501.86	834.28	332.42 LT A		
	9/20/22	2.000	242.720	417.140	485.44	834.28	348.84 LT A		
	9/23/22	1.000	237.730	417.140	237.73	417.14	179.41 LT A		
	Purchases	24.000			6,878.21	**10,011.36**	3,133.15 LT		
Short Term Reinvestments		0.183			70.54	76.34	5.80 ST		
	Total	24.183			6,948.75	**10,087.70**	3,133.15 LT 5.80 ST	72.55	0.72
Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 09/12/24; Asset Class: Equities									
NASDAQ INC COM (NDAQ)	8/19/21	3.000	61.380	72.080	184.14	216.24	32.10 LT A		
	9/20/21	3.000	63.223	72.080	189.67	216.24	26.57 LT A		
	9/28/21	3.000	63.693	72.080	191.08	216.24	25.16 LT A		
	10/4/21	3.000	63.257	72.080	189.77	216.24	26.47 LT A		
	10/20/21	6.000	66.867	72.080	401.20	432.48	31.28 LT A		
	11/23/21	3.000	68.773	72.080	206.32	216.24	9.92 LT A		
	11/26/21	3.000	68.663	72.080	205.99	216.24	10.25 LT A		
	12/3/21	3.000	66.110	72.080	198.33	216.24	17.91 LT A		
	12/7/21	3.000	67.110	72.080	201.33	216.24	14.91 LT A		
	1/3/22	6.000	67.713	72.080	406.28	432.48	26.20 LT A		
	1/4/22	3.000	65.853	72.080	197.56	216.24	18.68 LT A		
	1/24/22	3.000	58.127	72.080	174.38	216.24	41.86 LT A		
	3/4/22	3.000	56.840	72.080	170.52	216.24	45.72 LT A		
	4/18/22	3.000	59.130	72.080	177.39	216.24	38.85 LT A		
	4/22/22	3.000	55.957	72.080	167.87	216.24	48.37 LT A		
	5/2/22	3.000	52.233	72.080	156.70	216.24	59.54 LT A		
	5/10/22	3.000	48.713	72.080	146.14	216.24	70.10 LT A		
	10/3/22	1.000	57.470	72.080	57.47	72.08	14.61 LT A		
	Purchases	58.000			3,622.14	**4,180.64**	558.50 LT		
Short Term Reinvestments		0.931			52.54	67.11	14.57 ST		
	Total	58.931			3,674.68	**4,247.75**	558.50 LT 14.57 ST	56.57	1.33

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	12/6/21	10.000	28.476	119.370	284.76	1,193.70	908.94 LT A		
	1/4/22	10.000	28.530	119.370	285.30	1,193.70	908.40 LT A		
	3/7/22	10.000	21.788	119.370	217.88	1,193.70	975.82 LT A		
	4/6/22	10.000	24.064	119.370	240.64	1,193.70	953.06 LT A		
	5/9/22	10.000	16.994	119.370	169.94	1,193.70	1,023.76 LT A		
	6/10/24	50.000	120.172	119.370	6,008.58	5,968.50	(40.08) ST		
	7/24/24	10.000	118.110	119.370	1,181.10	1,193.70	12.60 ST		
	7/24/24	10.000	117.735	119.370	1,177.35	1,193.70	16.35 ST		
	Purchases	120.000			9,565.55	**14,324.40**	4,769.98 LT		
							(11.13) ST		
Short Term Reinvestments		0.038			1.60	4.54	2.94 ST		
	Total	120.038			9,567.15	**14,328.94**	4,769.98 LT	4.80	0.03
							(8.19) ST		
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/11/23	2.000	162.670	172.880	325.34	345.76	20.42 ST		
	Purchases	2.000			325.34	**345.76**	20.42 ST		
Short Term Reinvestments		0.047			7.83	8.13	0.30 ST		
	Total	2.047			333.17	**353.89**	20.72 ST	11.09	3.13
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; Asset Class: Equities									
SALESFORCE INC (CRM)	9/13/21	2.000	253.160	252.900	506.32	505.80	(0.52) LT A		
	11/23/21	1.000	289.830	252.900	289.83	252.90	(36.93) LT A		
	11/30/21	1.000	288.380	252.900	288.38	252.90	(35.48) LT A		
	12/3/21	2.000	256.390	252.900	512.78	505.80	(6.98) LT A		
	Purchases	6.000			1,597.31	**1,517.40**	(79.91) LT		
Short Term Reinvestments		0.018			4.80	4.55	(0.25) ST		
	Total	6.018			1,602.11	**1,521.95**	(79.91) LT	9.63	0.63
							(0.25) ST		
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 10/2024; Asset Class: Equities									
TESLA INC (TSLA)	5/20/22	3.000	217.877	214.110	653.63	**642.33**	(11.30) LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
VISA INC CL A (V)	10/27/21	1.000	222.200	276.370	222.20	276.37	54.17 LT A		
	Purchases	1.000			222.20	**276.37**	54.17 LT		
Long Term Reinvestments		0.002			0.45	0.55	0.10 LT		
Short Term Reinvestments		0.006			1.56	1.66	0.10 ST		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	1.008			224.21	**278.58**	54.27 LT 0.10 ST	2.10	0.75
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/03/24; Asset Class: Equities									
COMMON STOCKS					**$88,662.14**	**$88,291.62**	**$11,147.42 LT** **$(11,517.94) ST**	**$234.35**	**0.27%**

OPTIONS (Contract Prices are presented to only the third decimal (which may display as "$0.000"), while calculation of Market Value uses an extended price.)

Security Description	Trade Date	Number of Contracts	Unit Cost	Contract Price	Total Cost	Market Value	Unrealized Gain/(Loss)
CALL ADVANCED MICRO DEVIC AT 175.000 EXPIRES 08/30/2024 *Short Position; Asset Class: Equities*	8/19/24	(1.000)	$0.573	$0.010	$(57.26)	**$(1.00)**	$56.26 ST
CALL NVIDIA CORPORATION AT 155.000 EXPIRES 08/30/2024 *Short Position; Asset Class: Equities*	8/19/24	(1.000)	0.741	0.010	(74.05)	**(1.00)**	73.05 ST
OPTIONS					**$(131.31)**	**$(2.00)**	**$129.31 ST**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**90.68%**	**$88,530.83**	**$88,289.62**	**$11,147.42 LT** **$(11,388.63) ST**	**$234.35**	**0.27%**
Total Stocks (Long)			$88,291.62			
Total Stocks (Short)			$(2.00)			

For listed options that have a cost basis without a corresponding market value, an unrealized gain or loss is included for informational purposes. Where market value information is not available, for purposes of calculating the unrealized gain or loss, we assume that market value is $0. In such cases, the unrealized gain or loss may not provide an accurate reflection of the true unrealized gain or loss. For additional information regarding Gain/(Loss) and Pricing, refer to the Expanded Disclosures.

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	9/20/21	1.000	$121.990	$170.470	$121.99	$170.47	$48.48 LT A		
	11/23/21	1.000	131.600	170.470	131.60	170.47	38.87 LT A		
	11/26/21	1.000	131.230	170.470	131.23	170.47	39.24 LT A		
	Purchases	3.000			384.82	**511.41**	126.59 LT		
Short Term Reinvestments		0.025			3.38	4.26	0.88 ST		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	3.025			388.20	**515.67**	126.59 LT 0.88 ST	3.40	0.66
Next Dividend Payable 09/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	11/22/21	2.000	239.230	202.900	478.46	**405.80**	(72.66) LT A	—	—
Next Dividend Payable 09/2024; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	9/20/21	2.000	52.765	65.360	105.53	130.72	25.19 LT A		
	11/23/21	2.000	55.885	65.360	111.77	130.72	18.95 LT A		
	11/26/21	2.000	55.265	65.360	110.53	130.72	20.19 LT A		
	11/30/21	2.000	55.045	65.360	110.09	130.72	20.63 LT A		
	Purchases	8.000			437.92	**522.88**	84.96 LT		
Short Term Reinvestments		0.116			6.47	7.58	1.11 ST		
	Total	8.116			444.39	**530.46**	84.96 LT 1.11 ST	6.53	1.23
Next Dividend Payable 10/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	9/20/21	1.000	74.630	84.530	74.63	84.53	9.90 LT A		
	Purchases	1.000			74.63	**84.53**	9.90 LT		
Short Term Reinvestments		0.039			2.87	3.30	0.43 ST		
	Total	1.039			77.50	**87.83**	9.90 LT 0.43 ST	2.94	3.35
Next Dividend Payable 10/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	9/20/21	2.000	53.060	66.650	106.12	133.30	27.18 LT A		
	11/26/21	2.000	55.620	66.650	111.24	133.30	22.06 LT A		
	Purchases	4.000			217.36	**266.60**	49.24 LT		
Short Term Reinvestments		0.058			3.29	3.87	0.58 ST		
	Total	4.058			220.65	**270.47**	49.24 LT 0.58 ST	3.32	1.23
Next Dividend Payable 10/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	9/20/21	1.000	68.030	79.470	68.03	79.47	11.44 LT A		
	Purchases	1.000			68.03	**79.47**	11.44 LT		
Short Term Reinvestments		0.027			1.75	2.15	0.40 ST		
	Total	1.027			69.78	**81.62**	11.44 LT 0.40 ST	1.78	2.18
Next Dividend Payable 10/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	11/26/21	1.000	460.200	563.680	460.20	563.68	103.48 LT A		
	10/11/23	1.000	434.130	563.680	434.13	563.68	129.55 ST		
	7/30/24	1.000	541.140	563.680	541.14	563.68	22.54 ST		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Purchases	3.000			1,435.47	**1,691.04**	103.48 LT 152.09 ST		
Short Term Reinvestments		0.026			12.16	14.66	2.50 ST		
	Total	3.026			1,447.63	**1,705.70**	103.48 LT 154.59 ST	20.71	1.21
Next Dividend Payable 10/2024; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	11/26/21	1.000	444.370	573.970	444.37	573.97	129.60 LT A		
	Purchases	1.000			444.37	**573.97**	129.60 LT		
Short Term Reinvestments		0.010			3.72	5.74	2.02 ST		
	Total	1.010			448.09	**579.71**	129.60 LT 2.02 ST	3.73	0.64
Next Dividend Payable 10/2024; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	11/26/21	1.000	422.970	518.040	422.97	518.04	95.07 LT A		
	9/20/22	2.000	355.765	518.040	711.53	1,036.08	324.55 LT A		
	9/23/22	2.000	338.100	518.040	676.20	1,036.08	359.88 LT A		
	10/11/23	1.000	399.040	518.040	399.04	518.04	119.00 ST		
	Purchases	6.000			2,209.74	**3,108.24**	779.50 LT 119.00 ST		
Short Term Reinvestments		0.086			38.45	44.55	6.10 ST		
	Total	6.086			2,248.19	**3,152.79**	779.50 LT 125.10 ST	40.29	1.28
Next Dividend Payable 10/2024; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	11/26/21	1.000	236.020	278.380	236.02	278.38	42.36 LT A		
	Purchases	1.000			236.02	**278.38**	42.36 LT		
Short Term Reinvestments		0.017			3.69	4.73	1.04 ST		
	Total	1.017			239.71	**283.11**	42.36 LT 1.04 ST	3.73	1.32
Next Dividend Payable 10/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**7.82%**	**$6,062.60**	**$7,613.16**	**$1,264.41 LT** **$286.15 ST**	**$86.43**	**1.14%**

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$94,593.43**	**$97,364.17**	**$12,411.83 LT** **$(11,102.48) ST**	**$320.93** —	**0.33%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$1,461.39	—	—	—	—	—
Stocks	—	$88,289.62	—	—	—	—
ETFs & CEFs	—	7,613.16	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$1,461.39**	**$95,902.78**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
8/7		Qualified Dividend	LOWES COMPANIES INC				$4.67
8/7		Dividend Reinvestment	LOWES COMPANIES INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.020	241.3196	(4.67)
8/9		Qualified Dividend	MASTERCARD INC CL A				0.66
8/9		Dividend Reinvestment	MASTERCARD INC CL A	ACTED AS AGENT DIVIDEND REINVESTMENT	0.002	454.6582	(0.66)
8/15		Qualified Dividend	APPLE INC				0.50
8/15		Dividend Reinvestment	APPLE INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.003	221.3259	(0.50)
8/19	8/20	Sold	CALL NVDA 08/30/24 155.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	0.7500	74.05
8/19	8/20	Sold	CALL AMD 08/30/24 175.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	0.5800	57.26
8/30		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 08/01-08/31)			0.01

Account Detail

Active Assets Account **723-140755-222** **ARNAB GHOSH**

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
NET CREDITS/(DEBITS)							**$131.32**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
8/20	Automatic Investment	BANK DEPOSIT PROGRAM	$131.31
8/30	Automatic Investment	BANK DEPOSIT PROGRAM	0.01
NET ACTIVITY FOR PERIOD			**$131.32**

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
8/12	Option Expired	CALL AMD 08/09/24 230.000	EXPIRED OPTIONS	2.000
8/19	Option Expired	CALL AMD 08/16/24 220.000	EXPIRED OPTIONS	1.000

REALIZED GAIN/(LOSS) DETAIL

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
CALL AMD 08/09/24 230.000	08/09/24	07/02/24	2.000	$69.11	$0.00	$69.11	
CALL AMD 08/16/24 220.000	08/16/24	05/16/24	1.000	230.99	0.00	230.99	
Short-Term This Period				**$300.10**	**$0.00**	**$300.10**	
Short-Term Year to Date				**$46,884.80**	**$40,282.67**	**$6,602.13**	
Net Realized Gain/(Loss) This Period				**$300.10**	**$0.00**	**$300.10**	
Net Realized Gain/(Loss) Year to Date				**$51,313.01**	**$43,353.05**	**$7,959.96**	

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

This page intentionally left blank

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (8/1/24-8/31/24)	This Year (1/1/24-8/31/24)
TOTAL BEGINNING VALUE	**$207,792.25**	**$184,323.59**
Credits	9,740.82	9,740.82
Debits	(58.12)	(58.12)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$9,682.70**	**$9,682.70**
Change in Value	**9,691.49**	**33,160.15**
TOTAL ENDING VALUE	**$227,166.44**	**$227,166.44**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$(45.51)	(0.02)
Equities	227,211.95	100.02
TOTAL VALUE	**$227,166.44**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 7/31/24)	This Period (as of 8/31/24)
Cash, BDP, MMFs	$12,496.20	$2.52
Savings and Time Deposits	6,814.07	10.09
Stocks	143,850.53	179,457.68
ETFs & CEFs	44,631.45	47,754.27
Total Assets	**$207,792.25**	**$227,224.56**
Cash, BDP, MMFs (Debit)	—	(58.12)
Total Liabilities (outstanding balance)	**—**	**$(58.12)**
TOTAL VALUE	**$207,792.25**	**$227,166.44**

CASH FLOW

	This Period (8/1/24-8/31/24)	This Year (1/1/24-8/31/24)
OPENING CASH, BDP, MMFs	**$12,496.20**	**$1,616.26**
Purchases	(29,170.30)	(181,735.16)
Sales and Redemptions	6,921.99	168,844.52
Income and Distributions	13.81	1,536.08
Total Investment Related Activity	**$(22,234.50)**	**$(11,354.56)**
Electronic Transfers-Credits	9,740.82	9,740.82
Interest Charged	(58.12)	(58.12)
Total Cash Related Activity	**$9,682.70**	**$9,682.70**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$(55.60)**	**$(55.60)**

INCOME AND DISTRIBUTION SUMMARY

	This Period (8/1/24-8/31/24)	This Year (1/1/24-8/31/24)
Qualified Dividends	$1.25	$375.28
Other Dividends	2.52	315.35
Interest	10.04	845.45
Income And Distributions	**$13.81**	**$1,536.08**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$13.81**	**$1,536.08**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (8/1/24-8/31/24)	Realized This Year (1/1/24-8/31/24)	Unrealized Inception to Date (as of 8/31/24)
Short-Term Gain	—	$4,705.84	$20,555.02
Short-Term (Loss)	—	—	(4,380.77)
Total Short-Term	**—**	**$4,705.84**	**$16,174.25**
Long-Term Gain	—	55,703.87	4,069.71
Long-Term (Loss)	—	(0.37)	(17.95)
Total Long-Term	**—**	**$55,703.50**	**$4,051.76**
TOTAL GAIN/(LOSS)	**—**	**$60,409.34**	**$20,226.01**
Disallowed Loss	—	$0.37	

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MARGIN LOAN	**$(58.12)**			
MORGAN STANLEY PRIVATE BANK NA	**2.52**	—	—	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**(0.02)%**	**$(55.60)**	**—**
Total Cash, BDP, MMFs		$2.52	
Total Cash, BDP, MMFs (Debit)		$(58.12)	

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$10.09**	$0.50	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**0.00%**	**$10.09**	**$0.50**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADVANCED MICRO DEVICES (AMD)	8/18/23	10.000	$104.450	$148.560	$1,044.50	$1,485.60	$441.10 LT		
	8/25/23	2.000	100.790	148.560	201.58	297.12	95.54 LT		
	9/21/23	5.000	96.780	148.560	483.90	742.80	258.90 ST		
	10/20/23	2.000	102.630	148.560	205.26	297.12	91.86 ST		
	10/27/23	4.000	96.645	148.560	386.58	594.24	207.66 ST		
	10/30/23	4.000	95.420	148.560	381.68	594.24	212.56 ST		
	Total	27.000			2,703.50	**4,011.12**	536.64 LT 770.98 ST	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; 27 Held On Margin; Asset Class: Equities									
AMAZON COM INC (AMZN)	8/4/21	0.584	171.250	178.500	100.01	104.24	4.23 LT H		
	2/8/24	49.416	170.619	178.500	8,431.32	8,820.76	389.44 ST		
	8/2/24	10.000	166.540	178.500	1,665.40	1,785.00	119.60 ST		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	60.000			10,196.73	**10,710.00**	4.23 LT 509.04 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 1; Basis Adjustment Due to Wash Sale: $0.37; 60 Held On Margin; Asset Class: Equities									
APPLE INC (AAPL)	9/21/23	5.000	174.818	229.000	874.09	**1,145.00**	270.91 ST	5.00	0.44
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 11/2024; 5 Held On Margin; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	10/2/23	10.000	349.313	475.920	3,493.13	4,759.20	1,266.07 ST		
	10/6/23	4.000	347.878	475.920	1,391.51	1,903.68	512.17 ST		
	10/19/23	2.000	342.575	475.920	685.15	951.84	266.69 ST		
	10/20/23	1.000	337.500	475.920	337.50	475.92	138.42 ST		
	10/27/23	2.000	331.525	475.920	663.05	951.84	288.79 ST		
	4/16/24	6.000	398.270	475.920	2,389.62	2,855.52	465.90 ST		
	7/23/24	10.000	435.489	475.920	4,354.89	4,759.20	404.31 ST		
	Total	35.000			13,314.85	**16,657.20**	3,342.35 ST	—	—
Rating: Morningstar: 3; 35 Held On Margin; Asset Class: Equities									
MICROSOFT CORP (MSFT)	2/6/24	1.000	405.040	417.140	405.04	417.14	12.10 ST		
	2/12/24	50.000	419.030	417.140	20,951.50	20,857.00	(94.50) ST		
	2/12/24	50.000	417.729	417.140	20,886.47	20,857.00	(29.47) ST		
	7/11/24	20.000	456.150	417.140	9,123.00	8,342.80	(780.20) ST		
	7/12/24	20.000	455.497	417.140	9,109.93	8,342.80	(767.13) ST		
	Total	141.000			60,475.94	**58,816.74**	(1,659.20) ST	423.00	0.72
Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 09/12/24; 141 Held On Margin; Asset Class: Equities									
NETFLIX INC (NFLX)	10/21/20	1.000	491.130	701.350	491.13	701.35	210.22 LT A		
	1/21/22	1.000	397.900	701.350	397.90	701.35	303.45 LT A		
	Total	2.000			889.03	**1,402.70**	513.67 LT	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; 2 Held On Margin; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	6/10/24	15.000	120.677	119.370	1,810.16	1,790.55	(19.61) ST		
	7/8/24	100.000	127.680	119.370	12,768.00	11,937.00	(831.00) ST		
	7/30/24	20.000	104.740	119.370	2,094.80	2,387.40	292.60 ST		
	8/2/24	20.000	107.090	119.370	2,141.80	2,387.40	245.60 ST		
	Total	155.000			18,814.76	**18,502.35**	(312.41) ST	6.20	0.03
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; 155 Held On Margin; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/9/23	10.000	159.704	172.880	1,597.04	1,728.80	131.76 ST		
	10/17/23	4.000	160.718	172.880	642.87	691.52	48.65 ST		
	10/20/23	4.000	161.015	172.880	644.06	691.52	47.46 ST		
	Total	18.000			2,883.97	**3,111.84**	227.87 ST	97.56	3.14
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2024; 18 Held On Margin; Asset Class: Equities									

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
COMMON STOCKS					**$110,152.87**	**$114,356.95**	**$1,054.54 LT** **$3,149.54 ST**	**$531.76**	**0.47%**

OPTIONS (Contract Prices are presented to only the third decimal (which may display as "$0.000"), while calculation of Market Value uses an extended price.)

Security Description	Trade Date	Number of Contracts	Unit Cost	Contract Price	Total Cost	Market Value	Unrealized Gain/(Loss)
CALL BERKSHIRE HATHAWAY CL-B AT 190.000 EXPIRES 06/20/2025 (BRKB 250620C00190000) *1 Held On Margin; Asset Class: Equities*	8/5/24	1.000	$232.950	$294.337	$23,295.00	**$29,433.67**	$6,138.67 ST
CALL MICROSOFT CORP AT 115.000 EXPIRES 06/20/2025 (MSFT 250620C00115000) *1 Held On Margin; Asset Class: Equities*	7/19/24	1.000	324.470	305.881	32,447.00	**30,588.14**	(1,858.86) ST
CALL NVIDIA CORPORATION AT 150.000 EXPIRES 08/30/2024 *Short Position; Asset Class: Equities*	8/19/24	(1.000)	1.080	0.010	(107.99)	**(1.00)**	106.99 ST
CALL WAL MART STORES INC AT 26.670 EXPIRES 06/20/2025 (WMT 250620C00026670) *1 Held On Margin; Asset Class: Equities*	7/23/24	1.000	44.170	50.799	4,417.00	**5,079.92**	662.92 ST
OPTIONS					**$60,051.01**	**$65,100.73**	**$5,049.72 ST**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**79.00%**	**$170,203.88**	**$179,457.68**	**$1,054.54 LT** **$8,199.26 ST**	**$531.76**	**0.30%**
Total Stocks (Long)			$179,458.68			
Total Stocks (Short)			$(1.00)			

For listed options that have a cost basis without a corresponding market value, an unrealized gain or loss is included for informational purposes. Where market value information is not available, for purposes of calculating the unrealized gain or loss, we assume that market value is $0. In such cases, the unrealized gain or loss may not provide an accurate reflection of the true unrealized gain or loss. For additional information regarding Gain/(Loss) and Pricing, refer to the Expanded Disclosures.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	6/11/20	1.000	$78.320	$170.470	$78.32	$170.47	$92.15 LT A		
	9/17/20	1.000	88.530	170.470	88.53	170.47	81.94 LT A		
	9/24/20	1.000	86.640	170.470	86.64	170.47	83.83 LT A		
	Total	3.000			253.49	**511.41**	257.92 LT	3.37	0.66
Next Dividend Payable 09/2024; 3 Held On Margin; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	9/16/19	1.000	138.520	202.900	138.52	202.90	64.38 LT A		
	2/23/21	1.000	220.850	202.900	220.85	202.90	(17.95) LT A		
	Total	2.000			359.37	**405.80**	46.43 LT	—	—
Next Dividend Payable 09/2024; 2 Held On Margin; Asset Class: Equities									
FRANKLIN FTSE INDIA ETF (FLIN)	3/22/24	20.000	36.225	41.410	724.50	828.20	103.70 ST		
	4/17/24	10.000	36.920	41.410	369.20	414.10	44.90 ST		
	Total	30.000			1,093.70	**1,242.30**	148.60 ST	18.27	1.47
Next Dividend Payable 12/2024; 30 Held On Margin; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	6/11/20	2.000	36.145	65.360	72.29	**130.72**	58.43 LT A	1.61	1.23
Next Dividend Payable 10/2024; 2 Held On Margin; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	6/11/20	1.000	52.350	84.530	52.35	**84.53**	32.18 LT A	2.83	3.35
Next Dividend Payable 10/2024; 1 Held On Margin; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	6/11/20	2.000	36.355	66.650	72.71	**133.30**	60.59 LT A	1.64	1.23
Next Dividend Payable 10/2024; 2 Held On Margin; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	6/11/20	2.000	50.470	79.470	100.94	158.94	58.00 LT A		
	6/24/20	1.000	49.830	79.470	49.83	79.47	29.64 LT A		
	Total	3.000			150.77	**238.41**	87.64 LT	5.20	2.18
Next Dividend Payable 10/2024; 3 Held On Margin; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	9/21/23	4.000	433.750	563.680	1,735.00	2,254.72	519.72 ST		
	9/25/23	4.000	431.918	563.680	1,727.67	2,254.72	527.05 ST		
	10/2/23	8.000	427.010	563.680	3,416.08	4,509.44	1,093.36 ST		
	10/6/23	4.000	429.490	563.680	1,717.96	2,254.72	536.76 ST		
	10/17/23	2.000	435.140	563.680	870.28	1,127.36	257.08 ST		
	10/20/23	1.000	423.970	563.680	423.97	563.68	139.71 ST		
	10/27/23	2.000	410.485	563.680	820.97	1,127.36	306.39 ST		
	5/31/24	1.000	520.460	563.680	520.46	563.68	43.22 ST		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	8/2/24	2.000	536.200	563.680	1,072.40	1,127.36	54.96 ST		
	Total	28.000			12,304.79	**15,783.04**	3,478.25 ST	191.60	1.21
Next Dividend Payable 10/2024; 28 Held On Margin; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	8/25/23	10.000	422.929	573.970	4,229.29	**5,739.70**	1,510.41 LT	36.97	0.64
Next Dividend Payable 10/2024; 10 Held On Margin; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	6/11/20	1.000	280.070	518.040	280.07	518.04	237.97 LT A		
	8/25/23	5.000	401.810	518.040	2,009.05	2,590.20	581.15 LT		
	9/21/23	10.000	399.620	518.040	3,996.20	5,180.40	1,184.20 ST		
	9/25/23	2.000	398.395	518.040	796.79	1,036.08	239.29 ST		
	10/2/23	8.000	392.420	518.040	3,139.36	4,144.32	1,004.96 ST		
	10/6/23	4.000	394.700	518.040	1,578.80	2,072.16	493.36 ST		
	10/9/23	1.000	394.170	518.040	394.17	518.04	123.87 ST		
	10/17/23	1.000	399.680	518.040	399.68	518.04	118.36 ST		
	10/19/23	2.000	397.195	518.040	794.39	1,036.08	241.69 ST		
	10/20/23	1.000	389.720	518.040	389.72	518.04	128.32 ST		
	10/27/23	2.000	377.060	518.040	754.12	1,036.08	281.96 ST		
	5/31/24	1.000	478.450	518.040	478.45	518.04	39.59 ST		
	7/30/24	1.000	497.180	518.040	497.18	518.04	20.86 ST		
	8/2/24	2.000	492.840	518.040	985.68	1,036.08	50.40 ST		
	Total	41.000			16,493.66	**21,239.64**	819.12 LT 3,926.86 ST	271.42	1.28
Next Dividend Payable 10/2024; 41 Held On Margin; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	6/11/20	1.000	153.880	278.380	153.88	**278.38**	124.50 LT A	3.66	1.31
Next Dividend Payable 10/2024; 1 Held On Margin; Asset Class: Equities									
WISDOMTREE TR US QTLY DIV GRT (DGRW)	10/17/23	20.000	64.627	81.960	1,292.53	1,639.20	346.67 ST		
	10/20/23	4.000	63.308	81.960	253.23	327.84	74.61 ST		
	Total	24.000			1,545.76	**1,967.04**	421.28 ST	30.12	1.53
Next Dividend Payable 09/2024; 24 Held On Margin; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**21.02%**	**$36,782.06**	**$47,754.27**	**$2,997.22 LT** **$7,974.99 ST**	**$566.69**	**1.19%**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$206,985.94**	**$227,166.44**	**$4,051.76 LT** **$16,174.25 ST**	**$1,098.95** —	**0.48%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$2.52	—	—	—	—	—
Cash, BDP, MMFs (Debit)	(58.12)	—	—	—	—	—
Savings and Time Deposits	10.09	—	—	—	—	—
Stocks	—	$179,457.68	—	—	—	—
ETFs & CEFs	—	47,754.27	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$(45.51)**	**$227,211.95**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
8/2	8/5	Bought	NVIDIA CORPORATION	ACTED AS AGENT UNSOLICITED TRADE	20.000	$106.9399	$(2,141.80)
8/2	8/5	Bought	AMAZON COM INC	ACTED AS AGENT UNSOLICITED TRADE	10.000	166.3899	(1,665.40)
8/2	8/5	Bought	SPDR S&P 500 ETF TRUST	ACTED AS AGENT UNSOLICITED TRADE	2.000	536.0500	(1,072.40)
8/2	8/5	Bought	VANGUARD S&P 500 ETF	ACTED AS AGENT UNSOLICITED TRADE	2.000	492.6897	(985.68)
8/5	8/6	Bought	CALL BRKB 06/20/25 190.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	232.9400	(23,295.00)
8/6		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 08/01-08/05)			0.02
8/12	8/12	Bank Product Withdrawal	MSBNA PREFERRED SAVINGS- QC				6,814.00
8/15		Qualified Dividend	APPLE INC				1.25

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
8/19	8/20	Sold	CALL NVDA 08/30/24 150.000	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.0900	107.99
8/20		Cash Transfer	FUNDS TRANSFERRED	CONFIRMATION # 229791227 FROM 723-XXX507			9,740.82
8/29		Dividend	WISDOMTREE TR US QTLY DIV GRT				2.52
8/30		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 08/01-08/31) CUSIP: 99YA78EB0			10.02
8/30	8/30	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(10.02)
8/30		Margin Interest Charged	Thru 08/19/24 For 14 Days	See Margin Loan Interest Schedule			(58.12)
NET CREDITS/(DEBITS)							**$(12,551.80)**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
8/5	Automatic Redemption	BANK DEPOSIT PROGRAM	$(5,865.28)
8/6	Automatic Redemption	BANK DEPOSIT PROGRAM	(6,630.92)
8/29	Automatic Investment	BANK DEPOSIT PROGRAM	2.52
NET ACTIVITY FOR PERIOD			**$(12,493.68)**

MARGIN LOAN INTEREST SCHEDULE *(See the Expanded Disclosures for information on how we calculate margin interest charges. This section may include interest on non-purpose loans. The tax deductibility of interest charges will depend upon the purpose for which the extension of credit was used.)*

From	To	Debit Balance	Interest Rate %	Daily Accrual	No. of Days	Interest Amount
8/6	8/11	$16,664.06	11.70000	$5.42	6	$32.52
8/12	8/14	9,850.06	11.70000	3.20	3	9.60
8/15	8/19	9,848.81	11.70000	3.20	5	16.00
Total Interest on Margin Loan						**$58.12**

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 12/1/24)	**$239,359.51**
Ending Total Value (as of 12/31/24)	**$232,883.74**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510; Alt. Phone: 888-499-8544

Morgan Stanley Smith Barney LLC. Member SIPC.

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Research Ratings & GIMA Status Definitions

MORGAN STANLEY RESEARCH RATINGS
Morgan Stanley does not assign ratings of Buy, Hold or Sell to the stocks they cover. These ratings, Overweight, Equal-weight, Not-Rated and Underweight, are not the equivalent of Buy, Hold, and Sell, but represent recommended relative weightings. To satisfy regulatory requirements, Morgan Stanley corresponds Overweight, their most positive stock rating, with a Buy recommendation, they correspond Equal-weight and Not-Rated to Hold and Underweight to Sell recommendations, respectively. For ease of comparison, Morgan Stanley Smith Barney LLC has normalized these ratings so that (1) corresponds to Buy recommendations, (2) corresponds to Hold recommendations, and (3) corresponds to Sell recommendations. Research ratings are subject to change and may have changed by the time you read this statement. Please refer to a Morgan Stanley research report for a complete description of Morgan Stanley's rating system and Morgan Stanley's actual proprietary rating on any covered company. Morgan Stanley's ratings are described below:

MORGAN STANLEY SMITH BARNEY LLC NORMALIZED CODE / MORGAN STANLEY RATING: DEFINITION
1 / Overweight (O): The stock's total return is expected to exceed the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months
2 / Equal-weight (E): The stock's total return is expected to be in line with the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months
2 / Not-Rated (NR): Currently the analyst does not have adequate conviction about the stock's total return relative to the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months
3 / Underweight (U): The stock's total return is expected to be below the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months
NAV, NA or ** appearing for Morgan Stanley Research indicates that the ratings for this company are not available because of a Morgan Stanley policy.

MORNINGSTAR, INC. EQUITY RESEARCH RATINGS
For ease of comparison, Morgan Stanley Smith Barney LLC has normalized Morningstar, Inc.'s proprietary research ratings to a 1 (Buy), 2 (Hold), and 3 (Sell), which differs from Morningstar, Inc.'s rating system. Research ratings are subject to change and may have changed by the time you read this statement. Please refer to a Morningstar, Inc. research report for a complete description of Morningstar, Inc.'s rating system and Morningstar, Inc.'s actual proprietary rating on any covered company. Morningstar, Inc. research ratings displayed are for U.S. exchange-listed securities only. Morningstar, Inc.'s ratings are described below:

MORGAN STANLEY SMITH BARNEY LLC NORMALIZED CODE / MORNINGSTAR, INC.'S RATING: DEFINITION
1 / 5-STARS: Appreciation beyond a fair risk-adjusted return is highly likely over a multiyear time frame.
1 / 4-STARS: Appreciation beyond a fair risk-adjusted return is likely.
2 / 3-STARS: Indicates that investors are likely to receive a fair risk-adjusted return (approximately cost of equity).
3 / 2-STARS: Investors are likely to receive a less than fair risk-adjusted return.
3 / 1-STARS: Indicates a high probability of undesirable risk-adjusted returns from the current market price over a multiyear time frame.

Relevant benchmarks: In North America the relevant benchmark is the S&P 500 Index, in Europe and in Asia, the relevant benchmarks are generally the S&P Europe 350 Index and the S&P Asia 50 Index.

MOODY'S INVESTORS SERVICE AND STANDARD & POOR'S CREDIT RATINGS
The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the "opinions" of the provider and are not representations or guarantees of performance. Please contact us if you require further information or assistance in interpreting these credit ratings.

GIMA STATUS IN INVESTMENT ADVISORY PROGRAMS
Global Investment Manager Analysis (GIMA) reviews certain investment products in various advisory programs. For these programs, a GIMA status will apply:
Focus (FL): Investment products on the Focus List have been subject to an in-depth review and possess GIMA's highest level of confidence.
Approved (AL): Investment products on the Approved List have typically been subject to a less rigorous review process and have been approved for recommendation to investors.
Not Approved (NL): Investment products that were previously on the Focus List or Approved List but are no longer on either of those lists. GIMA no longer covers these products.
For more information, please contact us for the applicable Morgan Stanley ADV brochure.

Expanded Disclosures

Expanded Disclosures, which apply to all statements we send to you, are provided with your first statement and thereafter twice a year.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Account Valuation

Account values are computed by adding (1) the market value of all priced positions, (2) valuations utilizing industry service providers and/or outside custodians for other positions, and (3) adding any credit or subtracting any debit to your closing Cash, Money Market Funds and/or Deposit balance. Cash, Deposits and Money Market Funds are displayed on a settlement date basis, and other positions are displayed in your account on a trade date basis. The values of fixed income positions in summary displays include accrued interest in the totals. In the “Holdings” section, fixed income market value and accrued interest are also displayed in separate columns. Accrued interest is the interest earned but not yet paid on the bond since its last interest payment. In most cases, it is calculated from the date of the last coupon payment (or “dated date”) through the closing date of the statement. Foreign Currency Deposits are reflected in U.S. dollars as of the statement end date. The Annual Percentage Yield (APY) for deposits represents the applicable rate in effect for your deposits at the statement ending date. This APY may be different than the APY that was in effect during the statement period. For current Bank Deposit or Money Market Fund yields, go to www.morganstanley.com/wealth-investmentstrategies/ratemonitor.html.

Additional Retirement Account Information

Tax-qualified account contributions are subject to IRS eligibility rules and regulations. The Contributions and Distributions information in this statement reflects information for a particular account, without reference to any other account, and is based on information provided by you. The deductibility of an individual contribution depends upon your Modified Adjusted Gross Income and coverage by a retirement plan at work. Check with your tax advisor to verify how much you can contribute, if the contribution will be tax deductible, and if special rules apply. The information included in this statement is not intended to constitute tax, legal or accounting advice. Contact us if any of this information is incorrect.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Gain/(Loss) Information

Gain/(Loss) is provided for informational purposes. It is not a substitute for Internal Revenue Service (IRS) Form 1099 (on which we report cost basis for covered securities) or any other IRS tax form, and should not be used for tax preparation. Unrealized Gain/(Loss) provided on this statement is an estimate. Contact your own independent legal or tax advisor to determine the appropriate use of the Gain/(Loss) information on this statement. For more information, contact us.

Tax Reporting

Under Federal income tax law, we are required to report gross proceeds of sales (including short sales) on Form 1099-B by March 15 of the year following the calendar year of the transaction for reportable (i.e., non-retirement) accounts. For sales of certain securities acquired on or after January 1, 2011 (or applicable date for the type of security) we are also required to report cost basis and holding period. Under IRS regulations, if you have not provided us with a certification of either U.S. or foreign status on applicable Form W-9 or W-8, your accounts may be subject to either 24% back-up withholding or 30% nonresident alien withholding on payments made to your accounts.

Investment Objectives

The following is an explanation of the investment objective alternatives applicable to your account(s): Income - for investors seeking regular income with low to moderate risk to principal; Capital Appreciation - for investors seeking capital appreciation with moderate to high risk to principal; Aggressive Income - for investors seeking higher returns either as growth or as income with greater risk to principal; Speculation - for investors seeking high profits or quick returns with considerable possibility of losing most or all of their investment.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral. The amount you may borrow is based on the value of eligible securities in your margin accounts. If a security has eligible shares the number of shares pledged as collateral is indicated below the position. If you have a margin account, as permitted by law, we may use certain securities in your account for, among other things, settling short sales or lending the securities for short sales, for which we may receive compensation.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Money Market Fund (MMF) Pricing

You could lose money in MMFs. Although MMFs classified as government funds (i.e., MMFs that invest 99.5% of total assets in cash and/or securities backed by the U.S. government) and retail funds (i.e., MMFs open to natural person investors only) seek to preserve value at $1.00 per share, they cannot guarantee they will do so. The price of other MMFs will fluctuate and when you sell shares they may be worth more or less than originally paid. MMFs may impose a fee upon sale or

CONTINUED

Expanded Disclosures (CONTINUED)

temporarily suspend sales if liquidity falls below required minimums. During suspensions, shares would not be available for purchases, withdrawals, check writing or ATM debits. A MMF investment is not insured or guaranteed by the Federal Deposit Insurance Corporation or other government agency.

Notice Regarding Global Investment Manager Analysis

The Global Investment Manager Analysis team conducts analysis on various mutual funds and exchange-traded funds for clients holding those funds in certain investment advisory programs. If you have invested in any of these funds in another type of account, such as a brokerage account, you will not receive the same materials and status updates on the funds as we provide to investment advisory clients (including instructions on selling fund shares).

Pricing of Securities

The prices of securities are derived from various sources, and do not necessarily represent the prices at which those securities could have been bought or sold. Although we attempt to use reliable sources of information, we can offer no assurance as to their accuracy, reliability or completeness. Prices are as of the date shown only and are not an offer by us or our affiliates to purchase or sell any instrument or enter into any transaction or a commitment by us or them to make such an offer. Prices of securities not actively traded may not be available, and are indicated by N/A (not available). For additional information on how we price securities, contact us.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and are subject to special risks, which may include, but are not limited to: loss of initial investment; issuer credit risk and price volatility resulting from actual or anticipated changes to issuer's and/or guarantor's credit ratings/spreads; limited or no appreciation and limits on participation in any appreciation of underlying asset(s); risks associated with the underlying asset(s); no periodic payments; call prior to maturity; early redemption fees for market linked deposits; lower interest rates and/or yield compared to conventional debt with comparable maturity; unique tax implications; limited or no secondary market; and conflicts of interest due to affiliation, compensation or other factors which could adversely affect market value or payout to investors. Investors also should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the product category where they appear, and therefore may not satisfy portfolio asset allocation needs for that category. When displayed, the accrued interest, annual income and yield for structured investments with a contingent income feature (e.g., Range Accrual Notes/Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant observation period and payment in full of all contingent interest. Actual accrued interest, annual income and yield will be dependent upon the performance of the underlying asset(s) and may be significantly lower than estimates shown. For more information on the risks and conflicts of interest related to Structured Investments, log in to Morgan Stanley Online at www.morganstanley.com/structuredproductsrisksandconflicts. For information on risks specific to your Structured Investments, contact us.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Certain Assets Not Held Here

You may purchase certain assets through us that may be held at another financial institution. Assets not held with us may not be covered by SIPC protection. We may include information about certain assets on this statement solely as a service to you and are not responsible for information provided by external sources. Generally, any financial institution that holds securities is responsible for year-end reporting (e.g., Forms 1099) and separate periodic statements, which may vary from our information due to different reporting periods. In the case of networked mutual funds, we perform all year-end tax reporting.

Total Income

Total income, as used in the income summaries, represents dividends and/or interest on securities we receive on your behalf and credit to your account(s) during the calendar year. We report dividend distributions and taxable bond interest credited to your account to the IRS. The totals we report may differ from those indicated as "This Year" figures on the last statement for the calendar year. Only information on Forms 1099 should be used for tax reporting. In the case of Corporations, Real Estate Investment Trusts (REITs), Master Limited Partnerships, Regulated Investment Companies and Unit Investment Trusts, some sponsors may reclassify the distribution to a different tax type for year-end reporting.

Transaction Dates and Conditions

Transactions display trade date and settlement date. Transactions are included on this statement on trade date basis (excluding BDP and MMFs). Trades that have not settled as of statement month end will also be displayed in the “Unsettled Purchases/Sales Activity” section. Upon written request, we will give you the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Tax and Legal Disclosure

We do not provide legal or tax advice. Please consult your own tax advisor.

Revised 11/2022

Account Summary

Active Assets Account
723-141489-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (12/1/24-12/31/24)	This Year (1/1/24-12/31/24)
TOTAL BEGINNING VALUE	**$239,359.51**	**$184,323.59**
Credits	—	9,740.82
Debits	—	(58.12)
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**$9,682.70**
Change in Value	**(6,475.77)**	**38,877.45**
TOTAL ENDING VALUE	**$232,883.74**	**$232,883.74**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$662.40	0.28
Equities	232,221.34	99.72
TOTAL VALUE	**$232,883.74**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 11/30/24)	This Period (as of 12/31/24)
Cash, BDP, MMFs	$438.64	$652.16
Savings and Time Deposits	10.20	10.24
Stocks	187,931.15	182,499.91
ETFs & CEFs	50,979.52	49,721.43
Total Assets	**$239,359.51**	**$232,883.74**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$239,359.51**	**$232,883.74**

CASH FLOW

	This Period (12/1/24-12/31/24)	This Year (1/1/24-12/31/24)
OPENING CASH, BDP, MMFs	**$438.64**	**$1,616.26**
Purchases	(0.04)	(181,735.31)
Sales and Redemptions	—	169,068.50
Income and Distributions	213.56	2,020.01
Total Investment Related Activity	**$213.52**	**$(10,646.80)**
Electronic Transfers-Credits	—	9,740.82
Interest Charged	—	(58.12)
Total Cash Related Activity	**—**	**$9,682.70**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$652.16**	**$652.16**

INCOME AND DISTRIBUTION SUMMARY

	This Period (12/1/24-12/31/24)	This Year (1/1/24-12/31/24)
Qualified Dividends	$118.58	$626.80
Other Dividends	94.93	547.60
Interest	0.05	845.61
Income And Distributions	**$213.56**	**$2,020.01**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$213.56**	**$2,020.01**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (12/1/24-12/31/24)	Realized This Year (1/1/24-12/31/24)	Unrealized Inception to Date (as of 12/31/24)
Short-Term Gain	—	$5,037.81	$11,750.91
Short-Term (Loss)	—	—	(2,912.91)
Total Short-Term	**—**	**$5,037.81**	**$8,838.00**
Long-Term Gain	—	55,703.87	16,436.30
Long-Term (Loss)	—	(0.37)	(146.89)
Total Long-Term	**—**	**$55,703.50**	**$16,289.41**
TOTAL GAIN/(LOSS)	**—**	**$60,741.31**	**$25,127.41**
Disallowed Loss	—	$0.37	

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$652.16**	—	$0.07	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**0.28%**	**$652.16**	**$0.07**

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$10.24**	$0.41	4.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**0.00%**	**$10.24**	**$0.41**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADVANCED MICRO DEVICES (AMD)	8/18/23	10.000	$104.450	$120.790	$1,044.50	$1,207.90	$163.40 LT		
	8/25/23	2.000	100.790	120.790	201.58	241.58	40.00 LT		
	9/21/23	5.000	96.780	120.790	483.90	603.95	120.05 LT		
	10/20/23	2.000	102.630	120.790	205.26	241.58	36.32 LT		
	10/27/23	4.000	96.645	120.790	386.58	483.16	96.58 LT		
	10/30/23	4.000	95.420	120.790	381.68	483.16	101.48 LT		
	Total	27.000			2,703.50	**3,261.33**	557.83 LT	—	—
Rating: Morgan Stanley: 2, Morningstar: 1; Asset Class: Equities									
AMAZON COM INC (AMZN)	8/4/21	0.584	171.250	219.390	100.01	128.12	28.11 LT H		
	2/8/24	49.416	170.619	219.390	8,431.32	10,841.38	2,410.06 ST		
	8/2/24	10.000	166.540	219.390	1,665.40	2,193.90	528.50 ST		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	60.000			10,196.73	**13,163.40**	28.11 LT 2,938.56 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Basis Adjustment Due to Wash Sale: $0.37; Asset Class: Equities									
APPLE INC (AAPL)	9/21/23	5.000	174.818	250.420	874.09	**1,252.10**	378.01 LT	5.00	0.40
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 02/2025; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	10/2/23	10.000	349.313	453.280	3,493.13	4,532.80	1,039.67 LT		
	10/6/23	4.000	347.878	453.280	1,391.51	1,813.12	421.61 LT		
	10/19/23	2.000	342.575	453.280	685.15	906.56	221.41 LT		
	10/20/23	1.000	337.500	453.280	337.50	453.28	115.78 LT		
	10/27/23	2.000	331.525	453.280	663.05	906.56	243.51 LT		
	4/16/24	6.000	398.270	453.280	2,389.62	2,719.68	330.06 ST		
	7/23/24	10.000	435.489	453.280	4,354.89	4,532.80	177.91 ST		
	Total	35.000			13,314.85	**15,864.80**	2,041.98 LT 507.97 ST	—	—
Rating: Morningstar: 2; Asset Class: Equities									
MICROSOFT CORP (MSFT)	2/6/24	1.000	405.040	421.500	405.04	421.50	16.46 ST		
	2/12/24	50.000	419.030	421.500	20,951.50	21,075.00	123.50 ST		
	2/12/24	50.000	417.729	421.500	20,886.47	21,075.00	188.53 ST		
	7/11/24	20.000	456.150	421.500	9,123.00	8,430.00	(693.00) ST		
	7/12/24	20.000	455.497	421.500	9,109.93	8,430.00	(679.93) ST		
	Total	141.000			60,475.94	**59,431.50**	(1,044.44) ST	468.12	0.79
Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 03/2025; Asset Class: Equities									
NETFLIX INC (NFLX)	10/21/20	1.000	491.130	891.320	491.13	891.32	400.19 LT A		
	1/21/22	1.000	397.900	891.320	397.90	891.32	493.42 LT A		
	Total	2.000			889.03	**1,782.64**	893.61 LT	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	6/10/24	15.000	120.677	134.290	1,810.16	2,014.35	204.19 ST		
	7/8/24	100.000	127.680	134.290	12,768.00	13,429.00	661.00 ST		
	7/30/24	20.000	104.740	134.290	2,094.80	2,685.80	591.00 ST		
	8/2/24	20.000	107.090	134.290	2,141.80	2,685.80	544.00 ST		
	Total	155.000			18,814.76	**20,814.95**	2,000.19 ST	6.20	0.03
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 03/2025; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/9/23	10.000	159.704	152.060	1,597.04	1,520.60	(76.44) LT		
	10/17/23	4.000	160.718	152.060	642.87	608.24	(34.63) LT		
	10/20/23	4.000	161.015	152.060	644.06	608.24	(35.82) LT		
	Total	18.000			2,883.97	**2,737.08**	(146.89) LT	97.56	3.56

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 2, Morningstar: 1; Next Dividend Payable 01/06/25; Asset Class: Equities									
COMMON STOCKS					**$110,152.87**	**$118,307.80**	**$3,752.65 LT** **$4,402.28 ST**	**$576.88**	**0.49%**

OPTIONS (Contract Prices are presented to only the third decimal (which may display as "$0.000"), while calculation of Market Value uses an extended price.)

Security Description	Trade Date	Number of Contracts	Unit Cost	Contract Price	Total Cost	Market Value	Unrealized Gain/(Loss)
CALL BERKSHIRE HATHAWAY CL-B AT 190.000 EXPIRES 06/20/2025 (BRKB 250620C00190000) *Asset Class: Equities*	8/5/24	1.000	$232.950	$268.745	$23,295.00	**$26,874.52**	$3,579.52 ST
CALL MICROSOFT CORP AT 115.000 EXPIRES 06/20/2025 (MSFT 250620C00115000) *Asset Class: Equities*	7/19/24	1.000	324.470	309.070	32,447.00	**30,907.02**	(1,539.98) ST
CALL WAL MART STORES INC AT 26.670 EXPIRES 06/20/2025 (WMT 250620C00026670) *Asset Class: Equities*	7/23/24	1.000	44.170	64.106	4,417.00	**6,410.57**	1,993.57 ST
OPTIONS					**$60,159.00**	**$64,192.11**	**$4,033.11 ST**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**78.37%**	**$170,311.87**	**$182,499.91**	**$3,752.65 LT** **$8,435.39 ST**	**$576.88**	**0.32%**

For listed options that have a cost basis without a corresponding market value, an unrealized gain or loss is included for informational purposes. Where market value information is not available, for purposes of calculating the unrealized gain or loss, we assume that market value is $0. In such cases, the unrealized gain or loss may not provide an accurate reflection of the true unrealized gain or loss. For additional information regarding Gain/(Loss) and Pricing, refer to the Expanded Disclosures.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	6/11/20	1.000	$78.320	$184.880	$78.32	$184.88	$106.56 LT A		
	9/17/20	1.000	88.530	184.880	88.53	184.88	96.35 LT A		
	9/24/20	1.000	86.640	184.880	86.64	184.88	98.24 LT A		
	Total	3.000			253.49	**554.64**	301.15 LT	2.71	0.49
Next Dividend Payable 03/2025; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	9/16/19	1.000	138.520	243.170	138.52	243.17	104.65 LT A		
	2/23/21	1.000	220.850	243.170	220.85	243.17	22.32 LT A		
	Total	2.000			359.37	**486.34**	126.97 LT	—	—
Next Dividend Payable 03/2025; Asset Class: Equities									
FRANKLIN FTSE INDIA ETF (FLIN)	3/22/24	20.000	36.225	37.900	724.50	758.00	33.50 ST		
	4/17/24	10.000	36.920	37.900	369.20	379.00	9.80 ST		
	Total	30.000			1,093.70	**1,137.00**	43.30 ST	17.94	1.58
Next Dividend Payable 06/2025; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	6/11/20	6.000	12.048	22.700	72.29	**136.20**	63.91 LT A	1.69	1.24
Next Dividend Payable 03/2025; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	6/11/20	3.000	17.450	27.320	52.35	**81.96**	29.61 LT A	2.98	3.64
Next Dividend Payable 03/2025; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	6/11/20	6.000	12.118	23.180	72.71	**139.08**	66.37 LT A	1.69	1.22
Next Dividend Payable 03/2025; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	6/11/20	6.000	16.823	26.070	100.94	156.42	55.48 LT A		
	6/24/20	3.000	16.610	26.070	49.83	78.21	28.38 LT A		
	Total	9.000			150.77	**234.63**	83.86 LT	5.28	2.25
Next Dividend Payable 03/2025; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	9/21/23	4.000	433.750	586.080	1,735.00	2,344.32	609.32 LT		
	9/25/23	4.000	431.918	586.080	1,727.67	2,344.32	616.65 LT		
	10/2/23	8.000	427.010	586.080	3,416.08	4,688.64	1,272.56 LT		
	10/6/23	4.000	429.490	586.080	1,717.96	2,344.32	626.36 LT		
	10/17/23	2.000	435.140	586.080	870.28	1,172.16	301.88 LT		
	10/20/23	1.000	423.970	586.080	423.97	586.08	162.11 LT		
	10/27/23	2.000	410.485	586.080	820.97	1,172.16	351.19 LT		
	5/31/24	1.000	520.460	586.080	520.46	586.08	65.62 ST		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	8/2/24	2.000	536.200	586.080	1,072.40	1,172.16	99.76 ST		
	Total	28.000			12,304.79	**16,410.24**	3,940.07 LT 165.38 ST	197.82	1.21
Next Dividend Payable 01/31/25; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	8/25/23	10.000	422.929	621.800	4,229.29	**6,218.00**	1,988.71 LT	37.15	0.60
Next Dividend Payable 03/2025; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	6/11/20	1.000	280.070	538.810	280.07	538.81	258.74 LT A		
	8/25/23	5.000	401.810	538.810	2,009.05	2,694.05	685.00 LT		
	9/21/23	10.000	399.620	538.810	3,996.20	5,388.10	1,391.90 LT		
	9/25/23	2.000	398.395	538.810	796.79	1,077.62	280.83 LT		
	10/2/23	8.000	392.420	538.810	3,139.36	4,310.48	1,171.12 LT		
	10/6/23	4.000	394.700	538.810	1,578.80	2,155.24	576.44 LT		
	10/9/23	1.000	394.170	538.810	394.17	538.81	144.64 LT		
	10/17/23	1.000	399.680	538.810	399.68	538.81	139.13 LT		
	10/19/23	2.000	397.195	538.810	794.39	1,077.62	283.23 LT		
	10/20/23	1.000	389.720	538.810	389.72	538.81	149.09 LT		
	10/27/23	2.000	377.060	538.810	754.12	1,077.62	323.50 LT		
	5/31/24	1.000	478.450	538.810	478.45	538.81	60.36 ST		
	7/30/24	1.000	497.180	538.810	497.18	538.81	41.63 ST		
	8/2/24	2.000	492.840	538.810	985.68	1,077.62	91.94 ST		
	Total	41.000			16,493.66	**22,091.21**	5,403.62 LT 193.93 ST	274.86	1.24
Next Dividend Payable 03/2025; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	6/11/20	1.000	153.880	289.810	153.88	**289.81**	135.93 LT A	3.67	1.27
Next Dividend Payable 03/2025; Asset Class: Equities									
WISDOMTREE TR US QTLY DIV GRT (DGRW)	10/17/23	20.000	64.627	80.930	1,292.53	1,618.60	326.07 LT		
	10/20/23	4.000	63.308	80.930	253.23	323.72	70.49 LT		
	Total	24.000			1,545.76	**1,942.32**	396.56 LT	30.02	1.55
Next Dividend Payable 01/2025; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**21.35%**	**$36,782.06**	**$49,721.43**	**$12,536.76 LT** **$402.61 ST**	**$575.81**	**1.16%**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$207,093.93**	**$232,883.74**	**$16,289.41 LT** **$8,838.00 ST**	**$1,153.17** —	**0.50%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$652.16	—	—	—	—	—
Savings and Time Deposits	10.24	—	—	—	—	—
Stocks	—	$182,499.91	—	—	—	—
ETFs & CEFs	—	49,721.43	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$662.40**	**$232,221.34**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
12/12		Qualified Dividend	MICROSOFT CORP				$117.03
12/16		Dividend	SCWAB U.S. LARGE-CAP VALUE				1.49
12/16		Dividend	SCHWAB US DVD EQUITY ETF				0.79
12/16		Dividend	SCHWAB US BROAD MARKET ETF				0.50
12/16		Dividend	SCHWAB US LARGE-CAP ETF				0.48
12/20		Dividend	VANGUARD INFO TECH ETF				7.77
12/24		Dividend	FIDELITY MSCI INFO TECH				0.64
12/26		Dividend	VANGUARD S&P 500 ETF				71.28
12/26		Dividend	VANGUARD TTL STK MKT ETF				0.94
12/27		Qualified Dividend	NVIDIA CORPORATION				1.55
12/30		Dividend	FRANKLIN FTSE INDIA ETF				7.31
12/30		Dividend	WISDOMTREE TR US QTLY DIV GRT				3.73
12/31		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 12/01-12/31) CUSIP: 99YA78EB0			0.04

Account Detail

Active Assets Account **723-141489-222** **ARNAB GHOSH**

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
12/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 12/01-12/31)			0.01
12/31	12/31	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(0.04)
NET CREDITS/(DEBITS)							**$213.52**

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
12/12	Automatic Investment	BANK DEPOSIT PROGRAM	$117.03
12/16	Automatic Investment	BANK DEPOSIT PROGRAM	3.26
12/20	Automatic Investment	BANK DEPOSIT PROGRAM	7.77
12/24	Automatic Investment	BANK DEPOSIT PROGRAM	0.64
12/26	Automatic Investment	BANK DEPOSIT PROGRAM	72.22
12/27	Automatic Investment	BANK DEPOSIT PROGRAM	1.55
12/30	Automatic Investment	BANK DEPOSIT PROGRAM	11.04
12/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.01
NET ACTIVITY FOR PERIOD			**$213.52**

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

FINRA BrokerCheck

FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA website address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

Tips on Protecting Yourself from Fraudulent Account Activity

The protection of client data is of the utmost importance to us. Scams are on the rise, and they have become more sophisticated. Please remember to never share your personal information including account verification codes, account numbers, passwords or social security numbers with anyone you do not personally know.

Please be cautious opening attachments, clicking on links, or allowing external access to your computer. Scammers will be aggressive and create a sense of urgency. Scammers will promise unbelievable returns using crypto currency investing or sweepstakes/lottery. Scammers will use social media apps to build trust and then make sudden requests for money due to a hardship or emergency.

If you have any questions regarding scams or believe that you are a victim of a scam, please contact us or call 888-454-3965 to report online fraud or security concerns.

Retirement Rollover Guide

If you are considering rolling over your retirement assets, please review our Rollover Guide which can be found at https://www.morganstanleyclientserv.com/publiccontent/msoc/pdf/RolloverGuide.pdf for important information regarding your options and the factors that you should consider before you make your rollover decision.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Best Practices for Protecting Yourself and Your Investments

When investing at any financial institution or with a financial professional, it is important to keep the following best practices in mind:

- Be clear about your investment goals and the amount of risk you are comfortable taking.
- Before making any investments, be sure to ask questions about the potential investment, including the potential risks associated with them. Request information such as the prospectus, offering documents, or research information and carefully review them.
- Be cautious of investment opportunities that offer an unusually high rate of return but are described as low-risk or guaranteed.
- Be cautious of investment opportunities that are not offered directly through the institution you are investing with, such as real estate, start-up businesses, etc. as most financial institutions, like Morgan Stanley prohibit these types of recommendations.
- Read and retain your account statements, confirmations, and any other information you receive about your investment transactions including the firm's client relationship summary (CRS). The CRS can be located on the websites of all SEC registered investment advisors and broker-dealers who work with retail investors.
- Immediately contact a member of the management team if you recognize any type of a discrepancy on your account statement. For example;
  - A security or money transaction you did not authorize
  - An investment you purchased that you do not see on your account statement
  - An item on your account statement that you do not understand
- When sending funds to your financial institution, be sure the funds are being sent directly to the financial institution you are investing with and not to a 3rd party institution.

Last but not least, never share your account passwords with anyone.

2024 Recap of Cash Management Activity

Active Assets Account 723-141489-222

ARNAB GHOSH

We are pleased to enclose your Recap of Cash Management Activity. This section includes a summary of selected account activity for the preceding 12 months; including your electronic transfers, checking and card activity for the year (including ATM transactions, automated payments and Billpay), and security transfers. As part of the Recap, Debit Card activity is organized by spending category; and checks are organized by expense code.

Information related to Income, Distributions, Purchases, Sales, and Redemptions will be provided to accounts subject to IRS reporting on Forms 1099 in the Consolidated Tax Package.

For your convenience, this Recap is also available as a separately retrievable document on Morgan Stanley Online under Statements within the Account Documents tab.

For reportable account(s), we recommend that you wait for your IRS Form(s) 1099 before completing your tax returns. *This Recap is not a substitute for the official account statements that you have received from us throughout the year; and is for informational purposes only to provide you with a recap of your cash management activity. If there are any discrepancies between your account statement(s) and the information in this Recap, you should rely on the account statement(s) you have previously received.*

CASH RELATED ACTIVITY

ELECTRONIC TRANSFERS (CREDITS)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
8/20	Cash Transfer - Credit	FUNDS TRANSFERRED	CONFIRMATION # 229791227 FROM 723-XXX507	$9,740.82
TOTAL ELECTRONIC TRANSFERS (CREDITS)				**$9,740.82**

INTEREST CHARGED

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
8/30	Margin Interest Charged	Thru 08/19/24 For 14 Days	See Margin Loan Interest Schedule	$(58.12)
TOTAL INTEREST CHARGED				**$(58.12)**

TOTAL CASH RELATED ACTIVITY **$9,682.70**

OPTION ACTIVITY

Activity Date	Activity Type	Description	Comments	Contracts
2/26	Option Expired	CALL AMZN 02/23/24 175.000	EXPIRED OPTIONS	1.000
2/26	Option Expired	CALL MSFT 02/23/24 415.000	EXPIRED OPTIONS	1.000
3/4	Option Expired	CALL MSFT 03/01/24 420.000	EXPIRED OPTIONS	1.000
3/11	Option Expired	CALL MSFT 03/08/24 422.500	EXPIRED OPTIONS	1.000
3/18	Option Expired	CALL MSFT 03/15/24 417.500	EXPIRED OPTIONS	1.000
3/25	Option Expired	CALL MSFT 03/22/24 430.000	EXPIRED OPTIONS	1.000
4/29	Option Expired	CALL MSFT 04/26/24 445.000	EXPIRED OPTIONS	1.000
5/28	Option Expired	CALL MSFT 05/24/24 435.000	EXPIRED OPTIONS	1.000
6/24	Option Assigned	CALL MSFT 06/21/24 440.000	CALL ASSIGNED	1.000
7/1	Option Assigned	CALL AMZN 06/28/24 190.000	CALL ASSIGNED	1.000
9/3	Option Expired	CALL NVDA 08/30/24 150.000	EXPIRED OPTIONS	1.000

2024 Recap of Cash Management Activity

Active Assets Account 723-141489-222

ARNAB GHOSH

OPTION ACTIVITY (CONTINUED)

Activity Date	Activity Type	Description	Comments	Contracts
11/4	Option Expired	CALL MSFT 11/01/24 465.000	EXPIRED OPTIONS	1.000
11/25	Option Expired	CALL NVDA 11/22/24 162.500	EXPIRED OPTIONS	1.000

CORPORATE ACTIONS

Activity Date	Activity Type	Description	Comments	Quantity
10/15	Stock Split	SCHWAB US BROAD MARKET ETF	SPLIT RATIO 3:1	4.000
10/15	Stock Split	SCHWAB US DVD EQUITY ETF	SPLIT RATIO 3:1	2.000
10/15	Stock Split	SCHWAB US LARGE-CAP ETF	SPLIT RATIO 3:1	4.000
10/15	Stock Split	SCWAB U.S. LARGE-CAP VALUE	SPLIT RATIO 3:1	6.000

This page intentionally left blank

Morgan Stanley

CLIENT STATEMENT

2024 Recap of Cash Management Activity

Active Assets Account **ARNAB GHOSH**
723-141489-222

We are pleased to enclose your Recap of Cash Management Activity. This section includes a summary of selected account activity for the preceding 12 months; including your electronic transfers, checking and card activity for the year (including ATM transactions, automated payments and Billpay), and security transfers. As part of the Recap, Debit Card activity is organized by spending category; and checks are organized by expense code.

Information related to Income, Distributions, Purchases, Sales, and Redemptions will be provided to accounts subject to IRS reporting on Forms 1099 in the Consolidated Tax Package.

For your convenience, this Recap is also available as a separately retrievable document on Morgan Stanley Online under Statements within the Account Documents tab.

For reportable account(s), we recommend that you wait for your IRS Form(s) 1099 before completing your tax returns. *This Recap is not a substitute for the official account statements that you have received from us throughout the year; and is for informational purposes only to provide you with a recap of your cash management activity. If there are any discrepancies between your account statement(s) and the information in this Recap, you should rely on the account statement(s) you have previously received.*

CASH RELATED ACTIVITY

ELECTRONIC TRANSFERS (CREDITS)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
8/20	Cash Transfer - Credit	FUNDS TRANSFERRED	CONFIRMATION # 229791227 FROM 723-XXX507	$9,740.82
TOTAL ELECTRONIC TRANSFERS (CREDITS)				**$9,740.82**

INTEREST CHARGED

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
8/30	Margin Interest Charged	Thru 08/19/24 For 14 Days	See Margin Loan Interest Schedule	$(58.12)
TOTAL INTEREST CHARGED				**$(58.12)**

TOTAL CASH RELATED ACTIVITY **$9,682.70**

OPTION ACTIVITY

Activity Date	Activity Type	Description	Comments	Contracts
2/26	Option Expired	CALL AMZN 02/23/24 175.000	EXPIRED OPTIONS	1.000
2/26	Option Expired	CALL MSFT 02/23/24 415.000	EXPIRED OPTIONS	1.000
3/4	Option Expired	CALL MSFT 03/01/24 420.000	EXPIRED OPTIONS	1.000
3/11	Option Expired	CALL MSFT 03/08/24 422.500	EXPIRED OPTIONS	1.000
3/18	Option Expired	CALL MSFT 03/15/24 417.500	EXPIRED OPTIONS	1.000
3/25	Option Expired	CALL MSFT 03/22/24 430.000	EXPIRED OPTIONS	1.000
4/29	Option Expired	CALL MSFT 04/26/24 445.000	EXPIRED OPTIONS	1.000
5/28	Option Expired	CALL MSFT 05/24/24 435.000	EXPIRED OPTIONS	1.000
6/24	Option Assigned	CALL MSFT 06/21/24 440.000	CALL ASSIGNED	1.000
7/1	Option Assigned	CALL AMZN 06/28/24 190.000	CALL ASSIGNED	1.000
9/3	Option Expired	CALL NVDA 08/30/24 150.000	EXPIRED OPTIONS	1.000

2024 Recap of Cash Management Activity

Active Assets Account 723-141489-222

ARNAB GHOSH

OPTION ACTIVITY (CONTINUED)

Activity Date	Activity Type	Description	Comments	Contracts
11/4	Option Expired	CALL MSFT 11/01/24 465.000	EXPIRED OPTIONS	1.000
11/25	Option Expired	CALL NVDA 11/22/24 162.500	EXPIRED OPTIONS	1.000

CORPORATE ACTIONS

Activity Date	Activity Type	Description	Comments	Quantity
10/15	Stock Split	SCHWAB US BROAD MARKET ETF	SPLIT RATIO 3:1	4.000
10/15	Stock Split	SCHWAB US DVD EQUITY ETF	SPLIT RATIO 3:1	2.000
10/15	Stock Split	SCHWAB US LARGE-CAP ETF	SPLIT RATIO 3:1	4.000
10/15	Stock Split	SCWAB U.S. LARGE-CAP VALUE	SPLIT RATIO 3:1	6.000

Morgan Stanley

CLIENT STATEMENT | For the Period December 1-31, 2024

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 12/1/24)	**$99,840.23**
Ending Total Value (as of 12/31/24)	**$93,531.94**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544

Morgan Stanley Smith Barney LLC. Member SIPC.

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Research Ratings & GIMA Status Definitions

MORGAN STANLEY RESEARCH RATINGS
Morgan Stanley does not assign ratings of Buy, Hold or Sell to the stocks they cover. These ratings, Overweight, Equal-weight, Not-Rated and Underweight, are not the equivalent of Buy, Hold, and Sell, but represent recommended relative weightings. To satisfy regulatory requirements, Morgan Stanley corresponds Overweight, their most positive stock rating, with a Buy recommendation, they correspond Equal-weight and Not-Rated to Hold and Underweight to Sell recommendations, respectively. For ease of comparison, Morgan Stanley Smith Barney LLC has normalized these ratings so that (1) corresponds to Buy recommendations, (2) corresponds to Hold recommendations, and (3) corresponds to Sell recommendations. Research ratings are subject to change and may have changed by the time you read this statement. Please refer to a Morgan Stanley research report for a complete description of Morgan Stanley's rating system and Morgan Stanley's actual proprietary rating on any covered company. Morgan Stanley's ratings are described below:

MORGAN STANLEY SMITH BARNEY LLC NORMALIZED CODE / MORGAN STANLEY RATING: DEFINITION
1 / Overweight (O): The stock's total return is expected to exceed the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months
2 / Equal-weight (E): The stock's total return is expected to be in line with the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months
2 / Not-Rated (NR): Currently the analyst does not have adequate conviction about the stock's total return relative to the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months
3 / Underweight (U): The stock's total return is expected to be below the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months
NAV, NA or ** appearing for Morgan Stanley Research indicates that the ratings for this company are not available because of a Morgan Stanley policy.

MORNINGSTAR, INC. EQUITY RESEARCH RATINGS
For ease of comparison, Morgan Stanley Smith Barney LLC has normalized Morningstar, Inc.'s proprietary research ratings to a 1 (Buy), 2 (Hold), and 3 (Sell), which differs from Morningstar, Inc.'s rating system. Research ratings are subject to change and may have changed by the time you read this statement. Please refer to a Morningstar, Inc. research report for a complete description of Morningstar, Inc.'s rating system and Morningstar, Inc.'s actual proprietary rating on any covered company. Morningstar, Inc. research ratings displayed are for U.S. exchange-listed securities only. Morningstar, Inc.'s ratings are described below:

MORGAN STANLEY SMITH BARNEY LLC NORMALIZED CODE / MORNINGSTAR, INC.'S RATING: DEFINITION
1 / 5-STARS: Appreciation beyond a fair risk-adjusted return is highly likely over a multiyear time frame.
1 / 4-STARS: Appreciation beyond a fair risk-adjusted return is likely.
2 / 3-STARS: Indicates that investors are likely to receive a fair risk-adjusted return (approximately cost of equity).
3 / 2-STARS: Investors are likely to receive a less than fair risk-adjusted return.
3 / 1-STARS: Indicates a high probability of undesirable risk-adjusted returns from the current market price over a multiyear time frame.

Relevant benchmarks: In North America the relevant benchmark is the S&P 500 Index, in Europe and in Asia, the relevant benchmarks are generally the S&P Europe 350 Index and the S&P Asia 50 Index.

MOODY'S INVESTORS SERVICE AND STANDARD & POOR'S CREDIT RATINGS
The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the "opinions" of the provider and are not representations or guarantees of performance. Please contact us if you require further information or assistance in interpreting these credit ratings.

GIMA STATUS IN INVESTMENT ADVISORY PROGRAMS
Global Investment Manager Analysis (GIMA) reviews certain investment products in various advisory programs. For these programs, a GIMA status will apply:
Focus (FL): Investment products on the Focus List have been subject to an in-depth review and possess GIMA's highest level of confidence.
Approved (AL): Investment products on the Approved List have typically been subject to a less rigorous review process and have been approved for recommendation to investors.
Not Approved (NL): Investment products that were previously on the Focus List or Approved List but are no longer on either of those lists. GIMA no longer covers these products.
For more information, please contact us for the applicable Morgan Stanley ADV brochure.

Expanded Disclosures

Expanded Disclosures, which apply to all statements we send to you, are provided with your first statement and thereafter twice a year.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Account Valuation

Account values are computed by adding (1) the market value of all priced positions, (2) valuations utilizing industry service providers and/or outside custodians for other positions, and (3) adding any credit or subtracting any debit to your closing Cash, Money Market Funds and/or Deposit balance. Cash, Deposits and Money Market Funds are displayed on a settlement date basis, and other positions are displayed in your account on a trade date basis. The values of fixed income positions in summary displays include accrued interest in the totals. In the “Holdings” section, fixed income market value and accrued interest are also displayed in separate columns. Accrued interest is the interest earned but not yet paid on the bond since its last interest payment. In most cases, it is calculated from the date of the last coupon payment (or “dated date”) through the closing date of the statement. Foreign Currency Deposits are reflected in U.S. dollars as of the statement end date. The Annual Percentage Yield (APY) for deposits represents the applicable rate in effect for your deposits at the statement ending date. This APY may be different than the APY that was in effect during the statement period. For current Bank Deposit or Money Market Fund yields, go to www.morganstanley.com/wealth-investmentstrategies/ratemonitor.html.

Additional Retirement Account Information

Tax-qualified account contributions are subject to IRS eligibility rules and regulations. The Contributions and Distributions information in this statement reflects information for a particular account, without reference to any other account, and is based on information provided by you. The deductibility of an individual contribution depends upon your Modified Adjusted Gross Income and coverage by a retirement plan at work. Check with your tax advisor to verify how much you can contribute, if the contribution will be tax deductible, and if special rules apply. The information included in this statement is not intended to constitute tax, legal or accounting advice. Contact us if any of this information is incorrect.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Gain/(Loss) Information

Gain/(Loss) is provided for informational purposes. It is not a substitute for Internal Revenue Service (IRS) Form 1099 (on which we report cost basis for covered securities) or any other IRS tax form, and should not be used for tax preparation. Unrealized Gain/(Loss) provided on this statement is an estimate. Contact your own independent legal or tax advisor to determine the appropriate use of the Gain/(Loss) information on this statement. For more information, contact us.

Tax Reporting

Under Federal income tax law, we are required to report gross proceeds of sales (including short sales) on Form 1099-B by March 15 of the year following the calendar year of the transaction for reportable (i.e., non-retirement) accounts. For sales of certain securities acquired on or after January 1, 2011 (or applicable date for the type of security) we are also required to report cost basis and holding period. Under IRS regulations, if you have not provided us with a certification of either U.S. or foreign status on applicable Form W-9 or W-8, your accounts may be subject to either 24% back-up withholding or 30% nonresident alien withholding on payments made to your accounts.

Investment Objectives

The following is an explanation of the investment objective alternatives applicable to your account(s): Income - for investors seeking regular income with low to moderate risk to principal; Capital Appreciation - for investors seeking capital appreciation with moderate to high risk to principal; Aggressive Income - for investors seeking higher returns either as growth or as income with greater risk to principal; Speculation - for investors seeking high profits or quick returns with considerable possibility of losing most or all of their investment.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral. The amount you may borrow is based on the value of eligible securities in your margin accounts. If a security has eligible shares the number of shares pledged as collateral is indicated below the position. If you have a margin account, as permitted by law, we may use certain securities in your account for, among other things, settling short sales or lending the securities for short sales, for which we may receive compensation.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Money Market Fund (MMF) Pricing

You could lose money in MMFs. Although MMFs classified as government funds (i.e., MMFs that invest 99.5% of total assets in cash and/or securities backed by the U.S. government) and retail funds (i.e., MMFs open to natural person investors only) seek to preserve value at $1.00 per share, they cannot guarantee they will do so. The price of other MMFs will fluctuate and when you sell shares they may be worth more or less than originally paid. MMFs may impose a fee upon sale or

CONTINUED

Expanded Disclosures (CONTINUED)

temporarily suspend sales if liquidity falls below required minimums. During suspensions, shares would not be available for purchases, withdrawals, check writing or ATM debits. A MMF investment is not insured or guaranteed by the Federal Deposit Insurance Corporation or other government agency.

Notice Regarding Global Investment Manager Analysis

The Global Investment Manager Analysis team conducts analysis on various mutual funds and exchange-traded funds for clients holding those funds in certain investment advisory programs. If you have invested in any of these funds in another type of account, such as a brokerage account, you will not receive the same materials and status updates on the funds as we provide to investment advisory clients (including instructions on selling fund shares).

Pricing of Securities

The prices of securities are derived from various sources, and do not necessarily represent the prices at which those securities could have been bought or sold. Although we attempt to use reliable sources of information, we can offer no assurance as to their accuracy, reliability or completeness. Prices are as of the date shown only and are not an offer by us or our affiliates to purchase or sell any instrument or enter into any transaction or a commitment by us or them to make such an offer. Prices of securities not actively traded may not be available, and are indicated by N/A (not available). For additional information on how we price securities, contact us.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and are subject to special risks, which may include, but are not limited to: loss of initial investment; issuer credit risk and price volatility resulting from actual or anticipated changes to issuer's and/or guarantor's credit ratings/spreads; limited or no appreciation and limits on participation in any appreciation of underlying asset(s); risks associated with the underlying asset(s); no periodic payments; call prior to maturity; early redemption fees for market linked deposits; lower interest rates and/or yield compared to conventional debt with comparable maturity; unique tax implications; limited or no secondary market; and conflicts of interest due to affiliation, compensation or other factors which could adversely affect market value or payout to investors. Investors also should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the product category where they appear, and therefore may not satisfy portfolio asset allocation needs for that category. When displayed, the accrued interest, annual income and yield for structured investments with a contingent income feature (e.g., Range Accrual Notes/Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant observation period and payment in full of all contingent interest. Actual accrued interest, annual income and yield will be dependent upon the performance of the underlying asset(s) and may be significantly lower than estimates shown. For more information on the risks and conflicts of interest related to Structured Investments, log in to Morgan Stanley Online at www.morganstanley.com/structuredproductsrisksandconflicts. For information on risks specific to your Structured Investments, contact us.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Certain Assets Not Held Here

You may purchase certain assets through us that may be held at another financial institution. Assets not held with us may not be covered by SIPC protection. We may include information about certain assets on this statement solely as a service to you and are not responsible for information provided by external sources. Generally, any financial institution that holds securities is responsible for year-end reporting (e.g., Forms 1099) and separate periodic statements, which may vary from our information due to different reporting periods. In the case of networked mutual funds, we perform all year-end tax reporting.

Total Income

Total income, as used in the income summaries, represents dividends and/or interest on securities we receive on your behalf and credit to your account(s) during the calendar year. We report dividend distributions and taxable bond interest credited to your account to the IRS. The totals we report may differ from those indicated as "This Year" figures on the last statement for the calendar year. Only information on Forms 1099 should be used for tax reporting. In the case of Corporations, Real Estate Investment Trusts (REITs), Master Limited Partnerships, Regulated Investment Companies and Unit Investment Trusts, some sponsors may reclassify the distribution to a different tax type for year-end reporting.

Transaction Dates and Conditions

Transactions display trade date and settlement date. Transactions are included on this statement on trade date basis (excluding BDP and MMFs). Trades that have not settled as of statement month end will also be displayed in the “Unsettled Purchases/Sales Activity” section. Upon written request, we will give you the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Tax and Legal Disclosure

We do not provide legal or tax advice. Please consult your own tax advisor.

Revised 11/2022

Account Summary

Active Assets Account
723-140755-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (12/1/24-12/31/24)	This Year (1/1/24-12/31/24)
TOTAL BEGINNING VALUE	**$99,840.23**	**$48,822.27**
Credits	—	47,000.00
Debits	—	(1,860.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**$45,140.00**
Change in Value	**(6,308.29)**	**(430.33)**
TOTAL ENDING VALUE	**$93,531.94**	**$93,531.94**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$1,991.40	2.13
Equities	91,540.54	97.87
TOTAL VALUE	**$93,531.94**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-140755-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 11/30/24)	This Period (as of 12/31/24)
Cash, BDP, MMFs	$1,991.38	$1,991.40
Stocks	89,614.68	83,478.34
ETFs & CEFs	8,234.17	8,062.20
Total Assets	**$99,840.23**	**$93,531.94**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$99,840.23**	**$93,531.94**

CASH FLOW

	This Period (12/1/24-12/31/24)	This Year (1/1/24-12/31/24)
OPENING CASH, BDP, MMFs	**$1,991.38**	**$8,517.03**
Purchases	—	(103,640.42)
Dividend Reinvestments	(67.06)	(312.17)
Sales and Redemptions	—	51,974.27
Income and Distributions	67.08	312.69
Total Investment Related Activity	**$0.02**	**$(51,665.63)**
Electronic Transfers-Credits	—	47,000.00
Electronic Transfers-Debits	—	(1,860.00)
Total Cash Related Activity	**—**	**$45,140.00**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$1,991.40**	**$1,991.40**

INCOME AND DISTRIBUTION SUMMARY

	This Period (12/1/24-12/31/24)	This Year (1/1/24-12/31/24)
Qualified Dividends	$49.72	$230.20
Other Dividends	17.34	81.99
Interest	0.02	0.50
Income And Distributions	**$67.08**	**$312.69**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$67.08**	**$312.69**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (12/1/24-12/31/24)	Realized This Year (1/1/24-12/31/24)	Unrealized Inception to Date (as of 12/31/24)
Short-Term Gain	—	$7,263.39	$1,106.02
Short-Term (Loss)	—	—	(20,151.80)
Total Short-Term	**—**	**$7,263.39**	**$(19,045.78)**
Long-Term Gain	—	1,357.83	16,076.53
Long-Term (Loss)	—	—	(362.11)
Total Long-Term	**—**	**$1,357.83**	**$15,714.42**
TOTAL GAIN/(LOSS)	**—**	**$8,621.22**	**$(3,331.36)**

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$1,991.40**	—	$0.20	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**2.13%**	**$1,991.40**	**$0.20**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADOBE INC (ADBE)	11/23/21	1.000	$651.520	$444.680	$651.52	$444.68	$(206.84) LT A		
	12/16/21	1.000	561.120	444.680	561.12	444.68	(116.44) LT A		
	Total	2.000			1,212.64	**889.36**	(323.28) LT	—	—

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 1; Asset Class: Equities									
ADVANCED MICRO DEVICES (AMD)	3/4/24	100.000	207.300	120.790	20,730.00	12,079.00	(8,651.00) ST		
	3/13/24	100.000	195.535	120.790	19,553.50	12,079.00	(7,474.50) ST		
	4/10/24	50.000	164.830	120.790	8,241.50	6,039.50	(2,202.00) ST		
	4/16/24	10.000	163.628	120.790	1,636.28	1,207.90	(428.38) ST		
	4/18/24	40.000	155.660	120.790	6,226.40	4,831.60	(1,394.80) ST		
	Total	300.000			56,387.68	**36,237.00**	(20,150.68) ST	—	—
Rating: Morgan Stanley: 2, Morningstar: 1; Asset Class: Equities									
AMAZON COM INC (AMZN)	9/20/22	4.000	123.575	219.390	494.30	**877.56**	383.26 LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
APPLE INC (AAPL)	9/14/21	1.000	149.790	250.420	149.79	250.42	100.63 LT A		
	10/4/21	1.000	138.430	250.420	138.43	250.42	111.99 LT A		
	Purchases	2.000			288.22	**500.84**	212.62 LT		
Long Term Reinvestments		0.003			0.48	0.75	0.27 LT		
Short Term Reinvestments		0.012			1.98	3.01	1.03 ST		
	Total	2.015			290.68	**504.60**	212.89 LT 1.03 ST	2.02	0.40
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 02/2025; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	3/29/22	2.000	354.380	453.280	708.76	906.56	197.80 LT A		
	4/4/22	2.000	344.800	453.280	689.60	906.56	216.96 LT A		
	4/6/22	1.000	345.700	453.280	345.70	453.28	107.58 LT A		
	4/18/22	1.000	345.130	453.280	345.13	453.28	108.15 LT A		
	5/2/22	1.000	319.540	453.280	319.54	453.28	133.74 LT A		
	10/17/23	2.000	345.810	453.280	691.62	906.56	214.94 LT		
	Total	9.000			3,100.35	**4,079.52**	979.17 LT	—	—
Rating: Morningstar: 2; Asset Class: Equities									
BOEING CO (BA)	11/26/21	1.000	194.610	177.000	194.61	**177.00**	(17.61) LT A	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									
COCA COLA CONSOLIDATED INC (COKE)	—	—	—	1,259.990	—	—	—	—	—
Long Term Reinvestments		0.001			0.51	1.26	0.75 LT H		
	Total	0.001			0.51	**1.26**	0.75 LT	—	—
Next Dividend Payable 02/2025; Basis Adjustment Due to Wash Sale: $0.01; Asset Class: Equities									
HOME DEPOT INC (HD)	10/8/21	1.000	334.830	388.990	334.83	388.99	54.16 LT A		
	3/24/22	1.000	315.730	388.990	315.73	388.99	73.26 LT A		
	4/22/22	1.000	303.760	388.990	303.76	388.99	85.23 LT A		
	9/16/22	1.000	275.690	388.990	275.69	388.99	113.30 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/20/22	1.000	272.590	388.990	272.59	388.99	116.40 LT A		
	Purchases	5.000			1,502.60	**1,944.95**	442.35 LT		
Long Term Reinvestments		0.064			20.97	24.90	3.93 LT		
Short Term Reinvestments		0.123			46.00	47.85	1.85 ST		
	Total	5.187			1,569.57	**2,017.69**	446.28 LT 1.85 ST	46.68	2.31
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 03/2025; Asset Class: Equities									
LOWES COMPANIES INC (LOW)	3/24/22	1.000	219.140	246.800	219.14	246.80	27.66 LT A		
	4/22/22	1.000	199.670	246.800	199.67	246.80	47.13 LT A		
	9/16/22	1.000	191.510	246.800	191.51	246.80	55.29 LT A		
	9/20/22	1.000	189.270	246.800	189.27	246.80	57.53 LT A		
	Purchases	4.000			799.59	**987.20**	187.61 LT		
Long Term Reinvestments		0.023			4.40	5.68	1.28 LT		
Short Term Reinvestments		0.078			18.25	19.25	1.00 ST		
	Total	4.101			822.24	**1,012.13**	188.89 LT 1.00 ST	18.86	1.86
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 02/2025; Asset Class: Equities									
MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	526.570	338.27	526.57	188.30 LT A		
	Purchases	1.000			338.27	**526.57**	188.30 LT		
Long Term Reinvestments		0.002			0.57	1.05	0.48 LT		
Short Term Reinvestments		0.008			2.65	4.21	1.56 ST		
	Total	1.010			341.49	**531.84**	188.78 LT 1.56 ST	3.07	0.58
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 02/2025; Asset Class: Equities									
META PLATFORMS INC CL A (META)	10/22/21	2.000	323.010	585.510	646.02	1,171.02	525.00 LT A		
	10/26/21	2.000	311.685	585.510	623.37	1,171.02	547.65 LT A		
	Purchases	4.000			1,269.39	**2,342.04**	1,072.65 LT		
Short Term Reinvestments		0.016			8.01	9.37	1.36 ST		
	Total	4.016			1,277.40	**2,351.41**	1,072.65 LT 1.36 ST	8.03	0.34
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 03/2025; Asset Class: Equities									
MICROSOFT CORP (MSFT)	9/8/21	2.000	298.370	421.500	596.74	843.00	246.26 LT A		
	9/28/21	1.000	284.770	421.500	284.77	421.50	136.73 LT A		
	9/29/21	1.000	284.790	421.500	284.79	421.50	136.71 LT A		
	10/4/21	1.000	280.790	421.500	280.79	421.50	140.71 LT A		
	11/23/21	2.000	334.960	421.500	669.92	843.00	173.08 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	11/26/21	1.000	331.490	421.500	331.49	421.50	90.01 LT A		
	12/3/21	1.000	318.700	421.500	318.70	421.50	102.80 LT A		
	12/20/21	1.000	319.020	421.500	319.02	421.50	102.48 LT A		
	1/24/22	1.000	291.870	421.500	291.87	421.50	129.63 LT A		
	3/4/22	2.000	290.890	421.500	581.78	843.00	261.22 LT A		
	4/6/22	2.000	298.160	421.500	596.32	843.00	246.68 LT A		
	4/12/22	1.000	281.870	421.500	281.87	421.50	139.63 LT A		
	4/22/22	1.000	277.390	421.500	277.39	421.50	144.11 LT A		
	4/26/22	1.000	272.660	421.500	272.66	421.50	148.84 LT A		
	5/9/22	1.000	265.070	421.500	265.07	421.50	156.43 LT A		
	5/20/22	2.000	250.930	421.500	501.86	843.00	341.14 LT A		
	9/20/22	2.000	242.720	421.500	485.44	843.00	357.56 LT A		
	9/23/22	1.000	237.730	421.500	237.73	421.50	183.77 LT A		
	Purchases	24.000			6,878.21	**10,116.00**	3,237.79 LT		
Long Term Reinvestments		0.097			34.36	40.89	6.53 LT		
Short Term Reinvestments		0.176			74.43	74.18	(0.25) ST		
	Total	24.273			6,987.00	**10,231.07**	3,244.32 LT (0.25) ST	80.59	0.79
Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 03/2025; Asset Class: Equities									
NASDAQ INC COM (NDAQ)	8/19/21	3.000	61.380	77.310	184.14	231.93	47.79 LT A		
	9/20/21	3.000	63.223	77.310	189.67	231.93	42.26 LT A		
	9/28/21	3.000	63.693	77.310	191.08	231.93	40.85 LT A		
	10/4/21	3.000	63.257	77.310	189.77	231.93	42.16 LT A		
	10/20/21	6.000	66.867	77.310	401.20	463.86	62.66 LT A		
	11/23/21	3.000	68.773	77.310	206.32	231.93	25.61 LT A		
	11/26/21	3.000	68.663	77.310	205.99	231.93	25.94 LT A		
	12/3/21	3.000	66.110	77.310	198.33	231.93	33.60 LT A		
	12/7/21	3.000	67.110	77.310	201.33	231.93	30.60 LT A		
	1/3/22	6.000	67.713	77.310	406.28	463.86	57.58 LT A		
	1/4/22	3.000	65.853	77.310	197.56	231.93	34.37 LT A		
	1/24/22	3.000	58.127	77.310	174.38	231.93	57.55 LT A		
	3/4/22	3.000	56.840	77.310	170.52	231.93	61.41 LT A		
	4/18/22	3.000	59.130	77.310	177.39	231.93	54.54 LT A		
	4/22/22	3.000	55.957	77.310	167.87	231.93	64.06 LT A		
	5/2/22	3.000	52.233	77.310	156.70	231.93	75.23 LT A		
	5/10/22	3.000	48.713	77.310	146.14	231.93	85.79 LT A		
	10/3/22	1.000	57.470	77.310	57.47	77.31	19.84 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Purchases	58.000			3,622.14	**4,483.98**	861.84 LT		
Long Term Reinvestments		0.490			25.58	37.88	12.30 LT		
Short Term Reinvestments		0.818			55.29	63.24	7.95 ST		
	Total	59.308			3,703.01	**4,585.10**	874.14 LT 7.95 ST	56.94	1.24
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 03/2025; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	12/6/21	10.000	28.476	134.290	284.76	1,342.90	1,058.14 LT A		
	1/4/22	10.000	28.530	134.290	285.30	1,342.90	1,057.60 LT A		
	3/7/22	10.000	21.788	134.290	217.88	1,342.90	1,125.02 LT A		
	4/6/22	10.000	24.064	134.290	240.64	1,342.90	1,102.26 LT A		
	5/9/22	10.000	16.994	134.290	169.94	1,342.90	1,172.96 LT A		
	6/10/24	50.000	120.172	134.290	6,008.58	6,714.50	705.92 ST		
	7/24/24	10.000	118.110	134.290	1,181.10	1,342.90	161.80 ST		
	7/24/24	10.000	117.735	134.290	1,177.35	1,342.90	165.55 ST		
	Purchases	120.000			9,565.55	**16,114.80**	5,515.98 LT 1,033.27 ST		
Long Term Reinvestments		0.020			0.40	2.69	2.29 LT		
Short Term Reinvestments		0.038			3.60	5.10	1.50 ST		
	Total	120.058			9,569.55	**16,122.59**	5,518.27 LT 1,034.77 ST	4.80	0.03
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 03/2025; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/11/23	2.000	162.670	152.060	325.34	304.12	(21.22) LT		
	Purchases	2.000			325.34	**304.12**	(21.22) LT		
Short Term Reinvestments		0.064			10.60	9.73	(0.87) ST		
	Total	2.064			335.94	**313.85**	(21.22) LT (0.87) ST	11.19	3.57
Rating: Morgan Stanley: 2, Morningstar: 1; Next Dividend Payable 01/06/25; Asset Class: Equities									
SALESFORCE INC (CRM)	9/13/21	2.000	253.160	334.330	506.32	668.66	162.34 LT A		
	11/23/21	1.000	289.830	334.330	289.83	334.33	44.50 LT A		
	11/30/21	1.000	288.380	334.330	288.38	334.33	45.95 LT A		
	12/3/21	2.000	256.390	334.330	512.78	668.66	155.88 LT A		
	Purchases	6.000			1,597.31	**2,005.98**	408.67 LT		
Short Term Reinvestments		0.027			7.21	9.03	1.82 ST		
	Total	6.027			1,604.52	**2,015.01**	408.67 LT 1.82 ST	9.64	0.48
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 01/09/25; Asset Class: Equities									

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
TESLA INC (TSLA)	5/20/22	3.000	217.877	403.840	653.63	**1,211.52**	557.89 LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
VISA INC CL A (V)	10/27/21	1.000	222.200	316.040	222.20	316.04	93.84 LT A		
	Purchases	1.000			222.20	**316.04**	93.84 LT		
Long Term Reinvestments		0.004			0.97	1.26	0.29 LT		
Short Term Reinvestments		0.008			2.16	2.53	0.37 ST		
	Total	1.012			225.33	**319.83**	94.13 LT 0.37 ST	2.39	0.75
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 03/2025; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**89.25%**	**$88,770.45**	**$83,478.34**	**$13,807.98 LT** **$(19,100.09) ST**	**$244.21**	**0.29%**

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	9/20/21	1.000	$121.990	$184.880	$121.99	$184.88	$62.89 LT A		
	11/23/21	1.000	131.600	184.880	131.60	184.88	53.28 LT A		
	11/26/21	1.000	131.230	184.880	131.23	184.88	53.65 LT A		
	Purchases	3.000			384.82	**554.64**	169.82 LT		
Long Term Reinvestments		0.015			1.97	2.77	0.80 LT		
Short Term Reinvestments		0.018			2.73	3.33	0.60 ST		
	Total	3.033			389.52	**560.74**	170.62 LT 0.60 ST	2.74	0.49
Next Dividend Payable 03/2025; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	11/22/21	2.000	239.230	243.170	478.46	**486.34**	7.88 LT A	—	—
Next Dividend Payable 03/2025; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	9/20/21	6.000	17.588	22.700	105.53	136.20	30.67 LT A		
	11/23/21	6.000	18.628	22.700	111.77	136.20	24.43 LT A		
	11/26/21	6.000	18.422	22.700	110.53	136.20	25.67 LT A		
	11/30/21	6.000	18.348	22.700	110.09	136.20	26.11 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Purchases	24.000			437.92	**544.80**	106.88 LT		
Long Term Reinvestments		0.195			3.32	4.43	1.11 LT		
Short Term Reinvestments		0.318			6.86	7.22	0.36 ST		
	Total	24.513			448.10	**556.45**	107.99 LT 0.36 ST	6.91	1.24
Next Dividend Payable 03/2025; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	9/20/21	3.000	24.877	27.320	74.63	81.96	7.33 LT A		
	Purchases	3.000			74.63	**81.96**	7.33 LT		
Long Term Reinvestments		0.060			1.40	1.64	0.24 LT		
Short Term Reinvestments		0.117			3.08	3.20	0.12 ST		
	Total	3.177			79.11	**86.80**	7.57 LT 0.12 ST	3.16	3.64
Next Dividend Payable 03/2025; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	9/20/21	6.000	17.687	23.180	106.12	139.08	32.96 LT A		
	11/26/21	6.000	18.540	23.180	111.24	139.08	27.84 LT A		
	Purchases	12.000			217.36	**278.16**	60.80 LT		
Long Term Reinvestments		0.096			1.67	2.23	0.56 LT		
Short Term Reinvestments		0.158			3.43	3.66	0.23 ST		
	Total	12.254			222.46	**284.05**	61.36 LT 0.23 ST	3.46	1.22
Next Dividend Payable 03/2025; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	9/20/21	3.000	22.677	26.070	68.03	78.21	10.18 LT A		
	Purchases	3.000			68.03	**78.21**	10.18 LT		
Long Term Reinvestments		0.045			0.90	1.17	0.27 LT		
Short Term Reinvestments		0.073			1.81	1.90	0.09 ST		
	Total	3.118			70.74	**81.29**	10.45 LT 0.09 ST	1.83	2.25
Next Dividend Payable 03/2025; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	11/26/21	1.000	460.200	586.080	460.20	586.08	125.88 LT A		
	10/11/23	1.000	434.130	586.080	434.13	586.08	151.95 LT		
	7/30/24	1.000	541.140	586.080	541.14	586.08	44.94 ST		
	Purchases	3.000			1,435.47	**1,758.24**	277.83 LT 44.94 ST		
Long Term Reinvestments		0.004			1.58	2.34	0.76 LT		
Short Term Reinvestments		0.031			15.86	18.17	2.31 ST		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	3.035			1,452.91	**1,778.75**	278.59 LT 47.25 ST	21.44	1.21
Next Dividend Payable 01/31/25; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	11/26/21	1.000	444.370	621.800	444.37	621.80	177.43 LT A		
	Purchases	1.000			444.37	**621.80**	177.43 LT		
Long Term Reinvestments		0.005			1.68	3.11	1.43 LT		
Short Term Reinvestments		0.009			3.76	5.60	1.84 ST		
	Total	1.014			449.81	**630.51**	178.86 LT 1.84 ST	3.77	0.60
Next Dividend Payable 03/2025; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	11/26/21	1.000	422.970	538.810	422.97	538.81	115.84 LT A		
	9/20/22	2.000	355.765	538.810	711.53	1,077.62	366.09 LT A		
	9/23/22	2.000	338.100	538.810	676.20	1,077.62	401.42 LT A		
	10/11/23	1.000	399.040	538.810	399.04	538.81	139.77 LT		
	Purchases	6.000			2,209.74	**3,232.86**	1,023.12 LT		
Long Term Reinvestments		0.044			18.30	23.71	5.41 LT		
Short Term Reinvestments		0.081			40.73	43.64	2.91 ST		
	Total	6.125			2,268.77	**3,300.21**	1,028.53 LT 2.91 ST	41.06	1.24
Next Dividend Payable 03/2025; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	11/26/21	1.000	236.020	289.810	236.02	289.81	53.79 LT A		
	Purchases	1.000			236.02	**289.81**	53.79 LT		
Long Term Reinvestments		0.009			1.81	2.61	0.80 LT		
Short Term Reinvestments		0.016			3.73	4.64	0.91 ST		
	Total	1.025			241.56	**297.06**	54.59 LT 0.91 ST	3.77	1.27
Next Dividend Payable 03/2025; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**8.62%**	**$6,101.44**	**$8,062.20**	**$1,906.44 LT** **$54.31 ST**	**$88.14**	**1.09%**

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$94,871.89**	**$93,531.94**	**$15,714.42 LT** **$(19,045.78) ST**	**$332.55** —	**0.36%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$1,991.40	—	—	—	—	—
Stocks	—	$83,478.34	—	—	—	—
ETFs & CEFs	—	8,062.20	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$1,991.40**	**$91,540.54**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
12/2		Qualified Dividend	VISA INC CL A				$0.60
12/2		Dividend Reinvestment	VISA INC CL A	ACTED AS AGENT DIVIDEND REINVESTMENT	0.002	314.6025	(0.60)
12/12		Qualified Dividend	MICROSOFT CORP				20.11
12/12		Qualified Dividend	HOME DEPOT INC				11.61
12/12		Dividend Reinvestment	MICROSOFT CORP	ACTED AS AGENT DIVIDEND REINVESTMENT	0.045	448.5198	(20.11)
12/12		Dividend Reinvestment	HOME DEPOT INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.028	425.1306	(11.61)
12/16		Dividend	SCHWAB US BROAD MARKET ETF				2.03
12/16		Dividend	SCHWAB US LARGE-CAP ETF				0.97
12/16		Dividend	SCHWAB US DVD EQUITY ETF				0.83
12/16		Dividend	SCWAB U.S. LARGE-CAP VALUE				0.51
12/16		Dividend Reinvestment	SCHWAB US BROAD MARKET ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.087	23.4123	(2.03)

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
12/16		Dividend Reinvestment	SCHWAB US LARGE-CAP ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.041	23.9254	(0.97)
12/16		Dividend Reinvestment	SCHWAB US DVD EQUITY ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.030	28.0799	(0.83)
12/16		Dividend Reinvestment	SCWAB U.S. LARGE-CAP VALUE	ACTED AS AGENT DIVIDEND REINVESTMENT	0.019	26.8345	(0.51)
12/20		Dividend	VANGUARD INFO TECH ETF				0.79
12/20		Qualified Dividend	NASDAQ INC COM				14.19
12/20		Dividend Reinvestment	NASDAQ INC COM	ACTED AS AGENT DIVIDEND REINVESTMENT	0.183	77.7887	(14.19)
12/20		Dividend Reinvestment	VANGUARD INFO TECH ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.002	623.1961	(0.79)
12/24		Dividend	FIDELITY MSCI INFO TECH				0.64
12/24		Dividend Reinvestment	FIDELITY MSCI INFO TECH	ACTED AS AGENT DIVIDEND REINVESTMENT	0.004	187.7160	(0.64)
12/26		Dividend	VANGUARD S&P 500 ETF				10.61
12/26		Dividend	VANGUARD TTL STK MKT ETF				0.96
12/26		Dividend Reinvestment	VANGUARD S&P 500 ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.020	550.5709	(10.61)
12/26		Dividend Reinvestment	VANGUARD TTL STK MKT ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.004	295.9308	(0.96)
12/27		Qualified Dividend	META PLATFORMS INC CL A				2.01
12/27		Qualified Dividend	NVIDIA CORPORATION				1.20
12/27		Dividend Reinvestment	META PLATFORMS INC CL A	ACTED AS AGENT DIVIDEND REINVESTMENT	0.004	603.7141	(2.01)
12/27		Dividend Reinvestment	NVIDIA CORPORATION	ACTED AS AGENT DIVIDEND REINVESTMENT	0.009	138.7180	(1.20)
12/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 12/01-12/31)			0.02
NET CREDITS/(DEBITS)							**$0.02**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
12/31	Automatic Investment	BANK DEPOSIT PROGRAM	$0.02

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

FINRA BrokerCheck
FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA website address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

Tips on Protecting Yourself from Fraudulent Account Activity
The protection of client data is of the utmost importance to us. Scams are on the rise, and they have become more sophisticated. Please remember to never share your personal information including account verification codes, account numbers, passwords or social security numbers with anyone you do not personally know.
Please be cautious opening attachments, clicking on links, or allowing external access to your computer. Scammers will be aggressive and create a sense of urgency. Scammers will promise unbelievable returns using crypto currency investing or sweepstakes/lottery. Scammers will use social media apps to build trust and then make sudden requests for money due to a hardship or emergency.
If you have any questions regarding scams or believe that you are a victim of a scam, please contact us or call 888-454-3965 to report online fraud or security concerns.

Retirement Rollover Guide
If you are considering rolling over your retirement assets, please review our Rollover Guide which can be found at https://www.morganstanleyclientserv.com/publiccontent/msoc/pdf/RolloverGuide.pdf for important information regarding your options and the factors that you should consider before you make your rollover decision.

Best Practices for Protecting Yourself and Your Investments
When investing at any financial institution or with a financial professional, it is important to keep the following best practices in mind:

- Be clear about your investment goals and the amount of risk you are comfortable taking.
- Before making any investments, be sure to ask questions about the potential investment, including the potential risks associated with them. Request information such as the prospectus, offering documents, or research information and carefully review them.
- Be cautious of investment opportunities that offer an unusually high rate of return but are described as low-risk or guaranteed.
- Be cautious of investment opportunities that are not offered directly through the institution you are investing with, such as real estate, start-up businesses, etc. as most financial institutions, like Morgan Stanley prohibit these types of recommendations.
- Read and retain your account statements, confirmations, and any other information you receive about your investment transactions including the firm's client relationship summary (CRS). The CRS can be located on the websites of all SEC registered investment advisors and broker-dealers who work with retail investors.
- Immediately contact a member of the management team if you recognize any type of a discrepancy on your account statement. For example;
  - A security or money transaction you did not authorize
  - An investment you purchased that you do not see on your account statement
  - An item on your account statement that you do not understand
- When sending funds to your financial institution, be sure the funds are being sent directly to the financial institution you are investing with and not to a 3rd party institution.

Last but not least, never share your account passwords with anyone.

2024 Recap of Cash Management Activity

Active Assets Account 723-140755-222

ARNAB GHOSH

We are pleased to enclose your Recap of Cash Management Activity. This section includes a summary of selected account activity for the preceding 12 months; including your electronic transfers, checking and card activity for the year (including ATM transactions, automated payments and Billpay), and security transfers. As part of the Recap, Debit Card activity is organized by spending category; and checks are organized by expense code.

Information related to Income, Distributions, Purchases, Sales, and Redemptions will be provided to accounts subject to IRS reporting on Forms 1099 in the Consolidated Tax Package.

For your convenience, this Recap is also available as a separately retrievable document on Morgan Stanley Online under Statements within the Account Documents tab.

For reportable account(s), we recommend that you wait for your IRS Form(s) 1099 before completing your tax returns. *This Recap is not a substitute for the official account statements that you have received from us throughout the year; and is for informational purposes only to provide you with a recap of your cash management activity. If there are any discrepancies between your account statement(s) and the information in this Recap, you should rely on the account statement(s) you have previously received.*

CASH RELATED ACTIVITY

ELECTRONIC TRANSFERS (CREDITS)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
2/8	Online Transfer	TRANSFER AS OF 02/07	CONFIRMATION # 216358789 FROM 723-XXX507	$10,000.00
3/1	Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 218030435 FROM 723-XXX507	10,000.00
3/13	Online Transfer	FUNDS RECEIVED	Chase savings XX-9190 CONFIRMATION # 218685935	12,000.00
4/17	Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 221198494 FROM 723-XXX507	9,000.00
6/10	Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 224933804 FROM 723-XXX507	6,000.00
TOTAL ELECTRONIC TRANSFERS (CREDITS)				**$47,000.00**

ELECTRONIC TRANSFERS (DEBITS)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
7/8	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 226853812	$(1,860.00)
TOTAL ELECTRONIC TRANSFERS (DEBITS)				**$(1,860.00)**

TOTAL CASH RELATED ACTIVITY **$45,140.00**

OPTION ACTIVITY

Activity Date	Activity Type	Description	Comments	Contracts
2/20	Option Expired	CALL AMD 02/16/24 180.000	EXPIRED OPTIONS	1.000
2/26	Option Expired	CALL AMD 02/23/24 180.000	EXPIRED OPTIONS	1.000

2024 Recap of Cash Management Activity

Active Assets Account 723-140755-222

ARNAB GHOSH

OPTION ACTIVITY (CONTINUED)

Activity Date	Activity Type	Description	Comments	Contracts
2/26	Option Assigned	CALL MU 02/23/24 84.000	CALL ASSIGNED	1.000
3/4	Option Assigned	CALL AMD 03/01/24 185.000	CALL ASSIGNED	1.000
3/4	Option Assigned	CALL MU 03/01/24 92.000	CALL ASSIGNED	1.000
3/11	Option Expired	CALL AMD 03/08/24 220.000	EXPIRED OPTIONS	1.000
3/18	Option Expired	CALL AMD 03/15/24 200.000	EXPIRED OPTIONS	1.000
3/18	Option Expired	CALL AMD 03/15/24 210.000	EXPIRED OPTIONS	1.000
3/18	Option Expired	CALL MU 03/15/24 95.000	EXPIRED OPTIONS	1.000
3/25	Option Expired	CALL AMD 03/22/24 202.500	EXPIRED OPTIONS	1.000
3/25	Option Expired	CALL AMD 03/22/24 207.500	EXPIRED OPTIONS	1.000
3/25	Option Assigned	CALL MU 03/22/24 102.000	CALL ASSIGNED	1.000
5/6	Option Expired	CALL AMD 05/03/24 180.000	EXPIRED OPTIONS	1.000
6/3	Option Expired	CALL AMD 05/31/24 205.000	EXPIRED OPTIONS	1.000
7/1	Option Expired	CALL AMD 06/28/24 175.000	EXPIRED OPTIONS	1.000
7/1	Option Expired	CALL NVDA 06/28/24 130.000	EXPIRED OPTIONS	1.000
8/12	Option Expired	CALL AMD 08/09/24 230.000	EXPIRED OPTIONS	2.000
8/19	Option Expired	CALL AMD 08/16/24 220.000	EXPIRED OPTIONS	1.000
9/3	Option Expired	CALL AMD 08/30/24 175.000	EXPIRED OPTIONS	1.000
9/3	Option Expired	CALL NVDA 08/30/24 155.000	EXPIRED OPTIONS	1.000
10/14	Option Expired	CALL AMD 10/11/24 182.500	EXPIRED OPTIONS	1.000
11/4	Option Expired	CALL AMD 11/01/24 175.000	EXPIRED OPTIONS	1.000
11/4	Option Expired	CALL AMD 11/01/24 185.000	EXPIRED OPTIONS	1.000
11/4	Option Expired	CALL AMD 11/01/24 190.000	EXPIRED OPTIONS	1.000
11/25	Option Expired	CALL NVDA 11/22/24 162.500	EXPIRED OPTIONS	1.000

CORPORATE ACTIONS

Activity Date	Activity Type	Description	Comments	Quantity
6/11	Stock Split	NVIDIA CORPORATION	SPLIT RATIO 10:1	45.027
10/15	Stock Split	SCHWAB US BROAD MARKET ETF	SPLIT RATIO 3:1	16.284
10/15	Stock Split	SCHWAB US DVD EQUITY ETF	SPLIT RATIO 3:1	2.098
10/15	Stock Split	SCHWAB US LARGE-CAP ETF	SPLIT RATIO 3:1	8.142
10/15	Stock Split	SCWAB U.S. LARGE-CAP VALUE	SPLIT RATIO 3:1	2.066

This page intentionally left blank

Morgan Stanley

CLIENT STATEMENT

2024 Recap of Cash Management Activity

Active Assets Account **ARNAB GHOSH**
723-140755-222

We are pleased to enclose your Recap of Cash Management Activity. This section includes a summary of selected account activity for the preceding 12 months; including your electronic transfers, checking and card activity for the year (including ATM transactions, automated payments and Billpay), and security transfers. As part of the Recap, Debit Card activity is organized by spending category; and checks are organized by expense code.

Information related to Income, Distributions, Purchases, Sales, and Redemptions will be provided to accounts subject to IRS reporting on Forms 1099 in the Consolidated Tax Package.

For your convenience, this Recap is also available as a separately retrievable document on Morgan Stanley Online under Statements within the Account Documents tab.

For reportable account(s), we recommend that you wait for your IRS Form(s) 1099 before completing your tax returns. *This Recap is not a substitute for the official account statements that you have received from us throughout the year; and is for informational purposes only to provide you with a recap of your cash management activity. If there are any discrepancies between your account statement(s) and the information in this Recap, you should rely on the account statement(s) you have previously received.*

CASH RELATED ACTIVITY

ELECTRONIC TRANSFERS (CREDITS)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
2/8	Online Transfer	TRANSFER AS OF 02/07	CONFIRMATION # 216358789 FROM 723-XXX507	$10,000.00
3/1	Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 218030435 FROM 723-XXX507	10,000.00
3/13	Online Transfer	FUNDS RECEIVED	Chase savings XX-9190 CONFIRMATION # 218685935	12,000.00
4/17	Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 221198494 FROM 723-XXX507	9,000.00
6/10	Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 224933804 FROM 723-XXX507	6,000.00
TOTAL ELECTRONIC TRANSFERS (CREDITS)				**$47,000.00**

ELECTRONIC TRANSFERS (DEBITS)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
7/8	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 226853812	$(1,860.00)
TOTAL ELECTRONIC TRANSFERS (DEBITS)				**$(1,860.00)**

TOTAL CASH RELATED ACTIVITY **$45,140.00**

OPTION ACTIVITY

Activity Date	Activity Type	Description	Comments	Contracts
2/20	Option Expired	CALL AMD 02/16/24 180.000	EXPIRED OPTIONS	1.000
2/26	Option Expired	CALL AMD 02/23/24 180.000	EXPIRED OPTIONS	1.000

2024 Recap of Cash Management Activity

Active Assets Account 723-140755-222

ARNAB GHOSH

OPTION ACTIVITY (CONTINUED)

Activity Date	Activity Type	Description	Comments	Contracts
2/26	Option Assigned	CALL MU 02/23/24 84.000	CALL ASSIGNED	1.000
3/4	Option Assigned	CALL AMD 03/01/24 185.000	CALL ASSIGNED	1.000
3/4	Option Assigned	CALL MU 03/01/24 92.000	CALL ASSIGNED	1.000
3/11	Option Expired	CALL AMD 03/08/24 220.000	EXPIRED OPTIONS	1.000
3/18	Option Expired	CALL AMD 03/15/24 200.000	EXPIRED OPTIONS	1.000
3/18	Option Expired	CALL AMD 03/15/24 210.000	EXPIRED OPTIONS	1.000
3/18	Option Expired	CALL MU 03/15/24 95.000	EXPIRED OPTIONS	1.000
3/25	Option Expired	CALL AMD 03/22/24 202.500	EXPIRED OPTIONS	1.000
3/25	Option Expired	CALL AMD 03/22/24 207.500	EXPIRED OPTIONS	1.000
3/25	Option Assigned	CALL MU 03/22/24 102.000	CALL ASSIGNED	1.000
5/6	Option Expired	CALL AMD 05/03/24 180.000	EXPIRED OPTIONS	1.000
6/3	Option Expired	CALL AMD 05/31/24 205.000	EXPIRED OPTIONS	1.000
7/1	Option Expired	CALL AMD 06/28/24 175.000	EXPIRED OPTIONS	1.000
7/1	Option Expired	CALL NVDA 06/28/24 130.000	EXPIRED OPTIONS	1.000
8/12	Option Expired	CALL AMD 08/09/24 230.000	EXPIRED OPTIONS	2.000
8/19	Option Expired	CALL AMD 08/16/24 220.000	EXPIRED OPTIONS	1.000
9/3	Option Expired	CALL AMD 08/30/24 175.000	EXPIRED OPTIONS	1.000
9/3	Option Expired	CALL NVDA 08/30/24 155.000	EXPIRED OPTIONS	1.000
10/14	Option Expired	CALL AMD 10/11/24 182.500	EXPIRED OPTIONS	1.000
11/4	Option Expired	CALL AMD 11/01/24 175.000	EXPIRED OPTIONS	1.000
11/4	Option Expired	CALL AMD 11/01/24 185.000	EXPIRED OPTIONS	1.000
11/4	Option Expired	CALL AMD 11/01/24 190.000	EXPIRED OPTIONS	1.000
11/25	Option Expired	CALL NVDA 11/22/24 162.500	EXPIRED OPTIONS	1.000

CORPORATE ACTIONS

Activity Date	Activity Type	Description	Comments	Quantity
6/11	Stock Split	NVIDIA CORPORATION	SPLIT RATIO 10:1	45.027
10/15	Stock Split	SCHWAB US BROAD MARKET ETF	SPLIT RATIO 3:1	16.284
10/15	Stock Split	SCHWAB US DVD EQUITY ETF	SPLIT RATIO 3:1	2.098
10/15	Stock Split	SCHWAB US LARGE-CAP ETF	SPLIT RATIO 3:1	8.142
10/15	Stock Split	SCWAB U.S. LARGE-CAP VALUE	SPLIT RATIO 3:1	2.066

Morgan Stanley

CLIENT STATEMENT | For the Period December 1-31, 2024

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 12/1/24)	**$60,232.19**
Ending Total Value (as of 12/31/24)	**$63,570.18**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510; Alt. Phone: 888-499-8544

Morgan Stanley Smith Barney LLC. Member SIPC.

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Expanded Disclosures

Expanded Disclosures, which apply to all statements we send to you, are provided with your first statement and thereafter twice a year.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Account Valuation

Account values are computed by adding (1) the market value of all priced positions, (2) valuations utilizing industry service providers and/or outside custodians for other positions, and (3) adding any credit or subtracting any debit to your closing Cash, Money Market Funds and/or Deposit balance. Cash, Deposits and Money Market Funds are displayed on a settlement date basis, and other positions are displayed in your account on a trade date basis. The values of fixed income positions in summary displays include accrued interest in the totals. In the “Holdings” section, fixed income market value and accrued interest are also displayed in separate columns. Accrued interest is the interest earned but not yet paid on the bond since its last interest payment. In most cases, it is calculated from the date of the last coupon payment (or “dated date”) through the closing date of the statement. Foreign Currency Deposits are reflected in U.S. dollars as of the statement end date. The Annual Percentage Yield (APY) for deposits represents the applicable rate in effect for your deposits at the statement ending date. This APY may be different than the APY that was in effect during the statement period. For current Bank Deposit or Money Market Fund yields, go to www.morganstanley.com/wealth-investmentstrategies/ratemonitor.html.

Additional Retirement Account Information

Tax-qualified account contributions are subject to IRS eligibility rules and regulations. The Contributions and Distributions information in this statement reflects information for a particular account, without reference to any other account, and is based on information provided by you. The deductibility of an individual contribution depends upon your Modified Adjusted Gross Income and coverage by a retirement plan at work. Check with your tax advisor to verify how much you can contribute, if the contribution will be tax deductible, and if special rules apply. The information included in this statement is not intended to constitute tax, legal or accounting advice. Contact us if any of this information is incorrect.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Gain/(Loss) Information

Gain/(Loss) is provided for informational purposes. It is not a substitute for Internal Revenue Service (IRS) Form 1099 (on which we report cost basis for covered securities) or any other IRS tax form, and should not be used for tax preparation. Unrealized Gain/(Loss) provided on this statement is an estimate. Contact your own independent legal or tax advisor to determine the appropriate use of the Gain/(Loss) information on this statement. For more information, contact us.

Tax Reporting

Under Federal income tax law, we are required to report gross proceeds of sales (including short sales) on Form 1099-B by March 15 of the year following the calendar year of the transaction for reportable (i.e., non-retirement) accounts. For sales of certain securities acquired on or after January 1, 2011 (or applicable date for the type of security) we are also required to report cost basis and holding period. Under IRS regulations, if you have not provided us with a certification of either U.S. or foreign status on applicable Form W-9 or W-8, your accounts may be subject to either 24% back-up withholding or 30% nonresident alien withholding on payments made to your accounts.

Investment Objectives

The following is an explanation of the investment objective alternatives applicable to your account(s): Income - for investors seeking regular income with low to moderate risk to principal; Capital Appreciation - for investors seeking capital appreciation with moderate to high risk to principal; Aggressive Income - for investors seeking higher returns either as growth or as income with greater risk to principal; Speculation - for investors seeking high profits or quick returns with considerable possibility of losing most or all of their investment.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral. The amount you may borrow is based on the value of eligible securities in your margin accounts. If a security has eligible shares the number of shares pledged as collateral is indicated below the position. If you have a margin account, as permitted by law, we may use certain securities in your account for, among other things, settling short sales or lending the securities for short sales, for which we may receive compensation.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Money Market Fund (MMF) Pricing

You could lose money in MMFs. Although MMFs classified as government funds (i.e., MMFs that invest 99.5% of total assets in cash and/or securities backed by the U.S. government) and retail funds (i.e., MMFs open to natural person investors only) seek to preserve value at $1.00 per share, they cannot guarantee they will do so. The price of other MMFs will fluctuate and when you sell shares they may be worth more or less than originally paid. MMFs may impose a fee upon sale or

CONTINUED

Expanded Disclosures (CONTINUED)

temporarily suspend sales if liquidity falls below required minimums. During suspensions, shares would not be available for purchases, withdrawals, check writing or ATM debits. A MMF investment is not insured or guaranteed by the Federal Deposit Insurance Corporation or other government agency.

Notice Regarding Global Investment Manager Analysis

The Global Investment Manager Analysis team conducts analysis on various mutual funds and exchange-traded funds for clients holding those funds in certain investment advisory programs. If you have invested in any of these funds in another type of account, such as a brokerage account, you will not receive the same materials and status updates on the funds as we provide to investment advisory clients (including instructions on selling fund shares).

Pricing of Securities

The prices of securities are derived from various sources, and do not necessarily represent the prices at which those securities could have been bought or sold. Although we attempt to use reliable sources of information, we can offer no assurance as to their accuracy, reliability or completeness. Prices are as of the date shown only and are not an offer by us or our affiliates to purchase or sell any instrument or enter into any transaction or a commitment by us or them to make such an offer. Prices of securities not actively traded may not be available, and are indicated by N/A (not available). For additional information on how we price securities, contact us.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and are subject to special risks, which may include, but are not limited to: loss of initial investment; issuer credit risk and price volatility resulting from actual or anticipated changes to issuer's and/or guarantor's credit ratings/spreads; limited or no appreciation and limits on participation in any appreciation of underlying asset(s); risks associated with the underlying asset(s); no periodic payments; call prior to maturity; early redemption fees for market linked deposits; lower interest rates and/or yield compared to conventional debt with comparable maturity; unique tax implications; limited or no secondary market; and conflicts of interest due to affiliation, compensation or other factors which could adversely affect market value or payout to investors. Investors also should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the product category where they appear, and therefore may not satisfy portfolio asset allocation needs for that category. When displayed, the accrued interest, annual income and yield for structured investments with a contingent income feature (e.g., Range Accrual Notes/Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant observation period and payment in full of all contingent interest. Actual accrued interest, annual income and yield will be dependent upon the performance of the underlying asset(s) and may be significantly lower than estimates shown. For more information on the risks and conflicts of interest related to Structured Investments, log in to Morgan Stanley Online at www.morganstanley.com/structuredproductsrisksandconflicts. For information on risks specific to your Structured Investments, contact us.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Certain Assets Not Held Here

You may purchase certain assets through us that may be held at another financial institution. Assets not held with us may not be covered by SIPC protection. We may include information about certain assets on this statement solely as a service to you and are not responsible for information provided by external sources. Generally, any financial institution that holds securities is responsible for year-end reporting (e.g., Forms 1099) and separate periodic statements, which may vary from our information due to different reporting periods. In the case of networked mutual funds, we perform all year-end tax reporting.

Total Income

Total income, as used in the income summaries, represents dividends and/or interest on securities we receive on your behalf and credit to your account(s) during the calendar year. We report dividend distributions and taxable bond interest credited to your account to the IRS. The totals we report may differ from those indicated as "This Year" figures on the last statement for the calendar year. Only information on Forms 1099 should be used for tax reporting. In the case of Corporations, Real Estate Investment Trusts (REITs), Master Limited Partnerships, Regulated Investment Companies and Unit Investment Trusts, some sponsors may reclassify the distribution to a different tax type for year-end reporting.

Transaction Dates and Conditions

Transactions display trade date and settlement date. Transactions are included on this statement on trade date basis (excluding BDP and MMFs). Trades that have not settled as of statement month end will also be displayed in the “Unsettled Purchases/Sales Activity” section. Upon written request, we will give you the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Tax and Legal Disclosure

We do not provide legal or tax advice. Please consult your own tax advisor.

Revised 11/2022

Account Summary

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (12/1/24-12/31/24)	This Year (1/1/24-12/31/24)
TOTAL BEGINNING VALUE	**$60,232.19**	**$69,874.31**
Credits	6,274.46	80,332.21
Debits	(3,100.00)	(89,120.82)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$3,174.46**	**$(8,788.61)**
Change in Value	**163.53**	**2,484.48**
TOTAL ENDING VALUE	**$63,570.18**	**$63,570.18**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$63,570.18	100.00
TOTAL VALUE	**$63,570.18**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 11/30/24)	This Period (as of 12/31/24)
Cash, BDP, MMFs	$12,808.59	$15,983.16
Savings and Time Deposits	47,423.60	47,587.02
Total Assets	**$60,232.19**	**$63,570.18**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$60,232.19**	**$63,570.18**

CASH FLOW

	This Period (12/1/24-12/31/24)	This Year (1/1/24-12/31/24)
OPENING CASH, BDP, MMFs	**$12,808.59**	**$15,030.90**
Purchases	(163.42)	(2,483.61)
Sales and Redemptions	—	9,740.00
Income and Distributions	163.53	2,484.48
Total Investment Related Activity	**$0.11**	**$9,740.87**
Checks Deposited	6,274.46	79,637.21
Electronic Transfers-Debits	(3,100.00)	(89,120.82)
Other Credits	—	695.00
Total Cash Related Activity	**$3,174.46**	**$(8,788.61)**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$15,983.16**	**$15,983.16**

INCOME AND DISTRIBUTION SUMMARY

	This Period (12/1/24-12/31/24)	This Year (1/1/24-12/31/24)
Interest	$163.53	$2,484.48
Income And Distributions	**$163.53**	**$2,484.48**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$163.53**	**$2,484.48**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (12/1/24-12/31/24)	Realized This Year (1/1/24-12/31/24)	Unrealized Inception to Date (as of 12/31/24)
TOTAL GAIN/(LOSS)	—	—	—

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

Investment Objectives (in order of priority): Income

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$15,983.16**	—	$1.60	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**25.14%**	**$15,983.16**	**$1.60**

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$47,587.02**	$1,903.48	4.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**74.86%**	**$47,587.02**	**$1,903.48**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	—	**$63,570.18**	**N/A**	**$1,905.08** —	**3.00%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$15,983.16	—	—	—	—	—
Savings and Time Deposits	47,587.02	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$63,570.18**	**—**	**—**	**—**	**—**	**—**

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
12/12		Check Deposit	MS PAYROLL DEPOSIT				$3,157.71
12/13		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 237292186			(3,100.00)
12/30		Check Deposit	MS PAYROLL DEPOSIT				3,116.75
12/31		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 12/01-12/31) CUSIP: 99YA78EB0			163.42
12/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 12/01-12/31)			0.11
12/31	12/31	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(163.42)
NET CREDITS/(DEBITS)							**$3,174.57**

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
12/13	Automatic Investment	BANK DEPOSIT PROGRAM	$57.71
12/31	Automatic Investment	BANK DEPOSIT PROGRAM	3,116.75
12/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.11
NET ACTIVITY FOR PERIOD			**$3,174.57**

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

FINRA BrokerCheck

FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA website address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

Tips on Protecting Yourself from Fraudulent Account Activity

The protection of client data is of the utmost importance to us. Scams are on the rise, and they have become more sophisticated. Please remember to never share your personal information including account verification codes, account numbers, passwords or social security numbers with anyone you do not personally know.

Please be cautious opening attachments, clicking on links, or allowing external access to your computer. Scammers will be aggressive and create a sense of urgency. Scammers will promise unbelievable returns using crypto currency investing or sweepstakes/lottery. Scammers will use social media apps to build trust and then make sudden requests for money due to a hardship or emergency.

If you have any questions regarding scams or believe that you are a victim of a scam, please contact us or call 888-454-3965 to report online fraud or security concerns.

Retirement Rollover Guide

If you are considering rolling over your retirement assets, please review our Rollover Guide which can be found at https://www.morganstanleyclientserv.com/publiccontent/msoc/pdf/RolloverGuide.pdf for important information regarding your options and the factors that you should consider before you make your rollover decision.

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

Best Practices for Protecting Yourself and Your Investments

When investing at any financial institution or with a financial professional, it is important to keep the following best practices in mind:

- Be clear about your investment goals and the amount of risk you are comfortable taking.
- Before making any investments, be sure to ask questions about the potential investment, including the potential risks associated with them. Request information such as the prospectus, offering documents, or research information and carefully review them.
- Be cautious of investment opportunities that offer an unusually high rate of return but are described as low-risk or guaranteed.
- Be cautious of investment opportunities that are not offered directly through the institution you are investing with, such as real estate, start-up businesses, etc. as most financial institutions, like Morgan Stanley prohibit these types of recommendations.
- Read and retain your account statements, confirmations, and any other information you receive about your investment transactions including the firm's client relationship summary (CRS). The CRS can be located on the websites of all SEC registered investment advisors and broker-dealers who work with retail investors.
- Immediately contact a member of the management team if you recognize any type of a discrepancy on your account statement. For example;
  - A security or money transaction you did not authorize
  - An investment you purchased that you do not see on your account statement
  - An item on your account statement that you do not understand
- When sending funds to your financial institution, be sure the funds are being sent directly to the financial institution you are investing with and not to a 3rd party institution.

Last but not least, never share your account passwords with anyone.

2024 Recap of Cash Management Activity

Platinum CashPlus Account 723-140507-222

ARNAB GHOSH

We are pleased to enclose your Recap of Cash Management Activity. This section includes a summary of selected account activity for the preceding 12 months; including your electronic transfers, checking and card activity for the year (including ATM transactions, automated payments and Billpay), and security transfers. As part of the Recap, Debit Card activity is organized by spending category; and checks are organized by expense code.

Information related to Income, Distributions, Purchases, Sales, and Redemptions will be provided to accounts subject to IRS reporting on Forms 1099 in the Consolidated Tax Package.

For your convenience, this Recap is also available as a separately retrievable document on Morgan Stanley Online under Statements within the Account Documents tab.

For reportable account(s), we recommend that you wait for your IRS Form(s) 1099 before completing your tax returns. *This Recap is not a substitute for the official account statements that you have received from us throughout the year; and is for informational purposes only to provide you with a recap of your cash management activity. If there are any discrepancies between your account statement(s) and the information in this Recap, you should rely on the account statement(s) you have previously received.*

CASH RELATED ACTIVITY

CHECKS DEPOSITED

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
1/11	Check Deposit	MS PAYROLL DEPOSIT		$2,801.22
1/30	Check Deposit	MS PAYROLL DEPOSIT		2,910.53
2/1	Check Deposit	MS PAYROLL DEPOSIT		9,331.09
2/14	Check Deposit	MS PAYROLL DEPOSIT		2,855.87
2/28	Check Deposit	MS PAYROLL DEPOSIT		2,855.88
3/14	Check Deposit	MS PAYROLL DEPOSIT		2,871.49
3/27	Check Deposit	MS PAYROLL DEPOSIT		2,871.49
4/12	Check Deposit	MS PAYROLL DEPOSIT		2,871.49
4/29	Check Deposit	MS PAYROLL DEPOSIT		2,871.49
5/14	Check Deposit	MS PAYROLL DEPOSIT		2,871.49
5/30	Check Deposit	MS PAYROLL DEPOSIT		2,871.49
6/13	Check Deposit	MS PAYROLL DEPOSIT		2,871.49
6/27	Check Deposit	MS PAYROLL DEPOSIT		2,871.49
7/12	Check Deposit	MS PAYROLL DEPOSIT		2,871.49
7/30	Check Deposit	MS PAYROLL DEPOSIT		2,875.51
8/13	Check Deposit	MS PAYROLL DEPOSIT		2,875.51
8/29	Check Deposit	MS PAYROLL DEPOSIT		2,875.51
9/11	Check Deposit	MS PAYROLL DEPOSIT		2,875.51
9/27	Check Deposit	MS PAYROLL DEPOSIT		2,875.51
10/14	Check Deposit	MS PAYROLL DEPOSIT		2,914.06
10/30	Check Deposit	MS PAYROLL DEPOSIT		3,157.72
11/14	Check Deposit	MS PAYROLL DEPOSIT		3,157.71
11/27	Check Deposit	MS PAYROLL DEPOSIT		3,157.71
12/12	Check Deposit	MS PAYROLL DEPOSIT		3,157.71

2024 Recap of Cash Management Activity

Platinum CashPlus Account 723-140507-222

ARNAB GHOSH

CHECKS DEPOSITED (CONTINUED)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
12/30	Check Deposit	MS PAYROLL DEPOSIT		3,116.75
TOTAL CHECKS DEPOSITED				**$79,637.21**

ELECTRONIC TRANSFERS (DEBITS)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
1/2	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 213781361	$(5,000.00)
1/30	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 215574775	(5,600.00)
2/8	Online Transfer	TRANSFER AS OF 02/07	CONFIRMATION # 216358789 TO 723-XXX755	(10,000.00)
2/29	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 217664444	(2,855.00)
3/1	Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 218030435 TO 723-XXX755	(10,000.00)
4/1	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 219767090	(1,200.00)
4/17	Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 221198494 TO 723-XXX755	(9,000.00)
5/6	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 222586022	(1,800.00)
6/3	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 224265839	(1,400.00)
6/10	Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 224933804 TO 723-XXX755	(6,000.00)
6/28	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 226168731	(2,800.00)
8/1	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 228616218	(2,875.00)
8/20	Cash Transfer - Debit	FUNDS TRANSFERRED	CONFIRMATION # 229791227 TO 723-XXX489	(9,740.82)
9/3	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 230579127	(2,875.00)
9/30	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 232322374	(2,875.00)
10/15	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 233415561	(2,900.00)
11/4	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 234658265	(3,000.00)
11/15	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 235396326	(3,000.00)
11/29	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 236074076	(3,100.00)

2024 Recap of Cash Management Activity

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

ELECTRONIC TRANSFERS (DEBITS) (CONTINUED)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
12/13	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 237292186	(3,100.00)
TOTAL ELECTRONIC TRANSFERS (DEBITS)				**$(89,120.82)**

OTHER CREDITS

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
8/14	Cash Journal	CASHPLUS	ENGAGEMENT BONUS	$695.00
TOTAL OTHER CREDITS				**$695.00**

TOTAL CASH RELATED ACTIVITY $(8,788.61)

2024 Recap of Cash Management Activity

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

We are pleased to enclose your Recap of Cash Management Activity. This section includes a summary of selected account activity for the preceding 12 months; including your electronic transfers, checking and card activity for the year (including ATM transactions, automated payments and Billpay), and security transfers. As part of the Recap, Debit Card activity is organized by spending category; and checks are organized by expense code.

Information related to Income, Distributions, Purchases, Sales, and Redemptions will be provided to accounts subject to IRS reporting on Forms 1099 in the Consolidated Tax Package.

For your convenience, this Recap is also available as a separately retrievable document on Morgan Stanley Online under Statements within the Account Documents tab.

For reportable account(s), we recommend that you wait for your IRS Form(s) 1099 before completing your tax returns. *This Recap is not a substitute for the official account statements that you have received from us throughout the year; and is for informational purposes only to provide you with a recap of your cash management activity. If there are any discrepancies between your account statement(s) and the information in this Recap, you should rely on the account statement(s) you have previously received.*

CASH RELATED ACTIVITY

CHECKS DEPOSITED

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
1/11	Check Deposit	MS PAYROLL DEPOSIT		$2,801.22
1/30	Check Deposit	MS PAYROLL DEPOSIT		2,910.53
2/1	Check Deposit	MS PAYROLL DEPOSIT		9,331.09
2/14	Check Deposit	MS PAYROLL DEPOSIT		2,855.87
2/28	Check Deposit	MS PAYROLL DEPOSIT		2,855.88
3/14	Check Deposit	MS PAYROLL DEPOSIT		2,871.49
3/27	Check Deposit	MS PAYROLL DEPOSIT		2,871.49
4/12	Check Deposit	MS PAYROLL DEPOSIT		2,871.49
4/29	Check Deposit	MS PAYROLL DEPOSIT		2,871.49
5/14	Check Deposit	MS PAYROLL DEPOSIT		2,871.49
5/30	Check Deposit	MS PAYROLL DEPOSIT		2,871.49
6/13	Check Deposit	MS PAYROLL DEPOSIT		2,871.49
6/27	Check Deposit	MS PAYROLL DEPOSIT		2,871.49
7/12	Check Deposit	MS PAYROLL DEPOSIT		2,871.49
7/30	Check Deposit	MS PAYROLL DEPOSIT		2,875.51
8/13	Check Deposit	MS PAYROLL DEPOSIT		2,875.51
8/29	Check Deposit	MS PAYROLL DEPOSIT		2,875.51
9/11	Check Deposit	MS PAYROLL DEPOSIT		2,875.51
9/27	Check Deposit	MS PAYROLL DEPOSIT		2,875.51
10/14	Check Deposit	MS PAYROLL DEPOSIT		2,914.06
10/30	Check Deposit	MS PAYROLL DEPOSIT		3,157.72
11/14	Check Deposit	MS PAYROLL DEPOSIT		3,157.71
11/27	Check Deposit	MS PAYROLL DEPOSIT		3,157.71
12/12	Check Deposit	MS PAYROLL DEPOSIT		3,157.71

2024 Recap of Cash Management Activity

Platinum CashPlus Account 723-140507-222

ARNAB GHOSH

CHECKS DEPOSITED (CONTINUED)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
12/30	Check Deposit	MS PAYROLL DEPOSIT		3,116.75
TOTAL CHECKS DEPOSITED				**$79,637.21**

ELECTRONIC TRANSFERS (DEBITS)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
1/2	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 213781361	$(5,000.00)
1/30	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 215574775	(5,600.00)
2/8	Online Transfer	TRANSFER AS OF 02/07	CONFIRMATION # 216358789 TO 723-XXX755	(10,000.00)
2/29	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 217664444	(2,855.00)
3/1	Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 218030435 TO 723-XXX755	(10,000.00)
4/1	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 219767090	(1,200.00)
4/17	Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 221198494 TO 723-XXX755	(9,000.00)
5/6	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 222586022	(1,800.00)
6/3	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 224265839	(1,400.00)
6/10	Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 224933804 TO 723-XXX755	(6,000.00)
6/28	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 226168731	(2,800.00)
8/1	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 228616218	(2,875.00)
8/20	Cash Transfer - Debit	FUNDS TRANSFERRED	CONFIRMATION # 229791227 TO 723-XXX489	(9,740.82)
9/3	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 230579127	(2,875.00)
9/30	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 232322374	(2,875.00)
10/15	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 233415561	(2,900.00)
11/4	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 234658265	(3,000.00)
11/15	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 235396326	(3,000.00)
11/29	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 236074076	(3,100.00)

2024 Recap of Cash Management Activity

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

ELECTRONIC TRANSFERS (DEBITS) (CONTINUED)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
12/13	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 237292186	(3,100.00)
TOTAL ELECTRONIC TRANSFERS (DEBITS)				**$(89,120.82)**

OTHER CREDITS

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
8/14	Cash Journal	CASHPLUS	ENGAGEMENT BONUS	$695.00
TOTAL OTHER CREDITS				**$695.00**

TOTAL CASH RELATED ACTIVITY **$(8,788.61)**

This page intentionally left blank

Morgan Stanley

CLIENT STATEMENT | For the Period December 1-31, 2024

STATEMENT PACKAGE FOR:
ARNAB GHOSH

Beginning Total Value (as of 12/1/24)	**$399,431.93**
Ending Total Value (as of 12/31/24)	**$389,985.86**

Includes Accrued Interest
Excludes Bank Loan Balances (See detail on Overview page)

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510; Alt. Phone: 888-499-8544

Morgan Stanley Smith Barney LLC. Member SIPC.

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Accounts Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Research Ratings & GIMA Status Definitions

MORGAN STANLEY RESEARCH RATINGS
Morgan Stanley does not assign ratings of Buy, Hold or Sell to the stocks they cover. These ratings, Overweight, Equal-weight, Not-Rated and Underweight, are not the equivalent of Buy, Hold, and Sell, but represent recommended relative weightings. To satisfy regulatory requirements, Morgan Stanley corresponds Overweight, their most positive stock rating, with a Buy recommendation, they correspond Equal-weight and Not-Rated to Hold and Underweight to Sell recommendations, respectively. For ease of comparison, Morgan Stanley Smith Barney LLC has normalized these ratings so that (1) corresponds to Buy recommendations, (2) corresponds to Hold recommendations, and (3) corresponds to Sell recommendations. Research ratings are subject to change and may have changed by the time you read this statement. Please refer to a Morgan Stanley research report for a complete description of Morgan Stanley's rating system and Morgan Stanley's actual proprietary rating on any covered company. Morgan Stanley's ratings are described below:

MORGAN STANLEY SMITH BARNEY LLC NORMALIZED CODE / MORGAN STANLEY RATING: DEFINITION
1 / Overweight (O): The stock's total return is expected to exceed the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months
2 / Equal-weight (E): The stock's total return is expected to be in line with the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months
2 / Not-Rated (NR): Currently the analyst does not have adequate conviction about the stock's total return relative to the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months
3 / Underweight (U): The stock's total return is expected to be below the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months
NAV, NA or ** appearing for Morgan Stanley Research indicates that the ratings for this company are not available because of a Morgan Stanley policy.

MORNINGSTAR, INC. EQUITY RESEARCH RATINGS
For ease of comparison, Morgan Stanley Smith Barney LLC has normalized Morningstar, Inc.'s proprietary research ratings to a 1 (Buy), 2 (Hold), and 3 (Sell), which differs from Morningstar, Inc.'s rating system. Research ratings are subject to change and may have changed by the time you read this statement. Please refer to a Morningstar, Inc. research report for a complete description of Morningstar, Inc.'s rating system and Morningstar, Inc.'s actual proprietary rating on any covered company. Morningstar, Inc. research ratings displayed are for U.S. exchange-listed securities only. Morningstar, Inc.'s ratings are described below:

MORGAN STANLEY SMITH BARNEY LLC NORMALIZED CODE / MORNINGSTAR, INC.'S RATING: DEFINITION
1 / 5-STARS: Appreciation beyond a fair risk-adjusted return is highly likely over a multiyear time frame.
1 / 4-STARS: Appreciation beyond a fair risk-adjusted return is likely.
2 / 3-STARS: Indicates that investors are likely to receive a fair risk-adjusted return (approximately cost of equity).
3 / 2-STARS: Investors are likely to receive a less than fair risk-adjusted return.
3 / 1-STARS: Indicates a high probability of undesirable risk-adjusted returns from the current market price over a multiyear time frame.

Relevant benchmarks: In North America the relevant benchmark is the S&P 500 Index, in Europe and in Asia, the relevant benchmarks are generally the S&P Europe 350 Index and the S&P Asia 50 Index.

MOODY'S INVESTORS SERVICE AND STANDARD & POOR'S CREDIT RATINGS
The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the "opinions" of the provider and are not representations or guarantees of performance. Please contact us if you require further information or assistance in interpreting these credit ratings.

GIMA STATUS IN INVESTMENT ADVISORY PROGRAMS
Global Investment Manager Analysis (GIMA) reviews certain investment products in various advisory programs. For these programs, a GIMA status will apply:
Focus (FL): Investment products on the Focus List have been subject to an in-depth review and possess GIMA's highest level of confidence.
Approved (AL): Investment products on the Approved List have typically been subject to a less rigorous review process and have been approved for recommendation to investors.
Not Approved (NL): Investment products that were previously on the Focus List or Approved List but are no longer on either of those lists. GIMA no longer covers these products.
For more information, please contact us for the applicable Morgan Stanley ADV brochure.

Expanded Disclosures

Expanded Disclosures, which apply to all statements we send to you, are provided with your first statement and thereafter twice a year.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Account Valuation

Account values are computed by adding (1) the market value of all priced positions, (2) valuations utilizing industry service providers and/or outside custodians for other positions, and (3) adding any credit or subtracting any debit to your closing Cash, Money Market Funds and/or Deposit balance. Cash, Deposits and Money Market Funds are displayed on a settlement date basis, and other positions are displayed in your account on a trade date basis. The values of fixed income positions in summary displays include accrued interest in the totals. In the “Holdings” section, fixed income market value and accrued interest are also displayed in separate columns. Accrued interest is the interest earned but not yet paid on the bond since its last interest payment. In most cases, it is calculated from the date of the last coupon payment (or “dated date”) through the closing date of the statement. Foreign Currency Deposits are reflected in U.S. dollars as of the statement end date. The Annual Percentage Yield (APY) for deposits represents the applicable rate in effect for your deposits at the statement ending date. This APY may be different than the APY that was in effect during the statement period. For current Bank Deposit or Money Market Fund yields, go to www.morganstanley.com/wealth-investmentstrategies/ratemonitor.html.

Additional Retirement Account Information

Tax-qualified account contributions are subject to IRS eligibility rules and regulations. The Contributions and Distributions information in this statement reflects information for a particular account, without reference to any other account, and is based on information provided by you. The deductibility of an individual contribution depends upon your Modified Adjusted Gross Income and coverage by a retirement plan at work. Check with your tax advisor to verify how much you can contribute, if the contribution will be tax deductible, and if special rules apply. The information included in this statement is not intended to constitute tax, legal or accounting advice. Contact us if any of this information is incorrect.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Gain/(Loss) Information

Gain/(Loss) is provided for informational purposes. It is not a substitute for Internal Revenue Service (IRS) Form 1099 (on which we report cost basis for covered securities) or any other IRS tax form, and should not be used for tax preparation. Unrealized Gain/(Loss) provided on this statement is an estimate. Contact your own independent legal or tax advisor to determine the appropriate use of the Gain/(Loss) information on this statement. For more information, contact us.

Tax Reporting

Under Federal income tax law, we are required to report gross proceeds of sales (including short sales) on Form 1099-B by March 15 of the year following the calendar year of the transaction for reportable (i.e., non-retirement) accounts. For sales of certain securities acquired on or after January 1, 2011 (or applicable date for the type of security) we are also required to report cost basis and holding period. Under IRS regulations, if you have not provided us with a certification of either U.S. or foreign status on applicable Form W-9 or W-8, your accounts may be subject to either 24% back-up withholding or 30% nonresident alien withholding on payments made to your accounts.

Investment Objectives

The following is an explanation of the investment objective alternatives applicable to your account(s): Income - for investors seeking regular income with low to moderate risk to principal; Capital Appreciation - for investors seeking capital appreciation with moderate to high risk to principal; Aggressive Income - for investors seeking higher returns either as growth or as income with greater risk to principal; Speculation - for investors seeking high profits or quick returns with considerable possibility of losing most or all of their investment.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral. The amount you may borrow is based on the value of eligible securities in your margin accounts. If a security has eligible shares the number of shares pledged as collateral is indicated below the position. If you have a margin account, as permitted by law, we may use certain securities in your account for, among other things, settling short sales or lending the securities for short sales, for which we may receive compensation.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Money Market Fund (MMF) Pricing

You could lose money in MMFs. Although MMFs classified as government funds (i.e., MMFs that invest 99.5% of total assets in cash and/or securities backed by the U.S. government) and retail funds (i.e., MMFs open to natural person investors only) seek to preserve value at $1.00 per share, they cannot guarantee they will do so. The price of other MMFs will fluctuate and when you sell shares they may be worth more or less than originally paid. MMFs may impose a fee upon sale or

CONTINUED

Expanded Disclosures (CONTINUED)

temporarily suspend sales if liquidity falls below required minimums. During suspensions, shares would not be available for purchases, withdrawals, check writing or ATM debits. A MMF investment is not insured or guaranteed by the Federal Deposit Insurance Corporation or other government agency.

Notice Regarding Global Investment Manager Analysis

The Global Investment Manager Analysis team conducts analysis on various mutual funds and exchange-traded funds for clients holding those funds in certain investment advisory programs. If you have invested in any of these funds in another type of account, such as a brokerage account, you will not receive the same materials and status updates on the funds as we provide to investment advisory clients (including instructions on selling fund shares).

Pricing of Securities

The prices of securities are derived from various sources, and do not necessarily represent the prices at which those securities could have been bought or sold. Although we attempt to use reliable sources of information, we can offer no assurance as to their accuracy, reliability or completeness. Prices are as of the date shown only and are not an offer by us or our affiliates to purchase or sell any instrument or enter into any transaction or a commitment by us or them to make such an offer. Prices of securities not actively traded may not be available, and are indicated by N/A (not available). For additional information on how we price securities, contact us.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and are subject to special risks, which may include, but are not limited to: loss of initial investment; issuer credit risk and price volatility resulting from actual or anticipated changes to issuer's and/or guarantor's credit ratings/spreads; limited or no appreciation and limits on participation in any appreciation of underlying asset(s); risks associated with the underlying asset(s); no periodic payments; call prior to maturity; early redemption fees for market linked deposits; lower interest rates and/or yield compared to conventional debt with comparable maturity; unique tax implications; limited or no secondary market; and conflicts of interest due to affiliation, compensation or other factors which could adversely affect market value or payout to investors. Investors also should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the product category where they appear, and therefore may not satisfy portfolio asset allocation needs for that category. When displayed, the accrued interest, annual income and yield for structured investments with a contingent income feature (e.g., Range Accrual Notes/Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant observation period and payment in full of all contingent interest. Actual accrued interest, annual income and yield will be dependent upon the performance of the underlying asset(s) and may be significantly lower than estimates shown. For more information on the risks and conflicts of interest related to Structured Investments, log in to Morgan Stanley Online at www.morganstanley.com/structuredproductsrisksandconflicts. For information on risks specific to your Structured Investments, contact us.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Certain Assets Not Held Here

You may purchase certain assets through us that may be held at another financial institution. Assets not held with us may not be covered by SIPC protection. We may include information about certain assets on this statement solely as a service to you and are not responsible for information provided by external sources. Generally, any financial institution that holds securities is responsible for year-end reporting (e.g., Forms 1099) and separate periodic statements, which may vary from our information due to different reporting periods. In the case of networked mutual funds, we perform all year-end tax reporting.

Total Income

Total income, as used in the income summaries, represents dividends and/or interest on securities we receive on your behalf and credit to your account(s) during the calendar year. We report dividend distributions and taxable bond interest credited to your account to the IRS. The totals we report may differ from those indicated as "This Year" figures on the last statement for the calendar year. Only information on Forms 1099 should be used for tax reporting. In the case of Corporations, Real Estate Investment Trusts (REITs), Master Limited Partnerships, Regulated Investment Companies and Unit Investment Trusts, some sponsors may reclassify the distribution to a different tax type for year-end reporting.

Transaction Dates and Conditions

Transactions display trade date and settlement date. Transactions are included on this statement on trade date basis (excluding BDP and MMFs). Trades that have not settled as of statement month end will also be displayed in the “Unsettled Purchases/Sales Activity” section. Upon written request, we will give you the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Tax and Legal Disclosure

We do not provide legal or tax advice. Please consult your own tax advisor.

Revised 11/2022

Consolidated Summary

OVERVIEW OF YOUR ACCOUNTS (includes accrued interest)

Although only whole dollar amounts are displayed below, both dollars and cents are used to calculate all totals. Manually summing the individual line items may not equal the actual total displayed. Refer to Account Statements for details. Excludes Bank Loan Balances (including Liquidity Access Lines, Tailored Lending Loans and Mortgage Balances).

	Account Number	Beginning Value (12/1/24)	Funds Credited/(Debited)	Security/Currency Transfers Rcvd/(Dlvd)	Change in Value	Ending Value (12/31/24)	Income/Dist This Period/YTD	YTD Realized Gain/(Loss) (Total ST/LT)	Unrealized Gain/(Loss) (Total ST/LT)	Page
TOTAL FOR ALL ACCOUNTS		**$399,431**	**$3,174**	**—**	**$(12,620)**	**$389,985**	**$444** **$4,817**	**$69,362**	**$21,796**	
Personal Accounts										
ARNAB GHOSH	723-140507-222	60,232	3,174	—	163	63,570	163	—	—	*9*
Recap of Cash Management Activity included							2,484	—	—	*eDel*
ARNAB GHOSH	723-140755-222	99,840	—	—	(6,308)	93,531	67	7,263	(19,045)	*19*
Recap of Cash Management Activity included							312	1,357	15,714>	*eDel*
ARNAB GHOSH	723-141489-222	239,359	—	—	(6,475)	232,883	213	5,037	8,838	*35*
Recap of Cash Management Activity included							2,020	55,703	16,289>	*eDel*
Total Personal Accounts		**$399,431**	**$3,174**	**—**	**$(12,620)**	**$389,985**	**$444** **$4,817**	**$12,301** **$57,061**	**$(10,207)** **$32,003**	

This summary may include assets held in either brokerage and/or advisory accounts. Visit https://www.morganstanley.com/wealth-relationshipwithms/pdfs/understandingyourrelationship.pdf to understand the differences between brokerage and advisory accounts. Refer to individual Account Gain/(Loss) Summary and Expanded Disclosures for additional information. Accounts with no balances, holdings or activity year-to-date are not displayed on this page. eDel: This account is enrolled in eDelivery. >: Wash sale rules apply to some portion of this total.

Consolidated Summary

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (12/1/24-12/31/24)	This Year (1/1/24-12/31/24)
TOTAL BEGINNING VALUE	**$399,431.93**	**$302,995.17**
Credits	6,274.46	137,073.03
Debits	(3,100.00)	(91,013.94)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$3,174.46**	**$46,059.09**
Change in Value	**(12,620.53)**	**40,931.60**
TOTAL ENDING VALUE	**$389,985.86**	**$389,985.86**

Net Credits / Debits include investment advisory fees as applicable. See Activity section for details.

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$66,223.98	16.98
Equities	323,761.88	83.02
TOTAL VALUE	**$389,985.86**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Consolidated Summary

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 11/30/24)	This Period (as of 12/31/24)
Cash, BDP, MMFs	$15,238.61	$18,626.72
Savings and Time Deposits	47,433.80	47,597.26
Stocks	277,545.83	265,978.25
ETFs & CEFs	59,213.69	57,783.63
Total Assets	**$399,431.93**	**$389,985.86**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$399,431.93**	**$389,985.86**

Total liabilities excludes Bank Loan Balances (including Liquidity Access Lines, Tailored Lending Loans and Mortgage Balances).

CASH FLOW

	This Period (12/1/24-12/31/24)	This Year (1/1/24-12/31/24)
OPENING CASH, BDP, MMFs	**$15,238.61**	**$25,139.19**
Purchases	(163.46)	(287,859.34)
Dividend Reinvestments	(67.06)	(312.17)
Sales and Redemptions	—	230,782.77
Income and Distributions	444.17	4,817.18
Total Investment Related Activity	**$213.65**	**$(52,571.56)**
Checks Deposited	6,274.46	79,637.21
Electronic Transfers-Credits	—	56,740.82
Electronic Transfers-Debits	(3,100.00)	(90,980.82)
Other Credits	—	695.00
Other Debits	—	25.00
Interest Charged	—	(58.12)
Total Cash Related Activity	**$3,174.46**	**$46,059.09**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$18,626.72**	**$18,626.72**

This page intentionally left blank

Account Summary

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (12/1/24-12/31/24)	This Year (1/1/24-12/31/24)
TOTAL BEGINNING VALUE	**$60,232.19**	**$69,874.31**
Credits	6,274.46	80,332.21
Debits	(3,100.00)	(89,120.82)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$3,174.46**	**$(8,788.61)**
Change in Value	**163.53**	**2,484.48**
TOTAL ENDING VALUE	**$63,570.18**	**$63,570.18**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$63,570.18	100.00
TOTAL VALUE	**$63,570.18**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 11/30/24)	This Period (as of 12/31/24)
Cash, BDP, MMFs	$12,808.59	$15,983.16
Savings and Time Deposits	47,423.60	47,587.02
Total Assets	**$60,232.19**	**$63,570.18**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$60,232.19**	**$63,570.18**

CASH FLOW

	This Period (12/1/24-12/31/24)	This Year (1/1/24-12/31/24)
OPENING CASH, BDP, MMFs	**$12,808.59**	**$15,030.90**
Purchases	(163.42)	(2,483.61)
Sales and Redemptions	—	9,740.00
Income and Distributions	163.53	2,484.48
Total Investment Related Activity	**$0.11**	**$9,740.87**
Checks Deposited	6,274.46	79,637.21
Electronic Transfers-Debits	(3,100.00)	(89,120.82)
Other Credits	—	695.00
Total Cash Related Activity	**$3,174.46**	**$(8,788.61)**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$15,983.16**	**$15,983.16**

INCOME AND DISTRIBUTION SUMMARY

	This Period (12/1/24-12/31/24)	This Year (1/1/24-12/31/24)
Interest	$163.53	$2,484.48
Income And Distributions	**$163.53**	**$2,484.48**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$163.53**	**$2,484.48**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (12/1/24-12/31/24)	Realized This Year (1/1/24-12/31/24)	Unrealized Inception to Date (as of 12/31/24)
TOTAL GAIN/(LOSS)	—	—	—

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

Investment Objectives (in order of priority): Income

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$15,983.16**	—	$1.60	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**25.14%**	**$15,983.16**	**$1.60**

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$47,587.02**	$1,903.48	4.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**74.86%**	**$47,587.02**	**$1,903.48**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	—	**$63,570.18**	**N/A**	**$1,905.08** —	**3.00%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$15,983.16	—	—	—	—	—
Savings and Time Deposits	47,587.02	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$63,570.18**	**—**	**—**	**—**	**—**	**—**

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
12/12		Check Deposit	MS PAYROLL DEPOSIT				$3,157.71
12/13		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 237292186			(3,100.00)
12/30		Check Deposit	MS PAYROLL DEPOSIT				3,116.75
12/31		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 12/01-12/31) CUSIP: 99YA78EB0			163.42
12/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 12/01-12/31)			0.11
12/31	12/31	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(163.42)
NET CREDITS/(DEBITS)							**$3,174.57**

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
12/13	Automatic Investment	BANK DEPOSIT PROGRAM	$57.71
12/31	Automatic Investment	BANK DEPOSIT PROGRAM	3,116.75
12/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.11
NET ACTIVITY FOR PERIOD			**$3,174.57**

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

FINRA BrokerCheck

FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA website address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

Tips on Protecting Yourself from Fraudulent Account Activity

The protection of client data is of the utmost importance to us. Scams are on the rise, and they have become more sophisticated. Please remember to never share your personal information including account verification codes, account numbers, passwords or social security numbers with anyone you do not personally know.

Please be cautious opening attachments, clicking on links, or allowing external access to your computer. Scammers will be aggressive and create a sense of urgency. Scammers will promise unbelievable returns using crypto currency investing or sweepstakes/lottery. Scammers will use social media apps to build trust and then make sudden requests for money due to a hardship or emergency.

If you have any questions regarding scams or believe that you are a victim of a scam, please contact us or call 888-454-3965 to report online fraud or security concerns.

Retirement Rollover Guide

If you are considering rolling over your retirement assets, please review our Rollover Guide which can be found at https://www.morganstanleyclientserv.com/publiccontent/msoc/pdf/RolloverGuide.pdf for important information regarding your options and the factors that you should consider before you make your rollover decision.

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

Best Practices for Protecting Yourself and Your Investments

When investing at any financial institution or with a financial professional, it is important to keep the following best practices in mind:

- Be clear about your investment goals and the amount of risk you are comfortable taking.
- Before making any investments, be sure to ask questions about the potential investment, including the potential risks associated with them. Request information such as the prospectus, offering documents, or research information and carefully review them.
- Be cautious of investment opportunities that offer an unusually high rate of return but are described as low-risk or guaranteed.
- Be cautious of investment opportunities that are not offered directly through the institution you are investing with, such as real estate, start-up businesses, etc. as most financial institutions, like Morgan Stanley prohibit these types of recommendations.
- Read and retain your account statements, confirmations, and any other information you receive about your investment transactions including the firm's client relationship summary (CRS). The CRS can be located on the websites of all SEC registered investment advisors and broker-dealers who work with retail investors.
- Immediately contact a member of the management team if you recognize any type of a discrepancy on your account statement. For example;
  - A security or money transaction you did not authorize
  - An investment you purchased that you do not see on your account statement
  - An item on your account statement that you do not understand
- When sending funds to your financial institution, be sure the funds are being sent directly to the financial institution you are investing with and not to a 3rd party institution.

Last but not least, never share your account passwords with anyone.

2024 Recap of Cash Management Activity

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

We are pleased to enclose your Recap of Cash Management Activity. This section includes a summary of selected account activity for the preceding 12 months; including your electronic transfers, checking and card activity for the year (including ATM transactions, automated payments and Billpay), and security transfers. As part of the Recap, Debit Card activity is organized by spending category; and checks are organized by expense code.

Information related to Income, Distributions, Purchases, Sales, and Redemptions will be provided to accounts subject to IRS reporting on Forms 1099 in the Consolidated Tax Package.

For your convenience, this Recap is also available as a separately retrievable document on Morgan Stanley Online under Statements within the Account Documents tab.

For reportable account(s), we recommend that you wait for your IRS Form(s) 1099 before completing your tax returns. *This Recap is not a substitute for the official account statements that you have received from us throughout the year; and is for informational purposes only to provide you with a recap of your cash management activity. If there are any discrepancies between your account statement(s) and the information in this Recap, you should rely on the account statement(s) you have previously received.*

CASH RELATED ACTIVITY

CHECKS DEPOSITED

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
1/11	Check Deposit	MS PAYROLL DEPOSIT		$2,801.22
1/30	Check Deposit	MS PAYROLL DEPOSIT		2,910.53
2/1	Check Deposit	MS PAYROLL DEPOSIT		9,331.09
2/14	Check Deposit	MS PAYROLL DEPOSIT		2,855.87
2/28	Check Deposit	MS PAYROLL DEPOSIT		2,855.88
3/14	Check Deposit	MS PAYROLL DEPOSIT		2,871.49
3/27	Check Deposit	MS PAYROLL DEPOSIT		2,871.49
4/12	Check Deposit	MS PAYROLL DEPOSIT		2,871.49
4/29	Check Deposit	MS PAYROLL DEPOSIT		2,871.49
5/14	Check Deposit	MS PAYROLL DEPOSIT		2,871.49
5/30	Check Deposit	MS PAYROLL DEPOSIT		2,871.49
6/13	Check Deposit	MS PAYROLL DEPOSIT		2,871.49
6/27	Check Deposit	MS PAYROLL DEPOSIT		2,871.49
7/12	Check Deposit	MS PAYROLL DEPOSIT		2,871.49
7/30	Check Deposit	MS PAYROLL DEPOSIT		2,875.51
8/13	Check Deposit	MS PAYROLL DEPOSIT		2,875.51
8/29	Check Deposit	MS PAYROLL DEPOSIT		2,875.51
9/11	Check Deposit	MS PAYROLL DEPOSIT		2,875.51
9/27	Check Deposit	MS PAYROLL DEPOSIT		2,875.51
10/14	Check Deposit	MS PAYROLL DEPOSIT		2,914.06
10/30	Check Deposit	MS PAYROLL DEPOSIT		3,157.72
11/14	Check Deposit	MS PAYROLL DEPOSIT		3,157.71
11/27	Check Deposit	MS PAYROLL DEPOSIT		3,157.71
12/12	Check Deposit	MS PAYROLL DEPOSIT		3,157.71

2024 Recap of Cash Management Activity

Platinum CashPlus Account 723-140507-222

ARNAB GHOSH

CHECKS DEPOSITED (CONTINUED)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
12/30	Check Deposit	MS PAYROLL DEPOSIT		3,116.75
TOTAL CHECKS DEPOSITED				**$79,637.21**

ELECTRONIC TRANSFERS (DEBITS)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
1/2	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 213781361	$(5,000.00)
1/30	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 215574775	(5,600.00)
2/8	Online Transfer	TRANSFER AS OF 02/07	CONFIRMATION # 216358789 TO 723-XXX755	(10,000.00)
2/29	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 217664444	(2,855.00)
3/1	Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 218030435 TO 723-XXX755	(10,000.00)
4/1	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 219767090	(1,200.00)
4/17	Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 221198494 TO 723-XXX755	(9,000.00)
5/6	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 222586022	(1,800.00)
6/3	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 224265839	(1,400.00)
6/10	Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 224933804 TO 723-XXX755	(6,000.00)
6/28	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 226168731	(2,800.00)
8/1	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 228616218	(2,875.00)
8/20	Cash Transfer - Debit	FUNDS TRANSFERRED	CONFIRMATION # 229791227 TO 723-XXX489	(9,740.82)
9/3	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 230579127	(2,875.00)
9/30	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 232322374	(2,875.00)
10/15	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 233415561	(2,900.00)
11/4	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 234658265	(3,000.00)
11/15	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 235396326	(3,000.00)
11/29	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 236074076	(3,100.00)

2024 Recap of Cash Management Activity

Platinum CashPlus Account 723-140507-222

ARNAB GHOSH

ELECTRONIC TRANSFERS (DEBITS) (CONTINUED)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
12/13	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 237292186	(3,100.00)
TOTAL ELECTRONIC TRANSFERS (DEBITS)				**$(89,120.82)**

OTHER CREDITS

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
8/14	Cash Journal	CASHPLUS	ENGAGEMENT BONUS	$695.00
TOTAL OTHER CREDITS				**$695.00**

TOTAL CASH RELATED ACTIVITY $(8,788.61)

This page intentionally left blank

Account Summary

Active Assets Account **ARNAB GHOSH**
723-140755-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (12/1/24-12/31/24)	This Year (1/1/24-12/31/24)
TOTAL BEGINNING VALUE	**$99,840.23**	**$48,822.27**
Credits	—	47,000.00
Debits	—	(1,860.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**$45,140.00**
Change in Value	**(6,308.29)**	**(430.33)**
TOTAL ENDING VALUE	**$93,531.94**	**$93,531.94**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$1,991.40	2.13
Equities	91,540.54	97.87
TOTAL VALUE	**$93,531.94**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-140755-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 11/30/24)	This Period (as of 12/31/24)
Cash, BDP, MMFs	$1,991.38	$1,991.40
Stocks	89,614.68	83,478.34
ETFs & CEFs	8,234.17	8,062.20
Total Assets	**$99,840.23**	**$93,531.94**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$99,840.23**	**$93,531.94**

CASH FLOW

	This Period (12/1/24-12/31/24)	This Year (1/1/24-12/31/24)
OPENING CASH, BDP, MMFs	**$1,991.38**	**$8,517.03**
Purchases	—	(103,640.42)
Dividend Reinvestments	(67.06)	(312.17)
Sales and Redemptions	—	51,974.27
Income and Distributions	67.08	312.69
Total Investment Related Activity	**$0.02**	**$(51,665.63)**
Electronic Transfers-Credits	—	47,000.00
Electronic Transfers-Debits	—	(1,860.00)
Total Cash Related Activity	**—**	**$45,140.00**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$1,991.40**	**$1,991.40**

INCOME AND DISTRIBUTION SUMMARY

	This Period (12/1/24-12/31/24)	This Year (1/1/24-12/31/24)
Qualified Dividends	$49.72	$230.20
Other Dividends	17.34	81.99
Interest	0.02	0.50
Income And Distributions	**$67.08**	**$312.69**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$67.08**	**$312.69**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (12/1/24-12/31/24)	Realized This Year (1/1/24-12/31/24)	Unrealized Inception to Date (as of 12/31/24)
Short-Term Gain	—	$7,263.39	$1,106.02
Short-Term (Loss)	—	—	(20,151.80)
Total Short-Term	**—**	**$7,263.39**	**$(19,045.78)**
Long-Term Gain	—	1,357.83	16,076.53
Long-Term (Loss)	—	—	(362.11)
Total Long-Term	**—**	**$1,357.83**	**$15,714.42**
TOTAL GAIN/(LOSS)	**—**	**$8,621.22**	**$(3,331.36)**

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$1,991.40**	—	$0.20	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**2.13%**	**$1,991.40**	**$0.20**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADOBE INC (ADBE)	11/23/21	1.000	$651.520	$444.680	$651.52	$444.68	$(206.84) LT A		
	12/16/21	1.000	561.120	444.680	561.12	444.68	(116.44) LT A		
	Total	2.000			1,212.64	**889.36**	(323.28) LT	—	—

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 1; Asset Class: Equities									
ADVANCED MICRO DEVICES (AMD)	3/4/24	100.000	207.300	120.790	20,730.00	12,079.00	(8,651.00) ST		
	3/13/24	100.000	195.535	120.790	19,553.50	12,079.00	(7,474.50) ST		
	4/10/24	50.000	164.830	120.790	8,241.50	6,039.50	(2,202.00) ST		
	4/16/24	10.000	163.628	120.790	1,636.28	1,207.90	(428.38) ST		
	4/18/24	40.000	155.660	120.790	6,226.40	4,831.60	(1,394.80) ST		
	Total	300.000			56,387.68	**36,237.00**	(20,150.68) ST	—	—
Rating: Morgan Stanley: 2, Morningstar: 1; Asset Class: Equities									
AMAZON COM INC (AMZN)	9/20/22	4.000	123.575	219.390	494.30	**877.56**	383.26 LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
APPLE INC (AAPL)	9/14/21	1.000	149.790	250.420	149.79	250.42	100.63 LT A		
	10/4/21	1.000	138.430	250.420	138.43	250.42	111.99 LT A		
	Purchases	2.000			288.22	**500.84**	212.62 LT		
Long Term Reinvestments		0.003			0.48	0.75	0.27 LT		
Short Term Reinvestments		0.012			1.98	3.01	1.03 ST		
	Total	2.015			290.68	**504.60**	212.89 LT 1.03 ST	2.02	0.40
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 02/2025; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	3/29/22	2.000	354.380	453.280	708.76	906.56	197.80 LT A		
	4/4/22	2.000	344.800	453.280	689.60	906.56	216.96 LT A		
	4/6/22	1.000	345.700	453.280	345.70	453.28	107.58 LT A		
	4/18/22	1.000	345.130	453.280	345.13	453.28	108.15 LT A		
	5/2/22	1.000	319.540	453.280	319.54	453.28	133.74 LT A		
	10/17/23	2.000	345.810	453.280	691.62	906.56	214.94 LT		
	Total	9.000			3,100.35	**4,079.52**	979.17 LT	—	—
Rating: Morningstar: 2; Asset Class: Equities									
BOEING CO (BA)	11/26/21	1.000	194.610	177.000	194.61	**177.00**	(17.61) LT A	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									
COCA COLA CONSOLIDATED INC (COKE)	—	—	—	1,259.990	—	—	—	—	—
Long Term Reinvestments		0.001			0.51	1.26	0.75 LT H		
	Total	0.001			0.51	**1.26**	0.75 LT	—	—
Next Dividend Payable 02/2025; Basis Adjustment Due to Wash Sale: $0.01; Asset Class: Equities									
HOME DEPOT INC (HD)	10/8/21	1.000	334.830	388.990	334.83	388.99	54.16 LT A		
	3/24/22	1.000	315.730	388.990	315.73	388.99	73.26 LT A		
	4/22/22	1.000	303.760	388.990	303.76	388.99	85.23 LT A		
	9/16/22	1.000	275.690	388.990	275.69	388.99	113.30 LT A		

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/20/22	1.000	272.590	388.990	272.59	388.99	116.40 LT A		
	Purchases	5.000			1,502.60	**1,944.95**	442.35 LT		
Long Term Reinvestments		0.064			20.97	24.90	3.93 LT		
Short Term Reinvestments		0.123			46.00	47.85	1.85 ST		
	Total	5.187			1,569.57	**2,017.69**	446.28 LT 1.85 ST	46.68	2.31
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 03/2025; Asset Class: Equities									
LOWES COMPANIES INC (LOW)	3/24/22	1.000	219.140	246.800	219.14	246.80	27.66 LT A		
	4/22/22	1.000	199.670	246.800	199.67	246.80	47.13 LT A		
	9/16/22	1.000	191.510	246.800	191.51	246.80	55.29 LT A		
	9/20/22	1.000	189.270	246.800	189.27	246.80	57.53 LT A		
	Purchases	4.000			799.59	**987.20**	187.61 LT		
Long Term Reinvestments		0.023			4.40	5.68	1.28 LT		
Short Term Reinvestments		0.078			18.25	19.25	1.00 ST		
	Total	4.101			822.24	**1,012.13**	188.89 LT 1.00 ST	18.86	1.86
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 02/2025; Asset Class: Equities									
MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	526.570	338.27	526.57	188.30 LT A		
	Purchases	1.000			338.27	**526.57**	188.30 LT		
Long Term Reinvestments		0.002			0.57	1.05	0.48 LT		
Short Term Reinvestments		0.008			2.65	4.21	1.56 ST		
	Total	1.010			341.49	**531.84**	188.78 LT 1.56 ST	3.07	0.58
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 02/2025; Asset Class: Equities									
META PLATFORMS INC CL A (META)	10/22/21	2.000	323.010	585.510	646.02	1,171.02	525.00 LT A		
	10/26/21	2.000	311.685	585.510	623.37	1,171.02	547.65 LT A		
	Purchases	4.000			1,269.39	**2,342.04**	1,072.65 LT		
Short Term Reinvestments		0.016			8.01	9.37	1.36 ST		
	Total	4.016			1,277.40	**2,351.41**	1,072.65 LT 1.36 ST	8.03	0.34
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 03/2025; Asset Class: Equities									
MICROSOFT CORP (MSFT)	9/8/21	2.000	298.370	421.500	596.74	843.00	246.26 LT A		
	9/28/21	1.000	284.770	421.500	284.77	421.50	136.73 LT A		
	9/29/21	1.000	284.790	421.500	284.79	421.50	136.71 LT A		
	10/4/21	1.000	280.790	421.500	280.79	421.50	140.71 LT A		
	11/23/21	2.000	334.960	421.500	669.92	843.00	173.08 LT A		

Account Detail

Active Assets Account 723-140755-222 **ARNAB GHOSH**

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	11/26/21	1.000	331.490	421.500	331.49	421.50	90.01 LT A		
	12/3/21	1.000	318.700	421.500	318.70	421.50	102.80 LT A		
	12/20/21	1.000	319.020	421.500	319.02	421.50	102.48 LT A		
	1/24/22	1.000	291.870	421.500	291.87	421.50	129.63 LT A		
	3/4/22	2.000	290.890	421.500	581.78	843.00	261.22 LT A		
	4/6/22	2.000	298.160	421.500	596.32	843.00	246.68 LT A		
	4/12/22	1.000	281.870	421.500	281.87	421.50	139.63 LT A		
	4/22/22	1.000	277.390	421.500	277.39	421.50	144.11 LT A		
	4/26/22	1.000	272.660	421.500	272.66	421.50	148.84 LT A		
	5/9/22	1.000	265.070	421.500	265.07	421.50	156.43 LT A		
	5/20/22	2.000	250.930	421.500	501.86	843.00	341.14 LT A		
	9/20/22	2.000	242.720	421.500	485.44	843.00	357.56 LT A		
	9/23/22	1.000	237.730	421.500	237.73	421.50	183.77 LT A		
	Purchases	24.000			6,878.21	**10,116.00**	3,237.79 LT		
Long Term Reinvestments		0.097			34.36	40.89	6.53 LT		
Short Term Reinvestments		0.176			74.43	74.18	(0.25) ST		
	Total	24.273			6,987.00	**10,231.07**	3,244.32 LT (0.25) ST	80.59	0.79
Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 03/2025; Asset Class: Equities									
NASDAQ INC COM (NDAQ)	8/19/21	3.000	61.380	77.310	184.14	231.93	47.79 LT A		
	9/20/21	3.000	63.223	77.310	189.67	231.93	42.26 LT A		
	9/28/21	3.000	63.693	77.310	191.08	231.93	40.85 LT A		
	10/4/21	3.000	63.257	77.310	189.77	231.93	42.16 LT A		
	10/20/21	6.000	66.867	77.310	401.20	463.86	62.66 LT A		
	11/23/21	3.000	68.773	77.310	206.32	231.93	25.61 LT A		
	11/26/21	3.000	68.663	77.310	205.99	231.93	25.94 LT A		
	12/3/21	3.000	66.110	77.310	198.33	231.93	33.60 LT A		
	12/7/21	3.000	67.110	77.310	201.33	231.93	30.60 LT A		
	1/3/22	6.000	67.713	77.310	406.28	463.86	57.58 LT A		
	1/4/22	3.000	65.853	77.310	197.56	231.93	34.37 LT A		
	1/24/22	3.000	58.127	77.310	174.38	231.93	57.55 LT A		
	3/4/22	3.000	56.840	77.310	170.52	231.93	61.41 LT A		
	4/18/22	3.000	59.130	77.310	177.39	231.93	54.54 LT A		
	4/22/22	3.000	55.957	77.310	167.87	231.93	64.06 LT A		
	5/2/22	3.000	52.233	77.310	156.70	231.93	75.23 LT A		
	5/10/22	3.000	48.713	77.310	146.14	231.93	85.79 LT A		
	10/3/22	1.000	57.470	77.310	57.47	77.31	19.84 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Purchases	58.000			3,622.14	**4,483.98**	861.84 LT		
Long Term Reinvestments		0.490			25.58	37.88	12.30 LT		
Short Term Reinvestments		0.818			55.29	63.24	7.95 ST		
	Total	59.308			3,703.01	**4,585.10**	874.14 LT 7.95 ST	56.94	1.24
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 03/2025; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	12/6/21	10.000	28.476	134.290	284.76	1,342.90	1,058.14 LT A		
	1/4/22	10.000	28.530	134.290	285.30	1,342.90	1,057.60 LT A		
	3/7/22	10.000	21.788	134.290	217.88	1,342.90	1,125.02 LT A		
	4/6/22	10.000	24.064	134.290	240.64	1,342.90	1,102.26 LT A		
	5/9/22	10.000	16.994	134.290	169.94	1,342.90	1,172.96 LT A		
	6/10/24	50.000	120.172	134.290	6,008.58	6,714.50	705.92 ST		
	7/24/24	10.000	118.110	134.290	1,181.10	1,342.90	161.80 ST		
	7/24/24	10.000	117.735	134.290	1,177.35	1,342.90	165.55 ST		
	Purchases	120.000			9,565.55	**16,114.80**	5,515.98 LT 1,033.27 ST		
Long Term Reinvestments		0.020			0.40	2.69	2.29 LT		
Short Term Reinvestments		0.038			3.60	5.10	1.50 ST		
	Total	120.058			9,569.55	**16,122.59**	5,518.27 LT 1,034.77 ST	4.80	0.03
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 03/2025; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/11/23	2.000	162.670	152.060	325.34	304.12	(21.22) LT		
	Purchases	2.000			325.34	**304.12**	(21.22) LT		
Short Term Reinvestments		0.064			10.60	9.73	(0.87) ST		
	Total	2.064			335.94	**313.85**	(21.22) LT (0.87) ST	11.19	3.57
Rating: Morgan Stanley: 2, Morningstar: 1; Next Dividend Payable 01/06/25; Asset Class: Equities									
SALESFORCE INC (CRM)	9/13/21	2.000	253.160	334.330	506.32	668.66	162.34 LT A		
	11/23/21	1.000	289.830	334.330	289.83	334.33	44.50 LT A		
	11/30/21	1.000	288.380	334.330	288.38	334.33	45.95 LT A		
	12/3/21	2.000	256.390	334.330	512.78	668.66	155.88 LT A		
	Purchases	6.000			1,597.31	**2,005.98**	408.67 LT		
Short Term Reinvestments		0.027			7.21	9.03	1.82 ST		
	Total	6.027			1,604.52	**2,015.01**	408.67 LT 1.82 ST	9.64	0.48
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 01/09/25; Asset Class: Equities									

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
TESLA INC (TSLA)	5/20/22	3.000	217.877	403.840	653.63	**1,211.52**	557.89 LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
VISA INC CL A (V)	10/27/21	1.000	222.200	316.040	222.20	316.04	93.84 LT A		
	Purchases	1.000			222.20	**316.04**	93.84 LT		
Long Term Reinvestments		0.004			0.97	1.26	0.29 LT		
Short Term Reinvestments		0.008			2.16	2.53	0.37 ST		
	Total	1.012			225.33	**319.83**	94.13 LT 0.37 ST	2.39	0.75
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 03/2025; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**89.25%**	**$88,770.45**	**$83,478.34**	**$13,807.98 LT** **$(19,100.09) ST**	**$244.21**	**0.29%**

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	9/20/21	1.000	$121.990	$184.880	$121.99	$184.88	$62.89 LT A		
	11/23/21	1.000	131.600	184.880	131.60	184.88	53.28 LT A		
	11/26/21	1.000	131.230	184.880	131.23	184.88	53.65 LT A		
	Purchases	3.000			384.82	**554.64**	169.82 LT		
Long Term Reinvestments		0.015			1.97	2.77	0.80 LT		
Short Term Reinvestments		0.018			2.73	3.33	0.60 ST		
	Total	3.033			389.52	**560.74**	170.62 LT 0.60 ST	2.74	0.49
Next Dividend Payable 03/2025; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	11/22/21	2.000	239.230	243.170	478.46	**486.34**	7.88 LT A	—	—
Next Dividend Payable 03/2025; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	9/20/21	6.000	17.588	22.700	105.53	136.20	30.67 LT A		
	11/23/21	6.000	18.628	22.700	111.77	136.20	24.43 LT A		
	11/26/21	6.000	18.422	22.700	110.53	136.20	25.67 LT A		
	11/30/21	6.000	18.348	22.700	110.09	136.20	26.11 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Purchases	24.000			437.92	**544.80**	106.88 LT		
Long Term Reinvestments		0.195			3.32	4.43	1.11 LT		
Short Term Reinvestments		0.318			6.86	7.22	0.36 ST		
	Total	24.513			448.10	**556.45**	107.99 LT 0.36 ST	6.91	1.24
Next Dividend Payable 03/2025; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	9/20/21	3.000	24.877	27.320	74.63	81.96	7.33 LT A		
	Purchases	3.000			74.63	**81.96**	7.33 LT		
Long Term Reinvestments		0.060			1.40	1.64	0.24 LT		
Short Term Reinvestments		0.117			3.08	3.20	0.12 ST		
	Total	3.177			79.11	**86.80**	7.57 LT 0.12 ST	3.16	3.64
Next Dividend Payable 03/2025; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	9/20/21	6.000	17.687	23.180	106.12	139.08	32.96 LT A		
	11/26/21	6.000	18.540	23.180	111.24	139.08	27.84 LT A		
	Purchases	12.000			217.36	**278.16**	60.80 LT		
Long Term Reinvestments		0.096			1.67	2.23	0.56 LT		
Short Term Reinvestments		0.158			3.43	3.66	0.23 ST		
	Total	12.254			222.46	**284.05**	61.36 LT 0.23 ST	3.46	1.22
Next Dividend Payable 03/2025; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	9/20/21	3.000	22.677	26.070	68.03	78.21	10.18 LT A		
	Purchases	3.000			68.03	**78.21**	10.18 LT		
Long Term Reinvestments		0.045			0.90	1.17	0.27 LT		
Short Term Reinvestments		0.073			1.81	1.90	0.09 ST		
	Total	3.118			70.74	**81.29**	10.45 LT 0.09 ST	1.83	2.25
Next Dividend Payable 03/2025; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	11/26/21	1.000	460.200	586.080	460.20	586.08	125.88 LT A		
	10/11/23	1.000	434.130	586.080	434.13	586.08	151.95 LT		
	7/30/24	1.000	541.140	586.080	541.14	586.08	44.94 ST		
	Purchases	3.000			1,435.47	**1,758.24**	277.83 LT 44.94 ST		
Long Term Reinvestments		0.004			1.58	2.34	0.76 LT		
Short Term Reinvestments		0.031			15.86	18.17	2.31 ST		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	3.035			1,452.91	**1,778.75**	278.59 LT 47.25 ST	21.44	1.21
Next Dividend Payable 01/31/25; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	11/26/21	1.000	444.370	621.800	444.37	621.80	177.43 LT A		
	Purchases	1.000			444.37	**621.80**	177.43 LT		
Long Term Reinvestments		0.005			1.68	3.11	1.43 LT		
Short Term Reinvestments		0.009			3.76	5.60	1.84 ST		
	Total	1.014			449.81	**630.51**	178.86 LT 1.84 ST	3.77	0.60
Next Dividend Payable 03/2025; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	11/26/21	1.000	422.970	538.810	422.97	538.81	115.84 LT A		
	9/20/22	2.000	355.765	538.810	711.53	1,077.62	366.09 LT A		
	9/23/22	2.000	338.100	538.810	676.20	1,077.62	401.42 LT A		
	10/11/23	1.000	399.040	538.810	399.04	538.81	139.77 LT		
	Purchases	6.000			2,209.74	**3,232.86**	1,023.12 LT		
Long Term Reinvestments		0.044			18.30	23.71	5.41 LT		
Short Term Reinvestments		0.081			40.73	43.64	2.91 ST		
	Total	6.125			2,268.77	**3,300.21**	1,028.53 LT 2.91 ST	41.06	1.24
Next Dividend Payable 03/2025; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	11/26/21	1.000	236.020	289.810	236.02	289.81	53.79 LT A		
	Purchases	1.000			236.02	**289.81**	53.79 LT		
Long Term Reinvestments		0.009			1.81	2.61	0.80 LT		
Short Term Reinvestments		0.016			3.73	4.64	0.91 ST		
	Total	1.025			241.56	**297.06**	54.59 LT 0.91 ST	3.77	1.27
Next Dividend Payable 03/2025; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**8.62%**	**$6,101.44**	**$8,062.20**	**$1,906.44 LT** **$54.31 ST**	**$88.14**	**1.09%**

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$94,871.89**	**$93,531.94**	**$15,714.42 LT** **$(19,045.78) ST**	**$332.55** —	**0.36%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$1,991.40	—	—	—	—	—
Stocks	—	$83,478.34	—	—	—	—
ETFs & CEFs	—	8,062.20	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$1,991.40**	**$91,540.54**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
12/2		Qualified Dividend	VISA INC CL A				$0.60
12/2		Dividend Reinvestment	VISA INC CL A	ACTED AS AGENT DIVIDEND REINVESTMENT	0.002	314.6025	(0.60)
12/12		Qualified Dividend	MICROSOFT CORP				20.11
12/12		Qualified Dividend	HOME DEPOT INC				11.61
12/12		Dividend Reinvestment	MICROSOFT CORP	ACTED AS AGENT DIVIDEND REINVESTMENT	0.045	448.5198	(20.11)
12/12		Dividend Reinvestment	HOME DEPOT INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.028	425.1306	(11.61)
12/16		Dividend	SCHWAB US BROAD MARKET ETF				2.03
12/16		Dividend	SCHWAB US LARGE-CAP ETF				0.97
12/16		Dividend	SCHWAB US DVD EQUITY ETF				0.83
12/16		Dividend	SCWAB U.S. LARGE-CAP VALUE				0.51
12/16		Dividend Reinvestment	SCHWAB US BROAD MARKET ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.087	23.4123	(2.03)

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
12/16		Dividend Reinvestment	SCHWAB US LARGE-CAP ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.041	23.9254	(0.97)
12/16		Dividend Reinvestment	SCHWAB US DVD EQUITY ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.030	28.0799	(0.83)
12/16		Dividend Reinvestment	SCWAB U.S. LARGE-CAP VALUE	ACTED AS AGENT DIVIDEND REINVESTMENT	0.019	26.8345	(0.51)
12/20		Dividend	VANGUARD INFO TECH ETF				0.79
12/20		Qualified Dividend	NASDAQ INC COM				14.19
12/20		Dividend Reinvestment	NASDAQ INC COM	ACTED AS AGENT DIVIDEND REINVESTMENT	0.183	77.7887	(14.19)
12/20		Dividend Reinvestment	VANGUARD INFO TECH ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.002	623.1961	(0.79)
12/24		Dividend	FIDELITY MSCI INFO TECH				0.64
12/24		Dividend Reinvestment	FIDELITY MSCI INFO TECH	ACTED AS AGENT DIVIDEND REINVESTMENT	0.004	187.7160	(0.64)
12/26		Dividend	VANGUARD S&P 500 ETF				10.61
12/26		Dividend	VANGUARD TTL STK MKT ETF				0.96
12/26		Dividend Reinvestment	VANGUARD S&P 500 ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.020	550.5709	(10.61)
12/26		Dividend Reinvestment	VANGUARD TTL STK MKT ETF	ACTED AS AGENT DIVIDEND REINVESTMENT	0.004	295.9308	(0.96)
12/27		Qualified Dividend	META PLATFORMS INC CL A				2.01
12/27		Qualified Dividend	NVIDIA CORPORATION				1.20
12/27		Dividend Reinvestment	META PLATFORMS INC CL A	ACTED AS AGENT DIVIDEND REINVESTMENT	0.004	603.7141	(2.01)
12/27		Dividend Reinvestment	NVIDIA CORPORATION	ACTED AS AGENT DIVIDEND REINVESTMENT	0.009	138.7180	(1.20)
12/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 12/01-12/31)			0.02
NET CREDITS/(DEBITS)							**$0.02**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
12/31	Automatic Investment	BANK DEPOSIT PROGRAM	$0.02

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

FINRA BrokerCheck
FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA website address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

Tips on Protecting Yourself from Fraudulent Account Activity
The protection of client data is of the utmost importance to us. Scams are on the rise, and they have become more sophisticated. Please remember to never share your personal information including account verification codes, account numbers, passwords or social security numbers with anyone you do not personally know.
Please be cautious opening attachments, clicking on links, or allowing external access to your computer. Scammers will be aggressive and create a sense of urgency. Scammers will promise unbelievable returns using crypto currency investing or sweepstakes/lottery. Scammers will use social media apps to build trust and then make sudden requests for money due to a hardship or emergency.
If you have any questions regarding scams or believe that you are a victim of a scam, please contact us or call 888-454-3965 to report online fraud or security concerns.

Retirement Rollover Guide
If you are considering rolling over your retirement assets, please review our Rollover Guide which can be found at https://www.morganstanleyclientserv.com/publiccontent/msoc/pdf/RolloverGuide.pdf for important information regarding your options and the factors that you should consider before you make your rollover decision.

Best Practices for Protecting Yourself and Your Investments
When investing at any financial institution or with a financial professional, it is important to keep the following best practices in mind:

- Be clear about your investment goals and the amount of risk you are comfortable taking.
- Before making any investments, be sure to ask questions about the potential investment, including the potential risks associated with them. Request information such as the prospectus, offering documents, or research information and carefully review them.
- Be cautious of investment opportunities that offer an unusually high rate of return but are described as low-risk or guaranteed.
- Be cautious of investment opportunities that are not offered directly through the institution you are investing with, such as real estate, start-up businesses, etc. as most financial institutions, like Morgan Stanley prohibit these types of recommendations.
- Read and retain your account statements, confirmations, and any other information you receive about your investment transactions including the firm's client relationship summary (CRS). The CRS can be located on the websites of all SEC registered investment advisors and broker-dealers who work with retail investors.
- Immediately contact a member of the management team if you recognize any type of a discrepancy on your account statement. For example;
  - A security or money transaction you did not authorize
  - An investment you purchased that you do not see on your account statement
  - An item on your account statement that you do not understand
- When sending funds to your financial institution, be sure the funds are being sent directly to the financial institution you are investing with and not to a 3rd party institution.

Last but not least, never share your account passwords with anyone.

2024 Recap of Cash Management Activity

Active Assets Account 723-140755-222

ARNAB GHOSH

We are pleased to enclose your Recap of Cash Management Activity. This section includes a summary of selected account activity for the preceding 12 months; including your electronic transfers, checking and card activity for the year (including ATM transactions, automated payments and Billpay), and security transfers. As part of the Recap, Debit Card activity is organized by spending category; and checks are organized by expense code.

Information related to Income, Distributions, Purchases, Sales, and Redemptions will be provided to accounts subject to IRS reporting on Forms 1099 in the Consolidated Tax Package.

For your convenience, this Recap is also available as a separately retrievable document on Morgan Stanley Online under Statements within the Account Documents tab.

For reportable account(s), we recommend that you wait for your IRS Form(s) 1099 before completing your tax returns. *This Recap is not a substitute for the official account statements that you have received from us throughout the year; and is for informational purposes only to provide you with a recap of your cash management activity. If there are any discrepancies between your account statement(s) and the information in this Recap, you should rely on the account statement(s) you have previously received.*

CASH RELATED ACTIVITY

ELECTRONIC TRANSFERS (CREDITS)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
2/8	Online Transfer	TRANSFER AS OF 02/07	CONFIRMATION # 216358789 FROM 723-XXX507	$10,000.00
3/1	Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 218030435 FROM 723-XXX507	10,000.00
3/13	Online Transfer	FUNDS RECEIVED	Chase savings XX-9190 CONFIRMATION # 218685935	12,000.00
4/17	Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 221198494 FROM 723-XXX507	9,000.00
6/10	Online Transfer	FUNDS TRANSFERRED	CONFIRMATION # 224933804 FROM 723-XXX507	6,000.00
TOTAL ELECTRONIC TRANSFERS (CREDITS)				**$47,000.00**

ELECTRONIC TRANSFERS (DEBITS)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
7/8	Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 226853812	$(1,860.00)
TOTAL ELECTRONIC TRANSFERS (DEBITS)				**$(1,860.00)**

TOTAL CASH RELATED ACTIVITY $45,140.00

OPTION ACTIVITY

Activity Date	Activity Type	Description	Comments	Contracts
2/20	Option Expired	CALL AMD 02/16/24 180.000	EXPIRED OPTIONS	1.000
2/26	Option Expired	CALL AMD 02/23/24 180.000	EXPIRED OPTIONS	1.000

2024 Recap of Cash Management Activity

Active Assets Account 723-140755-222

ARNAB GHOSH

OPTION ACTIVITY (CONTINUED)

Activity Date	Activity Type	Description	Comments	Contracts
2/26	Option Assigned	CALL MU 02/23/24 84.000	CALL ASSIGNED	1.000
3/4	Option Assigned	CALL AMD 03/01/24 185.000	CALL ASSIGNED	1.000
3/4	Option Assigned	CALL MU 03/01/24 92.000	CALL ASSIGNED	1.000
3/11	Option Expired	CALL AMD 03/08/24 220.000	EXPIRED OPTIONS	1.000
3/18	Option Expired	CALL AMD 03/15/24 200.000	EXPIRED OPTIONS	1.000
3/18	Option Expired	CALL AMD 03/15/24 210.000	EXPIRED OPTIONS	1.000
3/18	Option Expired	CALL MU 03/15/24 95.000	EXPIRED OPTIONS	1.000
3/25	Option Expired	CALL AMD 03/22/24 202.500	EXPIRED OPTIONS	1.000
3/25	Option Expired	CALL AMD 03/22/24 207.500	EXPIRED OPTIONS	1.000
3/25	Option Assigned	CALL MU 03/22/24 102.000	CALL ASSIGNED	1.000
5/6	Option Expired	CALL AMD 05/03/24 180.000	EXPIRED OPTIONS	1.000
6/3	Option Expired	CALL AMD 05/31/24 205.000	EXPIRED OPTIONS	1.000
7/1	Option Expired	CALL AMD 06/28/24 175.000	EXPIRED OPTIONS	1.000
7/1	Option Expired	CALL NVDA 06/28/24 130.000	EXPIRED OPTIONS	1.000
8/12	Option Expired	CALL AMD 08/09/24 230.000	EXPIRED OPTIONS	2.000
8/19	Option Expired	CALL AMD 08/16/24 220.000	EXPIRED OPTIONS	1.000
9/3	Option Expired	CALL AMD 08/30/24 175.000	EXPIRED OPTIONS	1.000
9/3	Option Expired	CALL NVDA 08/30/24 155.000	EXPIRED OPTIONS	1.000
10/14	Option Expired	CALL AMD 10/11/24 182.500	EXPIRED OPTIONS	1.000
11/4	Option Expired	CALL AMD 11/01/24 175.000	EXPIRED OPTIONS	1.000
11/4	Option Expired	CALL AMD 11/01/24 185.000	EXPIRED OPTIONS	1.000
11/4	Option Expired	CALL AMD 11/01/24 190.000	EXPIRED OPTIONS	1.000
11/25	Option Expired	CALL NVDA 11/22/24 162.500	EXPIRED OPTIONS	1.000

CORPORATE ACTIONS

Activity Date	Activity Type	Description	Comments	Quantity
6/11	Stock Split	NVIDIA CORPORATION	SPLIT RATIO 10:1	45.027
10/15	Stock Split	SCHWAB US BROAD MARKET ETF	SPLIT RATIO 3:1	16.284
10/15	Stock Split	SCHWAB US DVD EQUITY ETF	SPLIT RATIO 3:1	2.098
10/15	Stock Split	SCHWAB US LARGE-CAP ETF	SPLIT RATIO 3:1	8.142
10/15	Stock Split	SCWAB U.S. LARGE-CAP VALUE	SPLIT RATIO 3:1	2.066

This page intentionally left blank

Account Summary

Active Assets Account
723-141489-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (12/1/24-12/31/24)	This Year (1/1/24-12/31/24)
TOTAL BEGINNING VALUE	**$239,359.51**	**$184,323.59**
Credits	—	9,740.82
Debits	—	(58.12)
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**$9,682.70**
Change in Value	**(6,475.77)**	**38,877.45**
TOTAL ENDING VALUE	**$232,883.74**	**$232,883.74**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$662.40	0.28
Equities	232,221.34	99.72
TOTAL VALUE	**$232,883.74**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 11/30/24)	This Period (as of 12/31/24)
Cash, BDP, MMFs	$438.64	$652.16
Savings and Time Deposits	10.20	10.24
Stocks	187,931.15	182,499.91
ETFs & CEFs	50,979.52	49,721.43
Total Assets	**$239,359.51**	**$232,883.74**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$239,359.51**	**$232,883.74**

CASH FLOW

	This Period (12/1/24-12/31/24)	This Year (1/1/24-12/31/24)
OPENING CASH, BDP, MMFs	**$438.64**	**$1,616.26**
Purchases	(0.04)	(181,735.31)
Sales and Redemptions	—	169,068.50
Income and Distributions	213.56	2,020.01
Total Investment Related Activity	**$213.52**	**$(10,646.80)**
Electronic Transfers-Credits	—	9,740.82
Interest Charged	—	(58.12)
Total Cash Related Activity	**—**	**$9,682.70**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$652.16**	**$652.16**

INCOME AND DISTRIBUTION SUMMARY

	This Period (12/1/24-12/31/24)	This Year (1/1/24-12/31/24)
Qualified Dividends	$118.58	$626.80
Other Dividends	94.93	547.60
Interest	0.05	845.61
Income And Distributions	**$213.56**	**$2,020.01**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$213.56**	**$2,020.01**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (12/1/24-12/31/24)	Realized This Year (1/1/24-12/31/24)	Unrealized Inception to Date (as of 12/31/24)
Short-Term Gain	—	$5,037.81	$11,750.91
Short-Term (Loss)	—	—	(2,912.91)
Total Short-Term	**—**	**$5,037.81**	**$8,838.00**
Long-Term Gain	—	55,703.87	16,436.30
Long-Term (Loss)	—	(0.37)	(146.89)
Total Long-Term	**—**	**$55,703.50**	**$16,289.41**
TOTAL GAIN/(LOSS)	**—**	**$60,741.31**	**$25,127.41**
Disallowed Loss	—	$0.37	

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$652.16**	—	$0.07	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**0.28%**	**$652.16**	**$0.07**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$10.24**	$0.41	4.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**0.00%**	**$10.24**	**$0.41**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADVANCED MICRO DEVICES (AMD)	8/18/23	10.000	$104.450	$120.790	$1,044.50	$1,207.90	$163.40 LT		
	8/25/23	2.000	100.790	120.790	201.58	241.58	40.00 LT		
	9/21/23	5.000	96.780	120.790	483.90	603.95	120.05 LT		
	10/20/23	2.000	102.630	120.790	205.26	241.58	36.32 LT		
	10/27/23	4.000	96.645	120.790	386.58	483.16	96.58 LT		
	10/30/23	4.000	95.420	120.790	381.68	483.16	101.48 LT		
	Total	27.000			2,703.50	**3,261.33**	557.83 LT	—	—
Rating: Morgan Stanley: 2, Morningstar: 1; Asset Class: Equities									
AMAZON COM INC (AMZN)	8/4/21	0.584	171.250	219.390	100.01	128.12	28.11 LT H		
	2/8/24	49.416	170.619	219.390	8,431.32	10,841.38	2,410.06 ST		
	8/2/24	10.000	166.540	219.390	1,665.40	2,193.90	528.50 ST		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	60.000			10,196.73	**13,163.40**	28.11 LT 2,938.56 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Basis Adjustment Due to Wash Sale: $0.37; Asset Class: Equities									
APPLE INC (AAPL)	9/21/23	5.000	174.818	250.420	874.09	**1,252.10**	378.01 LT	5.00	0.40
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 02/2025; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	10/2/23	10.000	349.313	453.280	3,493.13	4,532.80	1,039.67 LT		
	10/6/23	4.000	347.878	453.280	1,391.51	1,813.12	421.61 LT		
	10/19/23	2.000	342.575	453.280	685.15	906.56	221.41 LT		
	10/20/23	1.000	337.500	453.280	337.50	453.28	115.78 LT		
	10/27/23	2.000	331.525	453.280	663.05	906.56	243.51 LT		
	4/16/24	6.000	398.270	453.280	2,389.62	2,719.68	330.06 ST		
	7/23/24	10.000	435.489	453.280	4,354.89	4,532.80	177.91 ST		
	Total	35.000			13,314.85	**15,864.80**	2,041.98 LT 507.97 ST	—	—
Rating: Morningstar: 2; Asset Class: Equities									
MICROSOFT CORP (MSFT)	2/6/24	1.000	405.040	421.500	405.04	421.50	16.46 ST		
	2/12/24	50.000	419.030	421.500	20,951.50	21,075.00	123.50 ST		
	2/12/24	50.000	417.729	421.500	20,886.47	21,075.00	188.53 ST		
	7/11/24	20.000	456.150	421.500	9,123.00	8,430.00	(693.00) ST		
	7/12/24	20.000	455.497	421.500	9,109.93	8,430.00	(679.93) ST		
	Total	141.000			60,475.94	**59,431.50**	(1,044.44) ST	468.12	0.79
Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 03/2025; Asset Class: Equities									
NETFLIX INC (NFLX)	10/21/20	1.000	491.130	891.320	491.13	891.32	400.19 LT A		
	1/21/22	1.000	397.900	891.320	397.90	891.32	493.42 LT A		
	Total	2.000			889.03	**1,782.64**	893.61 LT	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	6/10/24	15.000	120.677	134.290	1,810.16	2,014.35	204.19 ST		
	7/8/24	100.000	127.680	134.290	12,768.00	13,429.00	661.00 ST		
	7/30/24	20.000	104.740	134.290	2,094.80	2,685.80	591.00 ST		
	8/2/24	20.000	107.090	134.290	2,141.80	2,685.80	544.00 ST		
	Total	155.000			18,814.76	**20,814.95**	2,000.19 ST	6.20	0.03
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 03/2025; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/9/23	10.000	159.704	152.060	1,597.04	1,520.60	(76.44) LT		
	10/17/23	4.000	160.718	152.060	642.87	608.24	(34.63) LT		
	10/20/23	4.000	161.015	152.060	644.06	608.24	(35.82) LT		
	Total	18.000			2,883.97	**2,737.08**	(146.89) LT	97.56	3.56

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 2, Morningstar: 1; Next Dividend Payable 01/06/25; Asset Class: Equities									
COMMON STOCKS					**$110,152.87**	**$118,307.80**	**$3,752.65 LT** **$4,402.28 ST**	**$576.88**	**0.49%**

OPTIONS (Contract Prices are presented to only the third decimal (which may display as "$0.000"), while calculation of Market Value uses an extended price.)

Security Description	Trade Date	Number of Contracts	Unit Cost	Contract Price	Total Cost	Market Value	Unrealized Gain/(Loss)
CALL BERKSHIRE HATHAWAY CL-B AT 190.000 EXPIRES 06/20/2025 (BRKB 250620C00190000) *Asset Class: Equities*	8/5/24	1.000	$232.950	$268.745	$23,295.00	**$26,874.52**	$3,579.52 ST
CALL MICROSOFT CORP AT 115.000 EXPIRES 06/20/2025 (MSFT 250620C00115000) *Asset Class: Equities*	7/19/24	1.000	324.470	309.070	32,447.00	**30,907.02**	(1,539.98) ST
CALL WAL MART STORES INC AT 26.670 EXPIRES 06/20/2025 (WMT 250620C00026670) *Asset Class: Equities*	7/23/24	1.000	44.170	64.106	4,417.00	**6,410.57**	1,993.57 ST
OPTIONS					**$60,159.00**	**$64,192.11**	**$4,033.11 ST**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**78.37%**	**$170,311.87**	**$182,499.91**	**$3,752.65 LT** **$8,435.39 ST**	**$576.88**	**0.32%**

For listed options that have a cost basis without a corresponding market value, an unrealized gain or loss is included for informational purposes. Where market value information is not available, for purposes of calculating the unrealized gain or loss, we assume that market value is $0. In such cases, the unrealized gain or loss may not provide an accurate reflection of the true unrealized gain or loss. For additional information regarding Gain/(Loss) and Pricing, refer to the Expanded Disclosures.

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	6/11/20	1.000	$78.320	$184.880	$78.32	$184.88	$106.56 LT A		
	9/17/20	1.000	88.530	184.880	88.53	184.88	96.35 LT A		
	9/24/20	1.000	86.640	184.880	86.64	184.88	98.24 LT A		
	Total	3.000			253.49	**554.64**	301.15 LT	2.71	0.49
Next Dividend Payable 03/2025; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	9/16/19	1.000	138.520	243.170	138.52	243.17	104.65 LT A		
	2/23/21	1.000	220.850	243.170	220.85	243.17	22.32 LT A		
	Total	2.000			359.37	**486.34**	126.97 LT	—	—
Next Dividend Payable 03/2025; Asset Class: Equities									
FRANKLIN FTSE INDIA ETF (FLIN)	3/22/24	20.000	36.225	37.900	724.50	758.00	33.50 ST		
	4/17/24	10.000	36.920	37.900	369.20	379.00	9.80 ST		
	Total	30.000			1,093.70	**1,137.00**	43.30 ST	17.94	1.58
Next Dividend Payable 06/2025; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	6/11/20	6.000	12.048	22.700	72.29	**136.20**	63.91 LT A	1.69	1.24
Next Dividend Payable 03/2025; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	6/11/20	3.000	17.450	27.320	52.35	**81.96**	29.61 LT A	2.98	3.64
Next Dividend Payable 03/2025; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	6/11/20	6.000	12.118	23.180	72.71	**139.08**	66.37 LT A	1.69	1.22
Next Dividend Payable 03/2025; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	6/11/20	6.000	16.823	26.070	100.94	156.42	55.48 LT A		
	6/24/20	3.000	16.610	26.070	49.83	78.21	28.38 LT A		
	Total	9.000			150.77	**234.63**	83.86 LT	5.28	2.25
Next Dividend Payable 03/2025; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	9/21/23	4.000	433.750	586.080	1,735.00	2,344.32	609.32 LT		
	9/25/23	4.000	431.918	586.080	1,727.67	2,344.32	616.65 LT		
	10/2/23	8.000	427.010	586.080	3,416.08	4,688.64	1,272.56 LT		
	10/6/23	4.000	429.490	586.080	1,717.96	2,344.32	626.36 LT		
	10/17/23	2.000	435.140	586.080	870.28	1,172.16	301.88 LT		
	10/20/23	1.000	423.970	586.080	423.97	586.08	162.11 LT		
	10/27/23	2.000	410.485	586.080	820.97	1,172.16	351.19 LT		
	5/31/24	1.000	520.460	586.080	520.46	586.08	65.62 ST		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	8/2/24	2.000	536.200	586.080	1,072.40	1,172.16	99.76 ST		
	Total	28.000			12,304.79	**16,410.24**	3,940.07 LT 165.38 ST	197.82	1.21
Next Dividend Payable 01/31/25; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	8/25/23	10.000	422.929	621.800	4,229.29	**6,218.00**	1,988.71 LT	37.15	0.60
Next Dividend Payable 03/2025; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	6/11/20	1.000	280.070	538.810	280.07	538.81	258.74 LT A		
	8/25/23	5.000	401.810	538.810	2,009.05	2,694.05	685.00 LT		
	9/21/23	10.000	399.620	538.810	3,996.20	5,388.10	1,391.90 LT		
	9/25/23	2.000	398.395	538.810	796.79	1,077.62	280.83 LT		
	10/2/23	8.000	392.420	538.810	3,139.36	4,310.48	1,171.12 LT		
	10/6/23	4.000	394.700	538.810	1,578.80	2,155.24	576.44 LT		
	10/9/23	1.000	394.170	538.810	394.17	538.81	144.64 LT		
	10/17/23	1.000	399.680	538.810	399.68	538.81	139.13 LT		
	10/19/23	2.000	397.195	538.810	794.39	1,077.62	283.23 LT		
	10/20/23	1.000	389.720	538.810	389.72	538.81	149.09 LT		
	10/27/23	2.000	377.060	538.810	754.12	1,077.62	323.50 LT		
	5/31/24	1.000	478.450	538.810	478.45	538.81	60.36 ST		
	7/30/24	1.000	497.180	538.810	497.18	538.81	41.63 ST		
	8/2/24	2.000	492.840	538.810	985.68	1,077.62	91.94 ST		
	Total	41.000			16,493.66	**22,091.21**	5,403.62 LT 193.93 ST	274.86	1.24
Next Dividend Payable 03/2025; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	6/11/20	1.000	153.880	289.810	153.88	**289.81**	135.93 LT A	3.67	1.27
Next Dividend Payable 03/2025; Asset Class: Equities									
WISDOMTREE TR US QTLY DIV GRT (DGRW)	10/17/23	20.000	64.627	80.930	1,292.53	1,618.60	326.07 LT		
	10/20/23	4.000	63.308	80.930	253.23	323.72	70.49 LT		
	Total	24.000			1,545.76	**1,942.32**	396.56 LT	30.02	1.55
Next Dividend Payable 01/2025; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**21.35%**	**$36,782.06**	**$49,721.43**	**$12,536.76 LT** **$402.61 ST**	**$575.81**	**1.16%**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$207,093.93**	**$232,883.74**	**$16,289.41 LT** **$8,838.00 ST**	**$1,153.17** —	**0.50%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$652.16	—	—	—	—	—
Savings and Time Deposits	10.24	—	—	—	—	—
Stocks	—	$182,499.91	—	—	—	—
ETFs & CEFs	—	49,721.43	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$662.40**	**$232,221.34**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
12/12		Qualified Dividend	MICROSOFT CORP				$117.03
12/16		Dividend	SCWAB U.S. LARGE-CAP VALUE				1.49
12/16		Dividend	SCHWAB US DVD EQUITY ETF				0.79
12/16		Dividend	SCHWAB US BROAD MARKET ETF				0.50
12/16		Dividend	SCHWAB US LARGE-CAP ETF				0.48
12/20		Dividend	VANGUARD INFO TECH ETF				7.77
12/24		Dividend	FIDELITY MSCI INFO TECH				0.64
12/26		Dividend	VANGUARD S&P 500 ETF				71.28
12/26		Dividend	VANGUARD TTL STK MKT ETF				0.94
12/27		Qualified Dividend	NVIDIA CORPORATION				1.55
12/30		Dividend	FRANKLIN FTSE INDIA ETF				7.31
12/30		Dividend	WISDOMTREE TR US QTLY DIV GRT				3.73
12/31		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 12/01-12/31) CUSIP: 99YA78EB0			0.04

Account Detail

Active Assets Account **723-141489-222** **ARNAB GHOSH**

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
12/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 12/01-12/31)			0.01
12/31	12/31	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(0.04)
NET CREDITS/(DEBITS)							**$213.52**

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
12/12	Automatic Investment	BANK DEPOSIT PROGRAM	$117.03
12/16	Automatic Investment	BANK DEPOSIT PROGRAM	3.26
12/20	Automatic Investment	BANK DEPOSIT PROGRAM	7.77
12/24	Automatic Investment	BANK DEPOSIT PROGRAM	0.64
12/26	Automatic Investment	BANK DEPOSIT PROGRAM	72.22
12/27	Automatic Investment	BANK DEPOSIT PROGRAM	1.55
12/30	Automatic Investment	BANK DEPOSIT PROGRAM	11.04
12/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.01
NET ACTIVITY FOR PERIOD			**$213.52**

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

FINRA BrokerCheck

FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA website address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

Tips on Protecting Yourself from Fraudulent Account Activity

The protection of client data is of the utmost importance to us. Scams are on the rise, and they have become more sophisticated. Please remember to never share your personal information including account verification codes, account numbers, passwords or social security numbers with anyone you do not personally know.

Please be cautious opening attachments, clicking on links, or allowing external access to your computer. Scammers will be aggressive and create a sense of urgency. Scammers will promise unbelievable returns using crypto currency investing or sweepstakes/lottery. Scammers will use social media apps to build trust and then make sudden requests for money due to a hardship or emergency.

If you have any questions regarding scams or believe that you are a victim of a scam, please contact us or call 888-454-3965 to report online fraud or security concerns.

Retirement Rollover Guide

If you are considering rolling over your retirement assets, please review our Rollover Guide which can be found at https://www.morganstanleyclientserv.com/publiccontent/msoc/pdf/RolloverGuide.pdf for important information regarding your options and the factors that you should consider before you make your rollover decision.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Best Practices for Protecting Yourself and Your Investments

When investing at any financial institution or with a financial professional, it is important to keep the following best practices in mind:

- Be clear about your investment goals and the amount of risk you are comfortable taking.
- Before making any investments, be sure to ask questions about the potential investment, including the potential risks associated with them. Request information such as the prospectus, offering documents, or research information and carefully review them.
- Be cautious of investment opportunities that offer an unusually high rate of return but are described as low-risk or guaranteed.
- Be cautious of investment opportunities that are not offered directly through the institution you are investing with, such as real estate, start-up businesses, etc. as most financial institutions, like Morgan Stanley prohibit these types of recommendations.
- Read and retain your account statements, confirmations, and any other information you receive about your investment transactions including the firm's client relationship summary (CRS). The CRS can be located on the websites of all SEC registered investment advisors and broker-dealers who work with retail investors.
- Immediately contact a member of the management team if you recognize any type of a discrepancy on your account statement. For example;
  - A security or money transaction you did not authorize
  - An investment you purchased that you do not see on your account statement
  - An item on your account statement that you do not understand
- When sending funds to your financial institution, be sure the funds are being sent directly to the financial institution you are investing with and not to a 3rd party institution.

Last but not least, never share your account passwords with anyone.

2024 Recap of Cash Management Activity

Active Assets Account 723-141489-222

ARNAB GHOSH

We are pleased to enclose your Recap of Cash Management Activity. This section includes a summary of selected account activity for the preceding 12 months; including your electronic transfers, checking and card activity for the year (including ATM transactions, automated payments and Billpay), and security transfers. As part of the Recap, Debit Card activity is organized by spending category; and checks are organized by expense code.

Information related to Income, Distributions, Purchases, Sales, and Redemptions will be provided to accounts subject to IRS reporting on Forms 1099 in the Consolidated Tax Package.

For your convenience, this Recap is also available as a separately retrievable document on Morgan Stanley Online under Statements within the Account Documents tab.

For reportable account(s), we recommend that you wait for your IRS Form(s) 1099 before completing your tax returns. *This Recap is not a substitute for the official account statements that you have received from us throughout the year; and is for informational purposes only to provide you with a recap of your cash management activity. If there are any discrepancies between your account statement(s) and the information in this Recap, you should rely on the account statement(s) you have previously received.*

CASH RELATED ACTIVITY

ELECTRONIC TRANSFERS (CREDITS)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
8/20	Cash Transfer - Credit	FUNDS TRANSFERRED	CONFIRMATION # 229791227 FROM 723-XXX507	$9,740.82
TOTAL ELECTRONIC TRANSFERS (CREDITS)				**$9,740.82**

INTEREST CHARGED

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
8/30	Margin Interest Charged	Thru 08/19/24 For 14 Days	See Margin Loan Interest Schedule	$(58.12)
TOTAL INTEREST CHARGED				**$(58.12)**

TOTAL CASH RELATED ACTIVITY **$9,682.70**

OPTION ACTIVITY

Activity Date	Activity Type	Description	Comments	Contracts
2/26	Option Expired	CALL AMZN 02/23/24 175.000	EXPIRED OPTIONS	1.000
2/26	Option Expired	CALL MSFT 02/23/24 415.000	EXPIRED OPTIONS	1.000
3/4	Option Expired	CALL MSFT 03/01/24 420.000	EXPIRED OPTIONS	1.000
3/11	Option Expired	CALL MSFT 03/08/24 422.500	EXPIRED OPTIONS	1.000
3/18	Option Expired	CALL MSFT 03/15/24 417.500	EXPIRED OPTIONS	1.000
3/25	Option Expired	CALL MSFT 03/22/24 430.000	EXPIRED OPTIONS	1.000
4/29	Option Expired	CALL MSFT 04/26/24 445.000	EXPIRED OPTIONS	1.000
5/28	Option Expired	CALL MSFT 05/24/24 435.000	EXPIRED OPTIONS	1.000
6/24	Option Assigned	CALL MSFT 06/21/24 440.000	CALL ASSIGNED	1.000
7/1	Option Assigned	CALL AMZN 06/28/24 190.000	CALL ASSIGNED	1.000
9/3	Option Expired	CALL NVDA 08/30/24 150.000	EXPIRED OPTIONS	1.000

2024 Recap of Cash Management Activity

Active Assets Account 723-141489-222

ARNAB GHOSH

OPTION ACTIVITY (CONTINUED)

Activity Date	Activity Type	Description	Comments	Contracts
11/4	Option Expired	CALL MSFT 11/01/24 465.000	EXPIRED OPTIONS	1.000
11/25	Option Expired	CALL NVDA 11/22/24 162.500	EXPIRED OPTIONS	1.000

CORPORATE ACTIONS

Activity Date	Activity Type	Description	Comments	Quantity
10/15	Stock Split	SCHWAB US BROAD MARKET ETF	SPLIT RATIO 3:1	4.000
10/15	Stock Split	SCHWAB US DVD EQUITY ETF	SPLIT RATIO 3:1	2.000
10/15	Stock Split	SCHWAB US LARGE-CAP ETF	SPLIT RATIO 3:1	4.000
10/15	Stock Split	SCWAB U.S. LARGE-CAP VALUE	SPLIT RATIO 3:1	6.000

This page intentionally left blank

Morgan Stanley

CLIENT STATEMENT | For the Period November 1-30, 2024

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 11/1/24)	**$224,715.09**
Ending Total Value (as of 11/30/24)	**$239,359.51**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544

Morgan Stanley Smith Barney LLC. Member SIPC.

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Account Summary

Active Assets Account
723-141489-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (11/1/24-11/30/24)	This Year (1/1/24-11/30/24)
TOTAL BEGINNING VALUE	**$224,715.09**	**$184,323.59**
Credits	—	9,740.82
Debits	—	(58.12)
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**$9,682.70**
Change in Value	**14,644.42**	**45,353.22**
TOTAL ENDING VALUE	**$239,359.51**	**$239,359.51**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$448.84	0.19
Equities	238,910.67	99.81
TOTAL VALUE	**$239,359.51**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 10/31/24)	This Period (as of 11/30/24)
Cash, BDP, MMFs	$321.00	$438.64
Savings and Time Deposits	10.17	10.20
Stocks	176,233.86	187,931.15
ETFs & CEFs	48,150.06	50,979.52
Total Assets	**$224,715.09**	**$239,359.51**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$224,715.09**	**$239,359.51**

CASH FLOW

	This Period (11/1/24-11/30/24)	This Year (1/1/24-11/30/24)
OPENING CASH, BDP, MMFs	**$321.00**	**$1,616.26**
Purchases	(0.03)	(181,735.27)
Sales and Redemptions	113.99	169,068.50
Income and Distributions	3.68	1,806.45
Total Investment Related Activity	**$117.64**	**$(10,860.32)**
Electronic Transfers-Credits	—	9,740.82
Interest Charged	—	(58.12)
Total Cash Related Activity	**—**	**$9,682.70**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$438.64**	**$438.64**

INCOME AND DISTRIBUTION SUMMARY

	This Period (11/1/24-11/30/24)	This Year (1/1/24-11/30/24)
Qualified Dividends	$1.25	$508.22
Other Dividends	2.40	452.67
Interest	0.03	845.56
Income And Distributions	**$3.68**	**$1,806.45**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$3.68**	**$1,806.45**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (11/1/24-11/30/24)	Realized This Year (1/1/24-11/30/24)	Unrealized Inception to Date (as of 11/30/24)
Short-Term Gain	$223.98	$5,037.81	$15,821.42
Short-Term (Loss)	—	—	(2,530.81)
Total Short-Term	**$223.98**	**$5,037.81**	**$13,290.61**
Long-Term Gain	—	55,703.87	18,526.13
Long-Term (Loss)	—	(0.37)	—
Total Long-Term	**—**	**$55,703.50**	**$18,526.13**
TOTAL GAIN/(LOSS)	**$223.98**	**$60,741.31**	**$31,816.74**
Disallowed Loss	—	$0.37	

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$438.64**	—	$0.04	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**0.18%**	**$438.64**	**$0.04**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$10.20**	$0.43	4.25
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**0.00%**	**$10.20**	**$0.43**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADVANCED MICRO DEVICES (AMD)	8/18/23	10.000	$104.450	$137.175	$1,044.50	$1,371.75	$327.25 LT		
	8/25/23	2.000	100.790	137.175	201.58	274.35	72.77 LT		
	9/21/23	5.000	96.780	137.175	483.90	685.88	201.98 LT		
	10/20/23	2.000	102.630	137.175	205.26	274.35	69.09 LT		
	10/27/23	4.000	96.645	137.175	386.58	548.70	162.12 LT		
	10/30/23	4.000	95.420	137.175	381.68	548.70	167.02 LT		
	Total	27.000			2,703.50	**3,703.73**	1,000.23 LT	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									
AMAZON COM INC (AMZN)	8/4/21	0.584	171.250	207.890	100.01	121.41	21.40 LT H		
	2/8/24	49.416	170.619	207.890	8,431.32	10,273.09	1,841.77 ST		
	8/2/24	10.000	166.540	207.890	1,665.40	2,078.90	413.50 ST		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	60.000			10,196.73	**12,473.40**	21.40 LT 2,255.27 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Basis Adjustment Due to Wash Sale: $0.37; Asset Class: Equities									
APPLE INC (AAPL)	9/21/23	5.000	174.818	237.330	874.09	**1,186.65**	312.56 LT	5.00	0.42
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 02/2025; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	10/2/23	10.000	349.313	483.020	3,493.13	4,830.20	1,337.07 LT		
	10/6/23	4.000	347.878	483.020	1,391.51	1,932.08	540.57 LT		
	10/19/23	2.000	342.575	483.020	685.15	966.04	280.89 LT		
	10/20/23	1.000	337.500	483.020	337.50	483.02	145.52 LT		
	10/27/23	2.000	331.525	483.020	663.05	966.04	302.99 LT		
	4/16/24	6.000	398.270	483.020	2,389.62	2,898.12	508.50 ST		
	7/23/24	10.000	435.489	483.020	4,354.89	4,830.20	475.31 ST		
	Total	35.000			13,314.85	**16,905.70**	2,607.04 LT 983.81 ST	—	—
Rating: Morningstar: 2; Asset Class: Equities									
MICROSOFT CORP (MSFT)	2/6/24	1.000	405.040	423.460	405.04	423.46	18.42 ST		
	2/12/24	50.000	419.030	423.460	20,951.50	21,173.00	221.50 ST		
	2/12/24	50.000	417.729	423.460	20,886.47	21,173.00	286.53 ST		
	7/11/24	20.000	456.150	423.460	9,123.00	8,469.20	(653.80) ST		
	7/12/24	20.000	455.497	423.460	9,109.93	8,469.20	(640.73) ST		
	Total	141.000			60,475.94	**59,707.86**	(768.08) ST	468.12	0.78
Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 12/12/24; Asset Class: Equities									
NETFLIX INC (NFLX)	10/21/20	1.000	491.130	886.810	491.13	886.81	395.68 LT A		
	1/21/22	1.000	397.900	886.810	397.90	886.81	488.91 LT A		
	Total	2.000			889.03	**1,773.62**	884.59 LT	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	6/10/24	15.000	120.677	138.250	1,810.16	2,073.75	263.59 ST		
	7/8/24	100.000	127.680	138.250	12,768.00	13,825.00	1,057.00 ST		
	7/30/24	20.000	104.740	138.250	2,094.80	2,765.00	670.20 ST		
	8/2/24	20.000	107.090	138.250	2,141.80	2,765.00	623.20 ST		
	Total	155.000			18,814.76	**21,428.75**	2,613.99 ST	6.20	0.03
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 01/2025; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/9/23	10.000	159.704	163.450	1,597.04	1,634.50	37.46 LT		
	10/17/23	4.000	160.718	163.450	642.87	653.80	10.93 LT		
	10/20/23	4.000	161.015	163.450	644.06	653.80	9.74 LT		
	Total	18.000			2,883.97	**2,942.10**	58.13 LT	97.56	3.32

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 2, Morningstar: 1; Next Dividend Payable 12/2024; Asset Class: Equities									
COMMON STOCKS					**$110,152.87**	**$120,121.81**	**$4,883.95 LT** **$5,084.99 ST**	**$576.88**	**0.48%**

OPTIONS (Contract Prices are presented to only the third decimal (which may display as "$0.000"), while calculation of Market Value uses an extended price.)

Security Description	Trade Date	Number of Contracts	Unit Cost	Contract Price	Total Cost	Market Value	Unrealized Gain/(Loss)
CALL BERKSHIRE HATHAWAY CL-B AT 190.000 EXPIRES 06/20/2025 (BRKB 250620C00190000) *Asset Class: Equities*	8/5/24	1.000	$232.950	$299.800	$23,295.00	**$29,979.98**	$6,684.98 ST
CALL MICROSOFT CORP AT 115.000 EXPIRES 06/20/2025 (MSFT 250620C00115000) *Asset Class: Equities*	7/19/24	1.000	324.470	312.107	32,447.00	**31,210.72**	(1,236.28) ST
CALL WAL MART STORES INC AT 26.670 EXPIRES 06/20/2025 (WMT 250620C00026670) *Asset Class: Equities*	7/23/24	1.000	44.170	66.186	4,417.00	**6,618.64**	2,201.64 ST
OPTIONS					**$60,159.00**	**$67,809.34**	**$7,650.34 ST**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**78.51%**	**$170,311.87**	**$187,931.15**	**$4,883.95 LT** **$12,735.33 ST**	**$576.88**	**0.31%**

For listed options that have a cost basis without a corresponding market value, an unrealized gain or loss is included for informational purposes. Where market value information is not available, for purposes of calculating the unrealized gain or loss, we assume that market value is $0. In such cases, the unrealized gain or loss may not provide an accurate reflection of the true unrealized gain or loss. For additional information regarding Gain/(Loss) and Pricing, refer to the Expanded Disclosures.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	6/11/20	1.000	$78.320	$185.270	$78.32	$185.27	$106.95 LT A		
	9/17/20	1.000	88.530	185.270	88.53	185.27	96.74 LT A		
	9/24/20	1.000	86.640	185.270	86.64	185.27	98.63 LT A		
	Total	3.000			253.49	**555.81**	302.32 LT	3.38	0.61
Next Dividend Payable 12/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	9/16/19	1.000	138.520	241.990	138.52	241.99	103.47 LT A		
	2/23/21	1.000	220.850	241.990	220.85	241.99	21.14 LT A		
	Total	2.000			359.37	**483.98**	124.61 LT	—	—
Next Dividend Payable 12/2024; Asset Class: Equities									
FRANKLIN FTSE INDIA ETF (FLIN)	3/22/24	20.000	36.225	39.390	724.50	787.80	63.30 ST		
	4/17/24	10.000	36.920	39.390	369.20	393.90	24.70 ST		
	Total	30.000			1,093.70	**1,181.70**	88.00 ST	18.27	1.55
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	6/11/20	6.000	12.048	23.490	72.29	**140.94**	68.65 LT A	1.64	1.16
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	6/11/20	3.000	17.450	29.530	52.35	**88.59**	36.24 LT A	2.93	3.31
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	6/11/20	6.000	12.118	23.890	72.71	**143.34**	70.63 LT A	1.66	1.16
Next Dividend Payable 12/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	6/11/20	6.000	16.823	28.110	100.94	168.66	67.72 LT A		
	6/24/20	3.000	16.610	28.110	49.83	84.33	34.50 LT A		
	Total	9.000			150.77	**252.99**	102.22 LT	5.24	2.07
Next Dividend Payable 12/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	9/21/23	4.000	433.750	602.550	1,735.00	2,410.20	675.20 LT		
	9/25/23	4.000	431.918	602.550	1,727.67	2,410.20	682.53 LT		
	10/2/23	8.000	427.010	602.550	3,416.08	4,820.40	1,404.32 LT		
	10/6/23	4.000	429.490	602.550	1,717.96	2,410.20	692.24 LT		
	10/17/23	2.000	435.140	602.550	870.28	1,205.10	334.82 LT		
	10/20/23	1.000	423.970	602.550	423.97	602.55	178.58 LT		
	10/27/23	2.000	410.485	602.550	820.97	1,205.10	384.13 LT		
	5/31/24	1.000	520.460	602.550	520.46	602.55	82.09 ST		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	8/2/24	2.000	536.200	602.550	1,072.40	1,205.10	132.70 ST		
	Total	28.000			12,304.79	**16,871.40**	4,351.82 LT 214.79 ST	196.17	1.16
Next Dividend Payable 01/2025; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	8/25/23	10.000	422.929	622.250	4,229.29	**6,222.50**	1,993.21 LT	37.33	0.60
Next Dividend Payable 01/2025; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	6/11/20	1.000	280.070	553.450	280.07	553.45	273.38 LT A		
	8/25/23	5.000	401.810	553.450	2,009.05	2,767.25	758.20 LT		
	9/21/23	10.000	399.620	553.450	3,996.20	5,534.50	1,538.30 LT		
	9/25/23	2.000	398.395	553.450	796.79	1,106.90	310.11 LT		
	10/2/23	8.000	392.420	553.450	3,139.36	4,427.60	1,288.24 LT		
	10/6/23	4.000	394.700	553.450	1,578.80	2,213.80	635.00 LT		
	10/9/23	1.000	394.170	553.450	394.17	553.45	159.28 LT		
	10/17/23	1.000	399.680	553.450	399.68	553.45	153.77 LT		
	10/19/23	2.000	397.195	553.450	794.39	1,106.90	312.51 LT		
	10/20/23	1.000	389.720	553.450	389.72	553.45	163.73 LT		
	10/27/23	2.000	377.060	553.450	754.12	1,106.90	352.78 LT		
	5/31/24	1.000	478.450	553.450	478.45	553.45	75.00 ST		
	7/30/24	1.000	497.180	553.450	497.18	553.45	56.27 ST		
	8/2/24	2.000	492.840	553.450	985.68	1,106.90	121.22 ST		
	Total	41.000			16,493.66	**22,691.45**	5,945.30 LT 252.49 ST	277.41	1.22
Next Dividend Payable 01/2025; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	6/11/20	1.000	153.880	299.860	153.88	**299.86**	145.98 LT A	3.73	1.24
Next Dividend Payable 01/2025; Asset Class: Equities									
WISDOMTREE TR US QTLY DIV GRT (DGRW)	10/17/23	20.000	64.627	85.290	1,292.53	1,705.80	413.27 LT		
	10/20/23	4.000	63.308	85.290	253.23	341.16	87.93 LT		
	Total	24.000			1,545.76	**2,046.96**	501.20 LT	30.48	1.49
Next Dividend Payable 12/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**21.30%**	**$36,782.06**	**$50,979.52**	**$13,642.18 LT** **$555.28 ST**	**$578.24**	**1.13%**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$207,093.93**	**$239,359.51**	**$18,526.13 LT** **$13,290.61 ST**	**$1,155.59** —	**0.48%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$438.64	—	—	—	—	—
Savings and Time Deposits	10.20	—	—	—	—	—
Stocks	—	$187,931.15	—	—	—	—
ETFs & CEFs	—	50,979.52	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$448.84**	**$238,910.67**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
11/14		Qualified Dividend	APPLE INC				$1.25
11/19	11/20	Sold	CALL NVDA 11/22/24 162.500	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.1500	113.99
11/27		Dividend	WISDOMTREE TR US QTLY DIV GRT				2.40
11/29		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 11/01-11/30) CUSIP: 99YA78EB0			0.03
11/29	11/29	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(0.03)
NET CREDITS/(DEBITS)							**$117.64**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
11/14	Automatic Investment	BANK DEPOSIT PROGRAM	$1.25
11/20	Automatic Investment	BANK DEPOSIT PROGRAM	113.99
11/27	Automatic Investment	BANK DEPOSIT PROGRAM	2.40
NET ACTIVITY FOR PERIOD			**$117.64**

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
11/4	Option Expired	CALL MSFT 11/01/24 465.000	EXPIRED OPTIONS	1.000
11/25	Option Expired	CALL NVDA 11/22/24 162.500	EXPIRED OPTIONS	1.000

REALIZED GAIN/(LOSS) DETAIL

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
CALL MSFT 11/01/24 465.000	11/01/24	10/25/24	1.000	$109.99	$0.00	$109.99	
CALL NVDA 11/22/24 162.500	11/22/24	11/19/24	1.000	113.99	0.00	113.99	
Short-Term This Period				**$223.98**	**$0.00**	**$223.98**	
Short-Term Year to Date				**$29,975.85**	**$24,938.04**	**$5,037.81**	
Net Realized Gain/(Loss) This Period				**$223.98**	**$0.00**	**$223.98**	
Net Realized Gain/(Loss) Year to Date				**$138,754.50**	**$78,013.19**	**$60,741.31**	

Disallowed Loss Based On Wash Sale Year to Date: $0.37

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Morgan Stanley

CLIENT STATEMENT | For the Period November 1-30, 2024

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 11/1/24)	**$98,376.11**
Ending Total Value (as of 11/30/24)	**$99,840.23**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Account Summary

Active Assets Account
723-140755-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (11/1/24-11/30/24)	This Year (1/1/24-11/30/24)
TOTAL BEGINNING VALUE	**$98,376.11**	**$48,822.27**
Credits	—	47,000.00
Debits	—	(1,860.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**$45,140.00**
Change in Value	**1,464.12**	**5,877.96**
TOTAL ENDING VALUE	**$99,840.23**	**$99,840.23**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$1,991.38	1.99
Equities	97,848.85	98.01
TOTAL VALUE	**$99,840.23**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-140755-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 10/31/24)	This Period (as of 11/30/24)
Cash, BDP, MMFs	$1,876.38	$1,991.38
Stocks	88,761.14	89,614.68
ETFs & CEFs	7,738.59	8,234.17
Total Assets	**$98,376.11**	**$99,840.23**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$98,376.11**	**$99,840.23**

CASH FLOW

	This Period (11/1/24-11/30/24)	This Year (1/1/24-11/30/24)
OPENING CASH, BDP, MMFs	**$1,876.38**	**$8,517.03**
Purchases	—	(103,640.42)
Dividend Reinvestments	(5.87)	(245.11)
Sales and Redemptions	114.99	51,974.27
Income and Distributions	5.88	245.61
Total Investment Related Activity	**$115.00**	**$(51,665.65)**
Electronic Transfers-Credits	—	47,000.00
Electronic Transfers-Debits	—	(1,860.00)
Total Cash Related Activity	**—**	**$45,140.00**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$1,991.38**	**$1,991.38**

INCOME AND DISTRIBUTION SUMMARY

	This Period (11/1/24-11/30/24)	This Year (1/1/24-11/30/24)
Qualified Dividends	$5.87	$180.48
Other Dividends	—	64.65
Interest	0.01	0.48
Income And Distributions	**$5.88**	**$245.61**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$5.88**	**$245.61**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (11/1/24-11/30/24)	Realized This Year (1/1/24-11/30/24)	Unrealized Inception to Date (as of 11/30/24)
Short-Term Gain	$430.96	$7,263.39	$1,430.24
Short-Term (Loss)	—	—	(15,235.32)
Total Short-Term	**$430.96**	**$7,263.39**	**$(13,805.08)**
Long-Term Gain	—	1,357.83	17,069.06
Long-Term (Loss)	—	—	(219.95)
Total Long-Term	**—**	**$1,357.83**	**$16,849.11**
TOTAL GAIN/(LOSS)	**$430.96**	**$8,621.22**	**$3,044.03**

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$1,991.38**	—	$0.20	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**1.99%**	**$1,991.38**	**$0.20**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADOBE INC (ADBE)	11/23/21	1.000	$651.520	$515.930	$651.52	$515.93	$(135.59) LT A		
	12/16/21	1.000	561.120	515.930	561.12	515.93	(45.19) LT A		
	Total	2.000			1,212.64	**1,031.86**	(180.78) LT	—	—

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 1; Asset Class: Equities									
ADVANCED MICRO DEVICES (AMD)	3/4/24	100.000	207.300	137.175	20,730.00	13,717.50	(7,012.50) ST		
	3/13/24	100.000	195.535	137.175	19,553.50	13,717.50	(5,836.00) ST		
	4/10/24	50.000	164.830	137.175	8,241.50	6,858.75	(1,382.75) ST		
	4/16/24	10.000	163.628	137.175	1,636.28	1,371.75	(264.53) ST		
	4/18/24	40.000	155.660	137.175	6,226.40	5,487.00	(739.40) ST		
	Total	300.000			56,387.68	**41,152.50**	(15,235.18) ST	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									
AMAZON COM INC (AMZN)	9/20/22	4.000	123.575	207.890	494.30	**831.56**	337.26 LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
APPLE INC (AAPL)	9/14/21	1.000	149.790	237.330	149.79	237.33	87.54 LT A		
	10/4/21	1.000	138.430	237.330	138.43	237.33	98.90 LT A		
	Purchases	2.000			288.22	**474.66**	186.44 LT		
Long Term Reinvestments		0.003			0.48	0.71	0.23 LT		
Short Term Reinvestments		0.012			1.98	2.85	0.87 ST		
	Total	2.015			290.68	**478.22**	186.67 LT 0.87 ST	2.02	0.42
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 02/2025; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	3/29/22	2.000	354.380	483.020	708.76	966.04	257.28 LT A		
	4/4/22	2.000	344.800	483.020	689.60	966.04	276.44 LT A		
	4/6/22	1.000	345.700	483.020	345.70	483.02	137.32 LT A		
	4/18/22	1.000	345.130	483.020	345.13	483.02	137.89 LT A		
	5/2/22	1.000	319.540	483.020	319.54	483.02	163.48 LT A		
	10/17/23	2.000	345.810	483.020	691.62	966.04	274.42 LT		
	Total	9.000			3,100.35	**4,347.18**	1,246.83 LT	—	—
Rating: Morningstar: 2; Asset Class: Equities									
BOEING CO (BA)	11/26/21	1.000	194.610	155.440	194.61	**155.44**	(39.17) LT A	—	—
Rating: Morgan Stanley: 2, Morningstar: 1; Asset Class: Equities									
COCA COLA CONSOLIDATED INC (COKE)	—	—	—	1,304.290	—	—	—	—	—
Long Term Reinvestments		0.001			0.51	1.30	0.79 LT H		
	Total	0.001			0.51	**1.30**	0.79 LT	—	—
Next Dividend Payable 02/2025; Basis Adjustment Due to Wash Sale: $0.01; Asset Class: Equities									
HOME DEPOT INC (HD)	10/8/21	1.000	334.830	429.130	334.83	429.13	94.30 LT A		
	3/24/22	1.000	315.730	429.130	315.73	429.13	113.40 LT A		
	4/22/22	1.000	303.760	429.130	303.76	429.13	125.37 LT A		
	9/16/22	1.000	275.690	429.130	275.69	429.13	153.44 LT A		

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/20/22	1.000	272.590	429.130	272.59	429.13	156.54 LT A		
	Purchases	5.000			1,502.60	**2,145.65**	643.05 LT		
Long Term Reinvestments		0.032			10.45	13.73	3.28 LT		
Short Term Reinvestments		0.127			44.91	54.50	9.59 ST		
	Total	5.159			1,557.96	**2,213.88**	646.33 LT 9.59 ST	46.43	2.10
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 12/12/24; Asset Class: Equities									
LOWES COMPANIES INC (LOW)	3/24/22	1.000	219.140	272.430	219.14	272.43	53.29 LT A		
	4/22/22	1.000	199.670	272.430	199.67	272.43	72.76 LT A		
	9/16/22	1.000	191.510	272.430	191.51	272.43	80.92 LT A		
	9/20/22	1.000	189.270	272.430	189.27	272.43	83.16 LT A		
	Purchases	4.000			799.59	**1,089.72**	290.13 LT		
Long Term Reinvestments		0.023			4.40	6.27	1.87 LT		
Short Term Reinvestments		0.078			18.25	21.25	3.00 ST		
	Total	4.101			822.24	**1,117.24**	292.00 LT 3.00 ST	18.86	1.69
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 02/2025; Asset Class: Equities									
MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	532.940	338.27	532.94	194.67 LT A		
	Purchases	1.000			338.27	**532.94**	194.67 LT		
Long Term Reinvestments		0.002			0.57	1.07	0.50 LT		
Short Term Reinvestments		0.008			2.65	4.26	1.61 ST		
	Total	1.010			341.49	**538.27**	195.17 LT 1.61 ST	2.67	0.50
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 02/2025; Asset Class: Equities									
META PLATFORMS INC CL A (META)	10/22/21	2.000	323.010	574.320	646.02	1,148.64	502.62 LT A		
	10/26/21	2.000	311.685	574.320	623.37	1,148.64	525.27 LT A		
	Purchases	4.000			1,269.39	**2,297.28**	1,027.89 LT		
Short Term Reinvestments		0.012			6.00	6.89	0.89 ST		
	Total	4.012			1,275.39	**2,304.17**	1,027.89 LT 0.89 ST	8.02	0.35
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 12/2024; Asset Class: Equities									
MICROSOFT CORP (MSFT)	9/8/21	2.000	298.370	423.460	596.74	846.92	250.18 LT A		
	9/28/21	1.000	284.770	423.460	284.77	423.46	138.69 LT A		
	9/29/21	1.000	284.790	423.460	284.79	423.46	138.67 LT A		
	10/4/21	1.000	280.790	423.460	280.79	423.46	142.67 LT A		
	11/23/21	2.000	334.960	423.460	669.92	846.92	177.00 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	11/26/21	1.000	331.490	423.460	331.49	423.46	91.97 LT A		
	12/3/21	1.000	318.700	423.460	318.70	423.46	104.76 LT A		
	12/20/21	1.000	319.020	423.460	319.02	423.46	104.44 LT A		
	1/24/22	1.000	291.870	423.460	291.87	423.46	131.59 LT A		
	3/4/22	2.000	290.890	423.460	581.78	846.92	265.14 LT A		
	4/6/22	2.000	298.160	423.460	596.32	846.92	250.60 LT A		
	4/12/22	1.000	281.870	423.460	281.87	423.46	141.59 LT A		
	4/22/22	1.000	277.390	423.460	277.39	423.46	146.07 LT A		
	4/26/22	1.000	272.660	423.460	272.66	423.46	150.80 LT A		
	5/9/22	1.000	265.070	423.460	265.07	423.46	158.39 LT A		
	5/20/22	2.000	250.930	423.460	501.86	846.92	345.06 LT A		
	9/20/22	2.000	242.720	423.460	485.44	846.92	361.48 LT A		
	9/23/22	1.000	237.730	423.460	237.73	423.46	185.73 LT A		
	Purchases	24.000			6,878.21	**10,163.04**	3,284.83 LT		
Long Term Reinvestments		0.049			16.32	20.75	4.43 LT		
Short Term Reinvestments		0.179			72.36	75.80	3.44 ST		
	Total	24.228			6,966.89	**10,259.59**	3,289.26 LT 3.44 ST	80.44	0.78
Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 12/12/24; Asset Class: Equities									
NASDAQ INC COM (NDAQ)	8/19/21	3.000	61.380	82.990	184.14	248.97	64.83 LT A		
	9/20/21	3.000	63.223	82.990	189.67	248.97	59.30 LT A		
	9/28/21	3.000	63.693	82.990	191.08	248.97	57.89 LT A		
	10/4/21	3.000	63.257	82.990	189.77	248.97	59.20 LT A		
	10/20/21	6.000	66.867	82.990	401.20	497.94	96.74 LT A		
	11/23/21	3.000	68.773	82.990	206.32	248.97	42.65 LT A		
	11/26/21	3.000	68.663	82.990	205.99	248.97	42.98 LT A		
	12/3/21	3.000	66.110	82.990	198.33	248.97	50.64 LT A		
	12/7/21	3.000	67.110	82.990	201.33	248.97	47.64 LT A		
	1/3/22	6.000	67.713	82.990	406.28	497.94	91.66 LT A		
	1/4/22	3.000	65.853	82.990	197.56	248.97	51.41 LT A		
	1/24/22	3.000	58.127	82.990	174.38	248.97	74.59 LT A		
	3/4/22	3.000	56.840	82.990	170.52	248.97	78.45 LT A		
	4/18/22	3.000	59.130	82.990	177.39	248.97	71.58 LT A		
	4/22/22	3.000	55.957	82.990	167.87	248.97	81.10 LT A		
	5/2/22	3.000	52.233	82.990	156.70	248.97	92.27 LT A		
	5/10/22	3.000	48.713	82.990	146.14	248.97	102.83 LT A		
	10/3/22	1.000	57.470	82.990	57.47	82.99	25.52 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Purchases	58.000			3,622.14	**4,813.42**	1,191.28 LT		
Long Term Reinvestments		0.260			12.76	21.58	8.82 LT		
Short Term Reinvestments		0.865			53.92	71.79	17.87 ST		
	Total	59.125			3,688.82	**4,906.78**	1,200.10 LT 17.87 ST	56.76	1.16
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 12/2024; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	12/6/21	10.000	28.476	138.250	284.76	1,382.50	1,097.74 LT A		
	1/4/22	10.000	28.530	138.250	285.30	1,382.50	1,097.20 LT A		
	3/7/22	10.000	21.788	138.250	217.88	1,382.50	1,164.62 LT A		
	4/6/22	10.000	24.064	138.250	240.64	1,382.50	1,141.86 LT A		
	5/9/22	10.000	16.994	138.250	169.94	1,382.50	1,212.56 LT A		
	6/10/24	50.000	120.172	138.250	6,008.58	6,912.50	903.92 ST		
	7/24/24	10.000	118.110	138.250	1,181.10	1,382.50	201.40 ST		
	7/24/24	10.000	117.735	138.250	1,177.35	1,382.50	205.15 ST		
	Purchases	120.000			9,565.55	**16,590.00**	5,713.98 LT 1,310.47 ST		
Long Term Reinvestments		0.010			0.20	1.38	1.18 LT		
Short Term Reinvestments		0.039			2.60	5.39	2.79 ST		
	Total	120.049			9,568.35	**16,596.77**	5,715.16 LT 1,313.26 ST	4.80	0.03
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 01/2025; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/11/23	2.000	162.670	163.450	325.34	326.90	1.56 LT		
	Purchases	2.000			325.34	**326.90**	1.56 LT		
Short Term Reinvestments		0.064			10.60	10.46	(0.14) ST		
	Total	2.064			335.94	**337.36**	1.56 LT (0.14) ST	11.19	3.32
Rating: Morgan Stanley: 2, Morningstar: 1; Next Dividend Payable 12/2024; Asset Class: Equities									
SALESFORCE INC (CRM)	9/13/21	2.000	253.160	329.990	506.32	659.98	153.66 LT A		
	11/23/21	1.000	289.830	329.990	289.83	329.99	40.16 LT A		
	11/30/21	1.000	288.380	329.990	288.38	329.99	41.61 LT A		
	12/3/21	2.000	256.390	329.990	512.78	659.98	147.20 LT A		
	Purchases	6.000			1,597.31	**1,979.94**	382.63 LT		
Short Term Reinvestments		0.027			7.21	8.91	1.70 ST		
	Total	6.027			1,604.52	**1,988.85**	382.63 LT 1.70 ST	9.64	0.48
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 01/2025; Asset Class: Equities									

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
TESLA INC (TSLA)	5/20/22	3.000	217.877	345.160	653.63	**1,035.48**	381.85 LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
VISA INC CL A (V)	10/27/21	1.000	222.200	315.080	222.20	315.08	92.88 LT A		
	Purchases	1.000			222.20	**315.08**	92.88 LT		
Long Term Reinvestments		0.004			0.97	1.26	0.29 LT		
Short Term Reinvestments		0.006			1.56	1.89	0.33 ST		
	Total	1.010			224.73	**318.23**	93.17 LT 0.33 ST	2.38	0.75
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 12/02/24; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**89.76%**	**$88,720.73**	**$89,614.68**	**$14,776.72 LT** **$(13,882.76) ST**	**$243.21**	**0.27%**

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	9/20/21	1.000	$121.990	$185.270	$121.99	$185.27	$63.28 LT A		
	11/23/21	1.000	131.600	185.270	131.60	185.27	53.67 LT A		
	11/26/21	1.000	131.230	185.270	131.23	185.27	54.04 LT A		
	Purchases	3.000			384.82	**555.81**	170.99 LT		
Long Term Reinvestments		0.006			0.67	1.11	0.44 LT		
Short Term Reinvestments		0.023			3.39	4.26	0.87 ST		
	Total	3.029			388.88	**561.18**	171.43 LT 0.87 ST	3.41	0.61
Next Dividend Payable 12/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	11/22/21	2.000	239.230	241.990	478.46	**483.98**	5.52 LT A	—	—
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	9/20/21	6.000	17.588	23.490	105.53	140.94	35.41 LT A		
	11/23/21	6.000	18.628	23.490	111.77	140.94	29.17 LT A		
	11/26/21	6.000	18.422	23.490	110.53	140.94	30.41 LT A		
	11/30/21	6.000	18.348	23.490	110.09	140.94	30.85 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Purchases	24.000			437.92	**563.76**	125.84 LT		
Long Term Reinvestments		0.093			1.52	2.18	0.66 LT		
Short Term Reinvestments		0.333			6.63	7.82	1.19 ST		
	Total	24.426			446.07	**573.77**	126.50 LT 1.19 ST	6.69	1.17
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	9/20/21	3.000	24.877	29.530	74.63	88.59	13.96 LT A		
	Purchases	3.000			74.63	**88.59**	13.96 LT		
Long Term Reinvestments		0.027			0.65	0.80	0.15 LT		
Short Term Reinvestments		0.120			3.00	3.54	0.54 ST		
	Total	3.147			78.28	**92.93**	14.11 LT 0.54 ST	3.07	3.30
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	9/20/21	6.000	17.687	23.890	106.12	143.34	37.22 LT A		
	11/26/21	6.000	18.540	23.890	111.24	143.34	32.10 LT A		
	Purchases	12.000			217.36	**286.68**	69.32 LT		
Long Term Reinvestments		0.045			0.77	1.08	0.31 LT		
Short Term Reinvestments		0.168			3.36	4.01	0.65 ST		
	Total	12.213			221.49	**291.77**	69.63 LT 0.65 ST	3.38	1.16
Next Dividend Payable 12/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	9/20/21	3.000	22.677	28.110	68.03	84.33	16.30 LT A		
	Purchases	3.000			68.03	**84.33**	16.30 LT		
Long Term Reinvestments		0.021			0.42	0.59	0.17 LT		
Short Term Reinvestments		0.078			1.78	2.19	0.41 ST		
	Total	3.099			70.23	**87.11**	16.47 LT 0.41 ST	1.80	2.07
Next Dividend Payable 12/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	11/26/21	1.000	460.200	602.550	460.20	602.55	142.35 LT A		
	10/11/23	1.000	434.130	602.550	434.13	602.55	168.42 LT		
	7/30/24	1.000	541.140	602.550	541.14	602.55	61.41 ST		
	Purchases	3.000			1,435.47	**1,807.65**	310.77 LT 61.41 ST		
Long Term Reinvestments		0.004			1.58	2.41	0.83 LT		
Short Term Reinvestments		0.031			15.86	18.68	2.82 ST		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	3.035			1,452.91	**1,828.74**	311.60 LT 64.23 ST	21.26	1.16
Next Dividend Payable 01/2025; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	11/26/21	1.000	444.370	622.250	444.37	622.25	177.88 LT A		
	Purchases	1.000			444.37	**622.25**	177.88 LT		
Long Term Reinvestments		0.003			0.88	1.87	0.99 LT		
Short Term Reinvestments		0.009			3.77	5.60	1.83 ST		
	Total	1.012			449.02	**629.72**	178.87 LT 1.83 ST	3.78	0.60
Next Dividend Payable 01/2025; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	11/26/21	1.000	422.970	553.450	422.97	553.45	130.48 LT A		
	9/20/22	2.000	355.765	553.450	711.53	1,106.90	395.37 LT A		
	9/23/22	2.000	338.100	553.450	676.20	1,106.90	430.70 LT A		
	10/11/23	1.000	399.040	553.450	399.04	553.45	154.41 LT		
	Purchases	6.000			2,209.74	**3,320.70**	1,110.96 LT		
Long Term Reinvestments		0.019			7.46	10.52	3.06 LT		
Short Term Reinvestments		0.086			40.96	47.60	6.64 ST		
	Total	6.105			2,258.16	**3,378.81**	1,114.02 LT 6.64 ST	41.31	1.22
Next Dividend Payable 01/2025; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	11/26/21	1.000	236.020	299.860	236.02	299.86	63.84 LT A		
	Purchases	1.000			236.02	**299.86**	63.84 LT		
Long Term Reinvestments		0.004			0.80	1.20	0.40 LT		
Short Term Reinvestments		0.017			3.78	5.10	1.32 ST		
	Total	1.021			240.60	**306.16**	64.24 LT 1.32 ST	3.81	1.24
Next Dividend Payable 01/2025; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**8.25%**	**$6,084.10**	**$8,234.17**	**$2,072.39 LT** **$77.68 ST**	**$88.51**	**1.08%**

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$94,804.83**	**$99,840.23**	**$16,849.11 LT** **$(13,805.08) ST**	**$331.92** —	**0.33%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$1,991.38	—	—	—	—	—
Stocks	—	$89,614.68	—	—	—	—
ETFs & CEFs	—	8,234.17	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$1,991.38**	**$97,848.85**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
11/6		Qualified Dividend	LOWES COMPANIES INC				$4.70
11/6		Dividend Reinvestment	LOWES COMPANIES INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.018	267.3085	(4.70)
11/8		Qualified Dividend	MASTERCARD INC CL A				0.67
11/8		Dividend Reinvestment	MASTERCARD INC CL A	ACTED AS AGENT DIVIDEND REINVESTMENT	0.002	519.2547	(0.67)
11/14		Qualified Dividend	APPLE INC				0.50
11/14		Dividend Reinvestment	APPLE INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.003	223.9250	(0.50)
11/19	11/20	Sold	CALL NVDA 11/22/24 162.500	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.1600	114.99
11/29		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 11/01-11/30)			0.01
NET CREDITS/(DEBITS)							**$115.00**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
11/20	Automatic Investment	BANK DEPOSIT PROGRAM	$114.99
11/29	Automatic Investment	BANK DEPOSIT PROGRAM	0.01
NET ACTIVITY FOR PERIOD			**$115.00**

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
11/4	Option Expired	CALL AMD 11/01/24 175.000	EXPIRED OPTIONS	1.000
11/4	Option Expired	CALL AMD 11/01/24 185.000	EXPIRED OPTIONS	1.000
11/4	Option Expired	CALL AMD 11/01/24 190.000	EXPIRED OPTIONS	1.000
11/25	Option Expired	CALL NVDA 11/22/24 162.500	EXPIRED OPTIONS	1.000

REALIZED GAIN/(LOSS) DETAIL

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
CALL AMD 11/01/24 175.000	11/01/24	10/25/24	1.000	$116.99	$0.00	$116.99	
CALL AMD 11/01/24 185.000	11/01/24	10/29/24	1.000	118.99	0.00	118.99	
CALL AMD 11/01/24 190.000	11/01/24	10/29/24	1.000	79.99	0.00	79.99	
CALL NVDA 11/22/24 162.500	11/22/24	11/19/24	1.000	114.99	0.00	114.99	
Short-Term This Period				**$430.96**	**$0.00**	**$430.96**	
Short-Term Year to Date				**$47,546.06**	**$40,282.67**	**$7,263.39**	
Net Realized Gain/(Loss) This Period				**$430.96**	**$0.00**	**$430.96**	
Net Realized Gain/(Loss) Year to Date				**$51,974.27**	**$43,353.05**	**$8,621.22**	

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Morgan Stanley

CLIENT STATEMENT | For the Period November 1-30, 2024

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 11/1/24)	**$62,852.98**
Ending Total Value (as of 11/30/24)	**$60,232.19**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544

Morgan Stanley Smith Barney LLC. Member SIPC.

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Account Summary

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (11/1/24-11/30/24)	This Year (1/1/24-11/30/24)
TOTAL BEGINNING VALUE	**$62,852.98**	**$69,874.31**
Credits	6,315.42	74,057.75
Debits	(9,100.00)	(86,020.82)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$(2,784.58)**	**$(11,963.07)**
Change in Value	**163.79**	**2,320.95**
TOTAL ENDING VALUE	**$60,232.19**	**$60,232.19**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$60,232.19	100.00
TOTAL VALUE	**$60,232.19**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 10/31/24)	This Period (as of 11/30/24)
Cash, BDP, MMFs	$15,593.06	$12,808.59
Savings and Time Deposits	47,259.92	47,423.60
Total Assets	**$62,852.98**	**$60,232.19**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$62,852.98**	**$60,232.19**

CASH FLOW

	This Period (11/1/24-11/30/24)	This Year (1/1/24-11/30/24)
OPENING CASH, BDP, MMFs	**$15,593.06**	**$15,030.90**
Purchases	(163.68)	(2,320.19)
Sales and Redemptions	—	9,740.00
Income and Distributions	163.79	2,320.95
Total Investment Related Activity	**$0.11**	**$9,740.76**
Checks Deposited	6,315.42	73,362.75
Electronic Transfers-Debits	(9,100.00)	(86,020.82)
Other Credits	—	695.00
Total Cash Related Activity	**$(2,784.58)**	**$(11,963.07)**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$12,808.59**	**$12,808.59**

INCOME AND DISTRIBUTION SUMMARY

	This Period (11/1/24-11/30/24)	This Year (1/1/24-11/30/24)
Interest	$163.79	$2,320.95
Income And Distributions	**$163.79**	**$2,320.95**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$163.79**	**$2,320.95**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (11/1/24-11/30/24)	Realized This Year (1/1/24-11/30/24)	Unrealized Inception to Date (as of 11/30/24)
TOTAL GAIN/(LOSS)	—	—	—

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

Investment Objectives (in order of priority): Income

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$12,808.59**	—	$1.28	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**21.27%**	**$12,808.59**	**$1.28**

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$47,423.60**	$2,015.50	4.25
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**78.73%**	**$47,423.60**	**$2,015.50**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	—	**$60,232.19**	**N/A**	**$2,016.78** —	**3.35%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$12,808.59	—	—	—	—	—
Savings and Time Deposits	47,423.60	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$60,232.19**	—	—	—	—	—

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
11/4		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 234658265			$(3,000.00)
11/14		Check Deposit	MS PAYROLL DEPOSIT				3,157.71
11/15		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 235396326			(3,000.00)
11/27		Check Deposit	MS PAYROLL DEPOSIT				3,157.71
11/29		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 11/01-11/30) CUSIP: 99YA78EB0			163.68
11/29		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 11/01-11/30)			0.11
11/29	11/29	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(163.68)
11/29		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 236074076			(3,100.00)
NET CREDITS/(DEBITS)							**$(2,784.47)**

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
11/4	Automatic Redemption	BANK DEPOSIT PROGRAM	$(3,000.00)
11/15	Automatic Investment	BANK DEPOSIT PROGRAM	157.71
11/29	Automatic Investment	BANK DEPOSIT PROGRAM	57.71
11/29	Automatic Investment	BANK DEPOSIT PROGRAM	0.11
NET ACTIVITY FOR PERIOD			**$(2,784.47)**

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

This page intentionally left blank

Morgan Stanley

CLIENT STATEMENT | For the Period November 1-30, 2024

STATEMENT PACKAGE FOR:
ARNAB GHOSH

Beginning Total Value (as of 11/1/24) **$385,944.18**
Ending Total Value (as of 11/30/24) **$399,431.93**
Includes Accrued Interest
Excludes Bank Loan Balances (See detail on Overview page)

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510 ; Alt. Phone: 888-499-8544

Morgan Stanley Smith Barney LLC. Member SIPC.

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Accounts Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Consolidated Summary

OVERVIEW OF YOUR ACCOUNTS (includes accrued interest)

Although only whole dollar amounts are displayed below, both dollars and cents are used to calculate all totals. Manually summing the individual line items may not equal the actual total displayed. Refer to Account Statements for details. Excludes Bank Loan Balances (including Liquidity Access Lines, Tailored Lending Loans and Mortgage Balances).

	Account Number	Beginning Value (11/1/24)	Funds Credited/(Debited)	Security/Currency Transfers Rcvd/(Dlvd)	Change in Value	Ending Value (11/30/24)	Income/Dist This Period/YTD	YTD Realized Gain/(Loss) (Total ST/LT)	Unrealized Gain/(Loss) (Total ST/LT)	Page
TOTAL FOR ALL ACCOUNTS		**$385,944**	**$(2,784)**	**—**	**$16,272**	**$399,431**	**$173** **$4,373**	**$69,362**	**$34,860**	
Personal Accounts										
ARNAB GHOSH	723-140507-222	62,852	(2,784)	—	163	60,232	163 2,320	— —	— —	7 eDel
ARNAB GHOSH	723-140755-222	98,376	—	—	1,464	99,840	5 245	7,263 1,357	(13,805) 16,849>	13 eDel
ARNAB GHOSH	723-141489-222	224,715	—	—	14,644	239,359	3 1,806	5,037 55,703	13,290 18,526>	25 eDel
Total Personal Accounts		**$385,944**	**$(2,784)**	**—**	**$16,272**	**$399,431**	**$173** **$4,373**	**$12,301** **$57,061**	**$(514)** **$35,375**	

This summary may include assets held in either brokerage and/or advisory accounts. Visit https://www.morganstanley.com/wealth-relationshipwithms/pdfs/understandingyourrelationship.pdf to understand the differences between brokerage and advisory accounts. Refer to individual Account Gain/(Loss) Summary and Expanded Disclosures for additional information. Accounts with no balances, holdings or activity year-to-date are not displayed on this page. eDel: This account is enrolled in eDelivery. >: Wash sale rules apply to some portion of this total.

Consolidated Summary

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (11/1/24-11/30/24)	This Year (1/1/24-11/30/24)
TOTAL BEGINNING VALUE	**$385,944.18**	**$302,995.17**
Credits	6,315.42	130,798.57
Debits	(9,100.00)	(87,913.94)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$(2,784.58)**	**$42,884.63**
Change in Value	**16,272.33**	**53,552.13**
TOTAL ENDING VALUE	**$399,431.93**	**$399,431.93**

Net Credits / Debits include investment advisory fees as applicable. See Activity section for details.

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$62,672.41	15.69
Equities	336,759.52	84.31
TOTAL VALUE	**$399,431.93**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Consolidated Summary

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 10/31/24)	This Period (as of 11/30/24)
Cash, BDP, MMFs	$17,790.44	$15,238.61
Savings and Time Deposits	47,270.09	47,433.80
Stocks	264,995.00	277,545.83
ETFs & CEFs	55,888.65	59,213.69
Total Assets	**$385,944.18**	**$399,431.93**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$385,944.18**	**$399,431.93**

Total liabilities excludes Bank Loan Balances (including Liquidity Access Lines, Tailored Lending Loans and Mortgage Balances).

CASH FLOW

	This Period (11/1/24-11/30/24)	This Year (1/1/24-11/30/24)
OPENING CASH, BDP, MMFs	**$17,790.44**	**$25,139.19**
Purchases	(163.71)	(287,695.88)
Dividend Reinvestments	(5.87)	(245.11)
Sales and Redemptions	228.98	230,782.77
Income and Distributions	173.35	4,373.01
Total Investment Related Activity	**$232.75**	**$(52,785.21)**
Checks Deposited	6,315.42	73,362.75
Electronic Transfers-Credits	—	56,740.82
Electronic Transfers-Debits	(9,100.00)	(87,880.82)
Other Credits	—	695.00
Other Debits	—	25.00
Interest Charged	—	(58.12)
Total Cash Related Activity	**$(2,784.58)**	**$42,884.63**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$15,238.61**	**$15,238.61**

This page intentionally left blank

Account Summary

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (11/1/24-11/30/24)	This Year (1/1/24-11/30/24)
TOTAL BEGINNING VALUE	**$62,852.98**	**$69,874.31**
Credits	6,315.42	74,057.75
Debits	(9,100.00)	(86,020.82)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$(2,784.58)**	**$(11,963.07)**
Change in Value	**163.79**	**2,320.95**
TOTAL ENDING VALUE	**$60,232.19**	**$60,232.19**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$60,232.19	100.00
TOTAL VALUE	**$60,232.19**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 10/31/24)	This Period (as of 11/30/24)
Cash, BDP, MMFs	$15,593.06	$12,808.59
Savings and Time Deposits	47,259.92	47,423.60
Total Assets	**$62,852.98**	**$60,232.19**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$62,852.98**	**$60,232.19**

CASH FLOW

	This Period (11/1/24-11/30/24)	This Year (1/1/24-11/30/24)
OPENING CASH, BDP, MMFs	**$15,593.06**	**$15,030.90**
Purchases	(163.68)	(2,320.19)
Sales and Redemptions	—	9,740.00
Income and Distributions	163.79	2,320.95
Total Investment Related Activity	**$0.11**	**$9,740.76**
Checks Deposited	6,315.42	73,362.75
Electronic Transfers-Debits	(9,100.00)	(86,020.82)
Other Credits	—	695.00
Total Cash Related Activity	**$(2,784.58)**	**$(11,963.07)**
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	**$12,808.59**	**$12,808.59**

INCOME AND DISTRIBUTION SUMMARY

	This Period (11/1/24-11/30/24)	This Year (1/1/24-11/30/24)
Interest	$163.79	$2,320.95
Income And Distributions	**$163.79**	**$2,320.95**
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	**$163.79**	**$2,320.95**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (11/1/24-11/30/24)	Realized This Year (1/1/24-11/30/24)	Unrealized Inception to Date (as of 11/30/24)
TOTAL GAIN/(LOSS)	—	—	—

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

Investment Objectives (in order of priority): Income

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$12,808.59**	—	$1.28	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**21.27%**	**$12,808.59**	**$1.28**

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$47,423.60**	$2,015.50	4.25
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**78.73%**	**$47,423.60**	**$2,015.50**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	—	**$60,232.19**	**N/A**	**$2,016.78** —	**3.35%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$12,808.59	—	—	—	—	—
Savings and Time Deposits	47,423.60	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$60,232.19**	**—**	**—**	**—**	**—**	**—**

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
11/4		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 234658265			$(3,000.00)
11/14		Check Deposit	MS PAYROLL DEPOSIT				3,157.71
11/15		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 235396326			(3,000.00)
11/27		Check Deposit	MS PAYROLL DEPOSIT				3,157.71
11/29		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 11/01-11/30) CUSIP: 99YA78EB0			163.68
11/29		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 11/01-11/30)			0.11
11/29	11/29	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(163.68)
11/29		Online Transfer	FUNDS PAID	Chase savings XX-9190 CONFIRMATION # 236074076			(3,100.00)
NET CREDITS/(DEBITS)							**$(2,784.47)**

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
11/4	Automatic Redemption	BANK DEPOSIT PROGRAM	$(3,000.00)
11/15	Automatic Investment	BANK DEPOSIT PROGRAM	157.71
11/29	Automatic Investment	BANK DEPOSIT PROGRAM	57.71
11/29	Automatic Investment	BANK DEPOSIT PROGRAM	0.11
NET ACTIVITY FOR PERIOD			**$(2,784.47)**

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

This page intentionally left blank

Account Summary

Active Assets Account
723-140755-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (11/1/24-11/30/24)	This Year (1/1/24-11/30/24)
TOTAL BEGINNING VALUE	**$98,376.11**	**$48,822.27**
Credits	—	47,000.00
Debits	—	(1,860.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**$45,140.00**
Change in Value	**1,464.12**	**5,877.96**
TOTAL ENDING VALUE	**$99,840.23**	**$99,840.23**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$1,991.38	1.99
Equities	97,848.85	98.01
TOTAL VALUE	**$99,840.23**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-140755-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 10/31/24)	This Period (as of 11/30/24)
Cash, BDP, MMFs	$1,876.38	$1,991.38
Stocks	88,761.14	89,614.68
ETFs & CEFs	7,738.59	8,234.17
Total Assets	**$98,376.11**	**$99,840.23**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$98,376.11**	**$99,840.23**

CASH FLOW

	This Period (11/1/24-11/30/24)	This Year (1/1/24-11/30/24)
OPENING CASH, BDP, MMFs	**$1,876.38**	**$8,517.03**
Purchases	—	(103,640.42)
Dividend Reinvestments	(5.87)	(245.11)
Sales and Redemptions	114.99	51,974.27
Income and Distributions	5.88	245.61
Total Investment Related Activity	**$115.00**	**$(51,665.65)**
Electronic Transfers-Credits	—	47,000.00
Electronic Transfers-Debits	—	(1,860.00)
Total Cash Related Activity	**—**	**$45,140.00**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$1,991.38**	**$1,991.38**

INCOME AND DISTRIBUTION SUMMARY

	This Period (11/1/24-11/30/24)	This Year (1/1/24-11/30/24)
Qualified Dividends	$5.87	$180.48
Other Dividends	—	64.65
Interest	0.01	0.48
Income And Distributions	**$5.88**	**$245.61**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$5.88**	**$245.61**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (11/1/24-11/30/24)	Realized This Year (1/1/24-11/30/24)	Unrealized Inception to Date (as of 11/30/24)
Short-Term Gain	$430.96	$7,263.39	$1,430.24
Short-Term (Loss)	—	—	(15,235.32)
Total Short-Term	**$430.96**	**$7,263.39**	**$(13,805.08)**
Long-Term Gain	—	1,357.83	17,069.06
Long-Term (Loss)	—	—	(219.95)
Total Long-Term	**—**	**$1,357.83**	**$16,849.11**
TOTAL GAIN/(LOSS)	**$430.96**	**$8,621.22**	**$3,044.03**

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$1,991.38**	—	$0.20	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**1.99%**	**$1,991.38**	**$0.20**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADOBE INC (ADBE)	11/23/21	1.000	$651.520	$515.930	$651.52	$515.93	$(135.59) LT A		
	12/16/21	1.000	561.120	515.930	561.12	515.93	(45.19) LT A		
	Total	2.000			1,212.64	**1,031.86**	(180.78) LT	—	—

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 1; Asset Class: Equities									
ADVANCED MICRO DEVICES (AMD)	3/4/24	100.000	207.300	137.175	20,730.00	13,717.50	(7,012.50) ST		
	3/13/24	100.000	195.535	137.175	19,553.50	13,717.50	(5,836.00) ST		
	4/10/24	50.000	164.830	137.175	8,241.50	6,858.75	(1,382.75) ST		
	4/16/24	10.000	163.628	137.175	1,636.28	1,371.75	(264.53) ST		
	4/18/24	40.000	155.660	137.175	6,226.40	5,487.00	(739.40) ST		
	Total	300.000			56,387.68	**41,152.50**	(15,235.18) ST	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									
AMAZON COM INC (AMZN)	9/20/22	4.000	123.575	207.890	494.30	**831.56**	337.26 LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
APPLE INC (AAPL)	9/14/21	1.000	149.790	237.330	149.79	237.33	87.54 LT A		
	10/4/21	1.000	138.430	237.330	138.43	237.33	98.90 LT A		
	Purchases	2.000			288.22	**474.66**	186.44 LT		
Long Term Reinvestments		0.003			0.48	0.71	0.23 LT		
Short Term Reinvestments		0.012			1.98	2.85	0.87 ST		
	Total	2.015			290.68	**478.22**	186.67 LT 0.87 ST	2.02	0.42
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 02/2025; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	3/29/22	2.000	354.380	483.020	708.76	966.04	257.28 LT A		
	4/4/22	2.000	344.800	483.020	689.60	966.04	276.44 LT A		
	4/6/22	1.000	345.700	483.020	345.70	483.02	137.32 LT A		
	4/18/22	1.000	345.130	483.020	345.13	483.02	137.89 LT A		
	5/2/22	1.000	319.540	483.020	319.54	483.02	163.48 LT A		
	10/17/23	2.000	345.810	483.020	691.62	966.04	274.42 LT		
	Total	9.000			3,100.35	**4,347.18**	1,246.83 LT	—	—
Rating: Morningstar: 2; Asset Class: Equities									
BOEING CO (BA)	11/26/21	1.000	194.610	155.440	194.61	**155.44**	(39.17) LT A	—	—
Rating: Morgan Stanley: 2, Morningstar: 1; Asset Class: Equities									
COCA COLA CONSOLIDATED INC (COKE)	—	—	—	1,304.290	—	—	—	—	—
Long Term Reinvestments		0.001			0.51	1.30	0.79 LT H		
	Total	0.001			0.51	**1.30**	0.79 LT	—	—
Next Dividend Payable 02/2025; Basis Adjustment Due to Wash Sale: $0.01; Asset Class: Equities									
HOME DEPOT INC (HD)	10/8/21	1.000	334.830	429.130	334.83	429.13	94.30 LT A		
	3/24/22	1.000	315.730	429.130	315.73	429.13	113.40 LT A		
	4/22/22	1.000	303.760	429.130	303.76	429.13	125.37 LT A		
	9/16/22	1.000	275.690	429.130	275.69	429.13	153.44 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/20/22	1.000	272.590	429.130	272.59	429.13	156.54 LT A		
	Purchases	5.000			1,502.60	**2,145.65**	643.05 LT		
Long Term Reinvestments		0.032			10.45	13.73	3.28 LT		
Short Term Reinvestments		0.127			44.91	54.50	9.59 ST		
	Total	5.159			1,557.96	**2,213.88**	646.33 LT 9.59 ST	46.43	2.10
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 12/12/24; Asset Class: Equities									
LOWES COMPANIES INC (LOW)	3/24/22	1.000	219.140	272.430	219.14	272.43	53.29 LT A		
	4/22/22	1.000	199.670	272.430	199.67	272.43	72.76 LT A		
	9/16/22	1.000	191.510	272.430	191.51	272.43	80.92 LT A		
	9/20/22	1.000	189.270	272.430	189.27	272.43	83.16 LT A		
	Purchases	4.000			799.59	**1,089.72**	290.13 LT		
Long Term Reinvestments		0.023			4.40	6.27	1.87 LT		
Short Term Reinvestments		0.078			18.25	21.25	3.00 ST		
	Total	4.101			822.24	**1,117.24**	292.00 LT 3.00 ST	18.86	1.69
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 02/2025; Asset Class: Equities									
MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	532.940	338.27	532.94	194.67 LT A		
	Purchases	1.000			338.27	**532.94**	194.67 LT		
Long Term Reinvestments		0.002			0.57	1.07	0.50 LT		
Short Term Reinvestments		0.008			2.65	4.26	1.61 ST		
	Total	1.010			341.49	**538.27**	195.17 LT 1.61 ST	2.67	0.50
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 02/2025; Asset Class: Equities									
META PLATFORMS INC CL A (META)	10/22/21	2.000	323.010	574.320	646.02	1,148.64	502.62 LT A		
	10/26/21	2.000	311.685	574.320	623.37	1,148.64	525.27 LT A		
	Purchases	4.000			1,269.39	**2,297.28**	1,027.89 LT		
Short Term Reinvestments		0.012			6.00	6.89	0.89 ST		
	Total	4.012			1,275.39	**2,304.17**	1,027.89 LT 0.89 ST	8.02	0.35
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 12/2024; Asset Class: Equities									
MICROSOFT CORP (MSFT)	9/8/21	2.000	298.370	423.460	596.74	846.92	250.18 LT A		
	9/28/21	1.000	284.770	423.460	284.77	423.46	138.69 LT A		
	9/29/21	1.000	284.790	423.460	284.79	423.46	138.67 LT A		
	10/4/21	1.000	280.790	423.460	280.79	423.46	142.67 LT A		
	11/23/21	2.000	334.960	423.460	669.92	846.92	177.00 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	11/26/21	1.000	331.490	423.460	331.49	423.46	91.97 LT A		
	12/3/21	1.000	318.700	423.460	318.70	423.46	104.76 LT A		
	12/20/21	1.000	319.020	423.460	319.02	423.46	104.44 LT A		
	1/24/22	1.000	291.870	423.460	291.87	423.46	131.59 LT A		
	3/4/22	2.000	290.890	423.460	581.78	846.92	265.14 LT A		
	4/6/22	2.000	298.160	423.460	596.32	846.92	250.60 LT A		
	4/12/22	1.000	281.870	423.460	281.87	423.46	141.59 LT A		
	4/22/22	1.000	277.390	423.460	277.39	423.46	146.07 LT A		
	4/26/22	1.000	272.660	423.460	272.66	423.46	150.80 LT A		
	5/9/22	1.000	265.070	423.460	265.07	423.46	158.39 LT A		
	5/20/22	2.000	250.930	423.460	501.86	846.92	345.06 LT A		
	9/20/22	2.000	242.720	423.460	485.44	846.92	361.48 LT A		
	9/23/22	1.000	237.730	423.460	237.73	423.46	185.73 LT A		
	Purchases	24.000			6,878.21	**10,163.04**	3,284.83 LT		
Long Term Reinvestments		0.049			16.32	20.75	4.43 LT		
Short Term Reinvestments		0.179			72.36	75.80	3.44 ST		
	Total	24.228			6,966.89	**10,259.59**	3,289.26 LT 3.44 ST	80.44	0.78
Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 12/12/24; Asset Class: Equities									
NASDAQ INC COM (NDAQ)	8/19/21	3.000	61.380	82.990	184.14	248.97	64.83 LT A		
	9/20/21	3.000	63.223	82.990	189.67	248.97	59.30 LT A		
	9/28/21	3.000	63.693	82.990	191.08	248.97	57.89 LT A		
	10/4/21	3.000	63.257	82.990	189.77	248.97	59.20 LT A		
	10/20/21	6.000	66.867	82.990	401.20	497.94	96.74 LT A		
	11/23/21	3.000	68.773	82.990	206.32	248.97	42.65 LT A		
	11/26/21	3.000	68.663	82.990	205.99	248.97	42.98 LT A		
	12/3/21	3.000	66.110	82.990	198.33	248.97	50.64 LT A		
	12/7/21	3.000	67.110	82.990	201.33	248.97	47.64 LT A		
	1/3/22	6.000	67.713	82.990	406.28	497.94	91.66 LT A		
	1/4/22	3.000	65.853	82.990	197.56	248.97	51.41 LT A		
	1/24/22	3.000	58.127	82.990	174.38	248.97	74.59 LT A		
	3/4/22	3.000	56.840	82.990	170.52	248.97	78.45 LT A		
	4/18/22	3.000	59.130	82.990	177.39	248.97	71.58 LT A		
	4/22/22	3.000	55.957	82.990	167.87	248.97	81.10 LT A		
	5/2/22	3.000	52.233	82.990	156.70	248.97	92.27 LT A		
	5/10/22	3.000	48.713	82.990	146.14	248.97	102.83 LT A		
	10/3/22	1.000	57.470	82.990	57.47	82.99	25.52 LT A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Purchases	58.000			3,622.14	**4,813.42**	1,191.28 LT		
Long Term Reinvestments		0.260			12.76	21.58	8.82 LT		
Short Term Reinvestments		0.865			53.92	71.79	17.87 ST		
	Total	59.125			3,688.82	**4,906.78**	1,200.10 LT 17.87 ST	56.76	1.16
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 12/2024; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	12/6/21	10.000	28.476	138.250	284.76	1,382.50	1,097.74 LT A		
	1/4/22	10.000	28.530	138.250	285.30	1,382.50	1,097.20 LT A		
	3/7/22	10.000	21.788	138.250	217.88	1,382.50	1,164.62 LT A		
	4/6/22	10.000	24.064	138.250	240.64	1,382.50	1,141.86 LT A		
	5/9/22	10.000	16.994	138.250	169.94	1,382.50	1,212.56 LT A		
	6/10/24	50.000	120.172	138.250	6,008.58	6,912.50	903.92 ST		
	7/24/24	10.000	118.110	138.250	1,181.10	1,382.50	201.40 ST		
	7/24/24	10.000	117.735	138.250	1,177.35	1,382.50	205.15 ST		
	Purchases	120.000			9,565.55	**16,590.00**	5,713.98 LT 1,310.47 ST		
Long Term Reinvestments		0.010			0.20	1.38	1.18 LT		
Short Term Reinvestments		0.039			2.60	5.39	2.79 ST		
	Total	120.049			9,568.35	**16,596.77**	5,715.16 LT 1,313.26 ST	4.80	0.03
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 01/2025; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/11/23	2.000	162.670	163.450	325.34	326.90	1.56 LT		
	Purchases	2.000			325.34	**326.90**	1.56 LT		
Short Term Reinvestments		0.064			10.60	10.46	(0.14) ST		
	Total	2.064			335.94	**337.36**	1.56 LT (0.14) ST	11.19	3.32
Rating: Morgan Stanley: 2, Morningstar: 1; Next Dividend Payable 12/2024; Asset Class: Equities									
SALESFORCE INC (CRM)	9/13/21	2.000	253.160	329.990	506.32	659.98	153.66 LT A		
	11/23/21	1.000	289.830	329.990	289.83	329.99	40.16 LT A		
	11/30/21	1.000	288.380	329.990	288.38	329.99	41.61 LT A		
	12/3/21	2.000	256.390	329.990	512.78	659.98	147.20 LT A		
	Purchases	6.000			1,597.31	**1,979.94**	382.63 LT		
Short Term Reinvestments		0.027			7.21	8.91	1.70 ST		
	Total	6.027			1,604.52	**1,988.85**	382.63 LT 1.70 ST	9.64	0.48
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 01/2025; Asset Class: Equities									

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
TESLA INC (TSLA)	5/20/22	3.000	217.877	345.160	653.63	**1,035.48**	381.85 LT A	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
VISA INC CL A (V)	10/27/21	1.000	222.200	315.080	222.20	315.08	92.88 LT A		
	Purchases	1.000			222.20	**315.08**	92.88 LT		
Long Term Reinvestments		0.004			0.97	1.26	0.29 LT		
Short Term Reinvestments		0.006			1.56	1.89	0.33 ST		
	Total	1.010			224.73	**318.23**	93.17 LT 0.33 ST	2.38	0.75
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 12/02/24; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**89.76%**	**$88,720.73**	**$89,614.68**	**$14,776.72 LT** **$(13,882.76) ST**	**$243.21**	**0.27%**

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	9/20/21	1.000	$121.990	$185.270	$121.99	$185.27	$63.28 LT A		
	11/23/21	1.000	131.600	185.270	131.60	185.27	53.67 LT A		
	11/26/21	1.000	131.230	185.270	131.23	185.27	54.04 LT A		
	Purchases	3.000			384.82	**555.81**	170.99 LT		
Long Term Reinvestments		0.006			0.67	1.11	0.44 LT		
Short Term Reinvestments		0.023			3.39	4.26	0.87 ST		
	Total	3.029			388.88	**561.18**	171.43 LT 0.87 ST	3.41	0.61
Next Dividend Payable 12/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	11/22/21	2.000	239.230	241.990	478.46	**483.98**	5.52 LT A	—	—
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	9/20/21	6.000	17.588	23.490	105.53	140.94	35.41 LT A		
	11/23/21	6.000	18.628	23.490	111.77	140.94	29.17 LT A		
	11/26/21	6.000	18.422	23.490	110.53	140.94	30.41 LT A		
	11/30/21	6.000	18.348	23.490	110.09	140.94	30.85 LT A		

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Purchases	24.000			437.92	**563.76**	125.84 LT		
Long Term Reinvestments		0.093			1.52	2.18	0.66 LT		
Short Term Reinvestments		0.333			6.63	7.82	1.19 ST		
	Total	24.426			446.07	**573.77**	126.50 LT 1.19 ST	6.69	1.17
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	9/20/21	3.000	24.877	29.530	74.63	88.59	13.96 LT A		
	Purchases	3.000			74.63	**88.59**	13.96 LT		
Long Term Reinvestments		0.027			0.65	0.80	0.15 LT		
Short Term Reinvestments		0.120			3.00	3.54	0.54 ST		
	Total	3.147			78.28	**92.93**	14.11 LT 0.54 ST	3.07	3.30
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	9/20/21	6.000	17.687	23.890	106.12	143.34	37.22 LT A		
	11/26/21	6.000	18.540	23.890	111.24	143.34	32.10 LT A		
	Purchases	12.000			217.36	**286.68**	69.32 LT		
Long Term Reinvestments		0.045			0.77	1.08	0.31 LT		
Short Term Reinvestments		0.168			3.36	4.01	0.65 ST		
	Total	12.213			221.49	**291.77**	69.63 LT 0.65 ST	3.38	1.16
Next Dividend Payable 12/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	9/20/21	3.000	22.677	28.110	68.03	84.33	16.30 LT A		
	Purchases	3.000			68.03	**84.33**	16.30 LT		
Long Term Reinvestments		0.021			0.42	0.59	0.17 LT		
Short Term Reinvestments		0.078			1.78	2.19	0.41 ST		
	Total	3.099			70.23	**87.11**	16.47 LT 0.41 ST	1.80	2.07
Next Dividend Payable 12/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	11/26/21	1.000	460.200	602.550	460.20	602.55	142.35 LT A		
	10/11/23	1.000	434.130	602.550	434.13	602.55	168.42 LT		
	7/30/24	1.000	541.140	602.550	541.14	602.55	61.41 ST		
	Purchases	3.000			1,435.47	**1,807.65**	310.77 LT 61.41 ST		
Long Term Reinvestments		0.004			1.58	2.41	0.83 LT		
Short Term Reinvestments		0.031			15.86	18.68	2.82 ST		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	3.035			1,452.91	**1,828.74**	311.60 LT 64.23 ST	21.26	1.16
Next Dividend Payable 01/2025; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	11/26/21	1.000	444.370	622.250	444.37	622.25	177.88 LT A		
	Purchases	1.000			444.37	**622.25**	177.88 LT		
Long Term Reinvestments		0.003			0.88	1.87	0.99 LT		
Short Term Reinvestments		0.009			3.77	5.60	1.83 ST		
	Total	1.012			449.02	**629.72**	178.87 LT 1.83 ST	3.78	0.60
Next Dividend Payable 01/2025; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	11/26/21	1.000	422.970	553.450	422.97	553.45	130.48 LT A		
	9/20/22	2.000	355.765	553.450	711.53	1,106.90	395.37 LT A		
	9/23/22	2.000	338.100	553.450	676.20	1,106.90	430.70 LT A		
	10/11/23	1.000	399.040	553.450	399.04	553.45	154.41 LT		
	Purchases	6.000			2,209.74	**3,320.70**	1,110.96 LT		
Long Term Reinvestments		0.019			7.46	10.52	3.06 LT		
Short Term Reinvestments		0.086			40.96	47.60	6.64 ST		
	Total	6.105			2,258.16	**3,378.81**	1,114.02 LT 6.64 ST	41.31	1.22
Next Dividend Payable 01/2025; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	11/26/21	1.000	236.020	299.860	236.02	299.86	63.84 LT A		
	Purchases	1.000			236.02	**299.86**	63.84 LT		
Long Term Reinvestments		0.004			0.80	1.20	0.40 LT		
Short Term Reinvestments		0.017			3.78	5.10	1.32 ST		
	Total	1.021			240.60	**306.16**	64.24 LT 1.32 ST	3.81	1.24
Next Dividend Payable 01/2025; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**8.25%**	**$6,084.10**	**$8,234.17**	**$2,072.39 LT** **$77.68 ST**	**$88.51**	**1.08%**

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income / Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$94,804.83**	**$99,840.23**	**$16,849.11 LT** **$(13,805.08) ST**	**$331.92** —	**0.33%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$1,991.38	—	—	—	—	—
Stocks	—	$89,614.68	—	—	—	—
ETFs & CEFs	—	8,234.17	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$1,991.38**	**$97,848.85**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
11/6		Qualified Dividend	LOWES COMPANIES INC				$4.70
11/6		Dividend Reinvestment	LOWES COMPANIES INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.018	267.3085	(4.70)
11/8		Qualified Dividend	MASTERCARD INC CL A				0.67
11/8		Dividend Reinvestment	MASTERCARD INC CL A	ACTED AS AGENT DIVIDEND REINVESTMENT	0.002	519.2547	(0.67)
11/14		Qualified Dividend	APPLE INC				0.50
11/14		Dividend Reinvestment	APPLE INC	ACTED AS AGENT DIVIDEND REINVESTMENT	0.003	223.9250	(0.50)
11/19	11/20	Sold	CALL NVDA 11/22/24 162.500	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.1600	114.99
11/29		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 11/01-11/30)			0.01
NET CREDITS/(DEBITS)							**$115.00**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
11/20	Automatic Investment	BANK DEPOSIT PROGRAM	$114.99
11/29	Automatic Investment	BANK DEPOSIT PROGRAM	0.01
NET ACTIVITY FOR PERIOD			**$115.00**

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
11/4	Option Expired	CALL AMD 11/01/24 175.000	EXPIRED OPTIONS	1.000
11/4	Option Expired	CALL AMD 11/01/24 185.000	EXPIRED OPTIONS	1.000
11/4	Option Expired	CALL AMD 11/01/24 190.000	EXPIRED OPTIONS	1.000
11/25	Option Expired	CALL NVDA 11/22/24 162.500	EXPIRED OPTIONS	1.000

REALIZED GAIN/(LOSS) DETAIL

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
CALL AMD 11/01/24 175.000	11/01/24	10/25/24	1.000	$116.99	$0.00	$116.99	
CALL AMD 11/01/24 185.000	11/01/24	10/29/24	1.000	118.99	0.00	118.99	
CALL AMD 11/01/24 190.000	11/01/24	10/29/24	1.000	79.99	0.00	79.99	
CALL NVDA 11/22/24 162.500	11/22/24	11/19/24	1.000	114.99	0.00	114.99	
Short-Term This Period				**$430.96**	**$0.00**	**$430.96**	
Short-Term Year to Date				**$47,546.06**	**$40,282.67**	**$7,263.39**	
Net Realized Gain/(Loss) This Period				**$430.96**	**$0.00**	**$430.96**	
Net Realized Gain/(Loss) Year to Date				**$51,974.27**	**$43,353.05**	**$8,621.22**	

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (11/1/24-11/30/24)	This Year (1/1/24-11/30/24)
TOTAL BEGINNING VALUE	**$224,715.09**	**$184,323.59**
Credits	—	9,740.82
Debits	—	(58.12)
Security Transfers	—	—
Net Credits/Debits/Transfers	**—**	**$9,682.70**
Change in Value	**14,644.42**	**45,353.22**
TOTAL ENDING VALUE	**$239,359.51**	**$239,359.51**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$448.84	0.19
Equities	238,910.67	99.81
TOTAL VALUE	**$239,359.51**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 10/31/24)	This Period (as of 11/30/24)
Cash, BDP, MMFs	$321.00	$438.64
Savings and Time Deposits	10.17	10.20
Stocks	176,233.86	187,931.15
ETFs & CEFs	48,150.06	50,979.52
Total Assets	**$224,715.09**	**$239,359.51**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$224,715.09**	**$239,359.51**

CASH FLOW

	This Period (11/1/24-11/30/24)	This Year (1/1/24-11/30/24)
OPENING CASH, BDP, MMFs	**$321.00**	**$1,616.26**
Purchases	(0.03)	(181,735.27)
Sales and Redemptions	113.99	169,068.50
Income and Distributions	3.68	1,806.45
Total Investment Related Activity	**$117.64**	**$(10,860.32)**
Electronic Transfers-Credits	—	9,740.82
Interest Charged	—	(58.12)
Total Cash Related Activity	**—**	**$9,682.70**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$438.64**	**$438.64**

INCOME AND DISTRIBUTION SUMMARY

	This Period (11/1/24-11/30/24)	This Year (1/1/24-11/30/24)
Qualified Dividends	$1.25	$508.22
Other Dividends	2.40	452.67
Interest	0.03	845.56
Income And Distributions	**$3.68**	**$1,806.45**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$3.68**	**$1,806.45**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (11/1/24-11/30/24)	Realized This Year (1/1/24-11/30/24)	Unrealized Inception to Date (as of 11/30/24)
Short-Term Gain	$223.98	$5,037.81	$15,821.42
Short-Term (Loss)	—	—	(2,530.81)
Total Short-Term	**$223.98**	**$5,037.81**	**$13,290.61**
Long-Term Gain	—	55,703.87	18,526.13
Long-Term (Loss)	—	(0.37)	—
Total Long-Term	**—**	**$55,703.50**	**$18,526.13**
TOTAL GAIN/(LOSS)	**$223.98**	**$60,741.31**	**$31,816.74**
Disallowed Loss	—	$0.37	

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$438.64**	—	$0.04	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**0.18%**	**$438.64**	**$0.04**

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$10.20**	$0.43	4.25
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**0.00%**	**$10.20**	**$0.43**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADVANCED MICRO DEVICES (AMD)	8/18/23	10.000	$104.450	$137.175	$1,044.50	$1,371.75	$327.25 LT		
	8/25/23	2.000	100.790	137.175	201.58	274.35	72.77 LT		
	9/21/23	5.000	96.780	137.175	483.90	685.88	201.98 LT		
	10/20/23	2.000	102.630	137.175	205.26	274.35	69.09 LT		
	10/27/23	4.000	96.645	137.175	386.58	548.70	162.12 LT		
	10/30/23	4.000	95.420	137.175	381.68	548.70	167.02 LT		
	Total	27.000			2,703.50	**3,703.73**	1,000.23 LT	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									
AMAZON COM INC (AMZN)	8/4/21	0.584	171.250	207.890	100.01	121.41	21.40 LT H		
	2/8/24	49.416	170.619	207.890	8,431.32	10,273.09	1,841.77 ST		
	8/2/24	10.000	166.540	207.890	1,665.40	2,078.90	413.50 ST		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	60.000			10,196.73	**12,473.40**	21.40 LT 2,255.27 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Basis Adjustment Due to Wash Sale: $0.37; Asset Class: Equities									
APPLE INC (AAPL)	9/21/23	5.000	174.818	237.330	874.09	**1,186.65**	312.56 LT	5.00	0.42
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 02/2025; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	10/2/23	10.000	349.313	483.020	3,493.13	4,830.20	1,337.07 LT		
	10/6/23	4.000	347.878	483.020	1,391.51	1,932.08	540.57 LT		
	10/19/23	2.000	342.575	483.020	685.15	966.04	280.89 LT		
	10/20/23	1.000	337.500	483.020	337.50	483.02	145.52 LT		
	10/27/23	2.000	331.525	483.020	663.05	966.04	302.99 LT		
	4/16/24	6.000	398.270	483.020	2,389.62	2,898.12	508.50 ST		
	7/23/24	10.000	435.489	483.020	4,354.89	4,830.20	475.31 ST		
	Total	35.000			13,314.85	**16,905.70**	2,607.04 LT 983.81 ST	—	—
Rating: Morningstar: 2; Asset Class: Equities									
MICROSOFT CORP (MSFT)	2/6/24	1.000	405.040	423.460	405.04	423.46	18.42 ST		
	2/12/24	50.000	419.030	423.460	20,951.50	21,173.00	221.50 ST		
	2/12/24	50.000	417.729	423.460	20,886.47	21,173.00	286.53 ST		
	7/11/24	20.000	456.150	423.460	9,123.00	8,469.20	(653.80) ST		
	7/12/24	20.000	455.497	423.460	9,109.93	8,469.20	(640.73) ST		
	Total	141.000			60,475.94	**59,707.86**	(768.08) ST	468.12	0.78
Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 12/12/24; Asset Class: Equities									
NETFLIX INC (NFLX)	10/21/20	1.000	491.130	886.810	491.13	886.81	395.68 LT A		
	1/21/22	1.000	397.900	886.810	397.90	886.81	488.91 LT A		
	Total	2.000			889.03	**1,773.62**	884.59 LT	—	—
Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	6/10/24	15.000	120.677	138.250	1,810.16	2,073.75	263.59 ST		
	7/8/24	100.000	127.680	138.250	12,768.00	13,825.00	1,057.00 ST		
	7/30/24	20.000	104.740	138.250	2,094.80	2,765.00	670.20 ST		
	8/2/24	20.000	107.090	138.250	2,141.80	2,765.00	623.20 ST		
	Total	155.000			18,814.76	**21,428.75**	2,613.99 ST	6.20	0.03
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 01/2025; Asset Class: Equities									
PEPSICO INC NC (PEP)	10/9/23	10.000	159.704	163.450	1,597.04	1,634.50	37.46 LT		
	10/17/23	4.000	160.718	163.450	642.87	653.80	10.93 LT		
	10/20/23	4.000	161.015	163.450	644.06	653.80	9.74 LT		
	Total	18.000			2,883.97	**2,942.10**	58.13 LT	97.56	3.32

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 2, Morningstar: 1; Next Dividend Payable 12/2024; Asset Class: Equities									
COMMON STOCKS					**$110,152.87**	**$120,121.81**	**$4,883.95 LT** **$5,084.99 ST**	**$576.88**	**0.48%**

OPTIONS (Contract Prices are presented to only the third decimal (which may display as "$0.000"), while calculation of Market Value uses an extended price.)

Security Description	Trade Date	Number of Contracts	Unit Cost	Contract Price	Total Cost	Market Value	Unrealized Gain/(Loss)
CALL BERKSHIRE HATHAWAY CL-B AT 190.000 EXPIRES 06/20/2025 (BRKB 250620C00190000) *Asset Class: Equities*	8/5/24	1.000	$232.950	$299.800	$23,295.00	**$29,979.98**	$6,684.98 ST
CALL MICROSOFT CORP AT 115.000 EXPIRES 06/20/2025 (MSFT 250620C00115000) *Asset Class: Equities*	7/19/24	1.000	324.470	312.107	32,447.00	**31,210.72**	(1,236.28) ST
CALL WAL MART STORES INC AT 26.670 EXPIRES 06/20/2025 (WMT 250620C00026670) *Asset Class: Equities*	7/23/24	1.000	44.170	66.186	4,417.00	**6,618.64**	2,201.64 ST
OPTIONS					**$60,159.00**	**$67,809.34**	**$7,650.34 ST**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**78.51%**	**$170,311.87**	**$187,931.15**	**$4,883.95 LT** **$12,735.33 ST**	**$576.88**	**0.31%**

For listed options that have a cost basis without a corresponding market value, an unrealized gain or loss is included for informational purposes. Where market value information is not available, for purposes of calculating the unrealized gain or loss, we assume that market value is $0. In such cases, the unrealized gain or loss may not provide an accurate reflection of the true unrealized gain or loss. For additional information regarding Gain/(Loss) and Pricing, refer to the Expanded Disclosures.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	6/11/20	1.000	$78.320	$185.270	$78.32	$185.27	$106.95 LT A		
	9/17/20	1.000	88.530	185.270	88.53	185.27	96.74 LT A		
	9/24/20	1.000	86.640	185.270	86.64	185.27	98.63 LT A		
	Total	3.000			253.49	**555.81**	302.32 LT	3.38	0.61
Next Dividend Payable 12/2024; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	9/16/19	1.000	138.520	241.990	138.52	241.99	103.47 LT A		
	2/23/21	1.000	220.850	241.990	220.85	241.99	21.14 LT A		
	Total	2.000			359.37	**483.98**	124.61 LT	—	—
Next Dividend Payable 12/2024; Asset Class: Equities									
FRANKLIN FTSE INDIA ETF (FLIN)	3/22/24	20.000	36.225	39.390	724.50	787.80	63.30 ST		
	4/17/24	10.000	36.920	39.390	369.20	393.90	24.70 ST		
	Total	30.000			1,093.70	**1,181.70**	88.00 ST	18.27	1.55
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	6/11/20	6.000	12.048	23.490	72.29	**140.94**	68.65 LT A	1.64	1.16
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	6/11/20	3.000	17.450	29.530	52.35	**88.59**	36.24 LT A	2.93	3.31
Next Dividend Payable 12/2024; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	6/11/20	6.000	12.118	23.890	72.71	**143.34**	70.63 LT A	1.66	1.16
Next Dividend Payable 12/2024; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	6/11/20	6.000	16.823	28.110	100.94	168.66	67.72 LT A		
	6/24/20	3.000	16.610	28.110	49.83	84.33	34.50 LT A		
	Total	9.000			150.77	**252.99**	102.22 LT	5.24	2.07
Next Dividend Payable 12/2024; Asset Class: Equities									
SPDR S&P 500 ETF TRUST (SPY)	9/21/23	4.000	433.750	602.550	1,735.00	2,410.20	675.20 LT		
	9/25/23	4.000	431.918	602.550	1,727.67	2,410.20	682.53 LT		
	10/2/23	8.000	427.010	602.550	3,416.08	4,820.40	1,404.32 LT		
	10/6/23	4.000	429.490	602.550	1,717.96	2,410.20	692.24 LT		
	10/17/23	2.000	435.140	602.550	870.28	1,205.10	334.82 LT		
	10/20/23	1.000	423.970	602.550	423.97	602.55	178.58 LT		
	10/27/23	2.000	410.485	602.550	820.97	1,205.10	384.13 LT		
	5/31/24	1.000	520.460	602.550	520.46	602.55	82.09 ST		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	8/2/24	2.000	536.200	602.550	1,072.40	1,205.10	132.70 ST		
	Total	28.000			12,304.79	**16,871.40**	4,351.82 LT 214.79 ST	196.17	1.16
Next Dividend Payable 01/2025; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	8/25/23	10.000	422.929	622.250	4,229.29	**6,222.50**	1,993.21 LT	37.33	0.60
Next Dividend Payable 01/2025; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	6/11/20	1.000	280.070	553.450	280.07	553.45	273.38 LT A		
	8/25/23	5.000	401.810	553.450	2,009.05	2,767.25	758.20 LT		
	9/21/23	10.000	399.620	553.450	3,996.20	5,534.50	1,538.30 LT		
	9/25/23	2.000	398.395	553.450	796.79	1,106.90	310.11 LT		
	10/2/23	8.000	392.420	553.450	3,139.36	4,427.60	1,288.24 LT		
	10/6/23	4.000	394.700	553.450	1,578.80	2,213.80	635.00 LT		
	10/9/23	1.000	394.170	553.450	394.17	553.45	159.28 LT		
	10/17/23	1.000	399.680	553.450	399.68	553.45	153.77 LT		
	10/19/23	2.000	397.195	553.450	794.39	1,106.90	312.51 LT		
	10/20/23	1.000	389.720	553.450	389.72	553.45	163.73 LT		
	10/27/23	2.000	377.060	553.450	754.12	1,106.90	352.78 LT		
	5/31/24	1.000	478.450	553.450	478.45	553.45	75.00 ST		
	7/30/24	1.000	497.180	553.450	497.18	553.45	56.27 ST		
	8/2/24	2.000	492.840	553.450	985.68	1,106.90	121.22 ST		
	Total	41.000			16,493.66	**22,691.45**	5,945.30 LT 252.49 ST	277.41	1.22
Next Dividend Payable 01/2025; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	6/11/20	1.000	153.880	299.860	153.88	**299.86**	145.98 LT A	3.73	1.24
Next Dividend Payable 01/2025; Asset Class: Equities									
WISDOMTREE TR US QTLY DIV GRT (DGRW)	10/17/23	20.000	64.627	85.290	1,292.53	1,705.80	413.27 LT		
	10/20/23	4.000	63.308	85.290	253.23	341.16	87.93 LT		
	Total	24.000			1,545.76	**2,046.96**	501.20 LT	30.48	1.49
Next Dividend Payable 12/2024; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**21.30%**	**$36,782.06**	**$50,979.52**	**$13,642.18 LT** **$555.28 ST**	**$578.24**	**1.13%**

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income / Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$207,093.93**	**$239,359.51**	**$18,526.13 LT** **$13,290.61 ST**	**$1,155.59** —	**0.48%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.
H - Wash sale rules apply to this tax lot. The cost basis and acquisition date (trade date) have been adjusted to account for a disallowed loss of a related wash sale transaction. The aggregate amount of the basis adjustment is identified in italics under the Security Description.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$438.64	—	—	—	—	—
Savings and Time Deposits	10.20	—	—	—	—	—
Stocks	—	$187,931.15	—	—	—	—
ETFs & CEFs	—	50,979.52	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$448.84**	**$238,910.67**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
11/14		Qualified Dividend	APPLE INC				$1.25
11/19	11/20	Sold	CALL NVDA 11/22/24 162.500	ACTED AS AGENT UNSOLICITED TRADE; OPENING	1.000	1.1500	113.99
11/27		Dividend	WISDOMTREE TR US QTLY DIV GRT				2.40
11/29		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 11/01-11/30) CUSIP: 99YA78EB0			0.03
11/29	11/29	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(0.03)
NET CREDITS/(DEBITS)							**$117.64**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
11/14	Automatic Investment	BANK DEPOSIT PROGRAM	$1.25
11/20	Automatic Investment	BANK DEPOSIT PROGRAM	113.99
11/27	Automatic Investment	BANK DEPOSIT PROGRAM	2.40
NET ACTIVITY FOR PERIOD			**$117.64**

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

OPTIONS EXPIRATIONS, EXERCISES AND ASSIGNMENTS

Activity Date	Activity Type	Description	Comments	Contracts
11/4	Option Expired	CALL MSFT 11/01/24 465.000	EXPIRED OPTIONS	1.000
11/25	Option Expired	CALL NVDA 11/22/24 162.500	EXPIRED OPTIONS	1.000

REALIZED GAIN/(LOSS) DETAIL

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
CALL MSFT 11/01/24 465.000	11/01/24	10/25/24	1.000	$109.99	$0.00	$109.99	
CALL NVDA 11/22/24 162.500	11/22/24	11/19/24	1.000	113.99	0.00	113.99	
Short-Term This Period				**$223.98**	**$0.00**	**$223.98**	
Short-Term Year to Date				**$29,975.85**	**$24,938.04**	**$5,037.81**	
Net Realized Gain/(Loss) This Period				**$223.98**	**$0.00**	**$223.98**	
Net Realized Gain/(Loss) Year to Date				**$138,754.50**	**$78,013.19**	**$60,741.31**	

Disallowed Loss Based On Wash Sale Year to Date: $0.37

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Morgan Stanley

CLIENT STATEMENT | For the Period August 1-31, 2023

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 8/1/23)	—
Ending Total Value (as of 8/31/23)	**$166,078.15**
Includes Accrued Interest	

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510; Alt. Phone: 888-499-8544; Fax: 914-225-6770

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Research Ratings & GIMA Status Definitions

MORGAN STANLEY RESEARCH RATINGS
Morgan Stanley does not assign ratings of Buy, Hold or Sell to the stocks they cover. These ratings, Overweight, Equal-weight, Not-Rated and Underweight, are not the equivalent of Buy, Hold, and Sell, but represent recommended relative weightings. To satisfy regulatory requirements, Morgan Stanley corresponds Overweight, their most positive stock rating, with a Buy recommendation, they correspond Equal-weight and Not-Rated to Hold and Underweight to Sell recommendations, respectively. For ease of comparison, Morgan Stanley Smith Barney LLC has normalized these ratings so that (1) corresponds to Buy recommendations, (2) corresponds to Hold recommendations, and (3) corresponds to Sell recommendations. Research ratings are subject to change and may have changed by the time you read this statement. Please refer to a Morgan Stanley research report for a complete description of Morgan Stanley's rating system and Morgan Stanley's actual proprietary rating on any covered company. Morgan Stanley's ratings are described below:

MORGAN STANLEY SMITH BARNEY LLC NORMALIZED CODE / MORGAN STANLEY RATING: DEFINITION
1 / Overweight (O): The stock's total return is expected to exceed the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months
2 / Equal-weight (E): The stock's total return is expected to be in line with the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months
2 / Not-Rated (NR): Currently the analyst does not have adequate conviction about the stock's total return relative to the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months
3 / Underweight (U): The stock's total return is expected to be below the average total return of the analyst's industry (or industry team's) coverage universe, on a risk-adjusted basis, over the next 12-18 months
NAV, NA or ** appearing for Morgan Stanley Research indicates that the ratings for this company are not available because of a Morgan Stanley policy.

MORNINGSTAR, INC. EQUITY RESEARCH RATINGS
For ease of comparison, Morgan Stanley Smith Barney LLC has normalized Morningstar, Inc.'s proprietary research ratings to a 1 (Buy), 2 (Hold), and 3 (Sell), which differs from Morningstar, Inc.'s rating system. Research ratings are subject to change and may have changed by the time you read this statement. Please refer to a Morningstar, Inc. research report for a complete description of Morningstar, Inc.'s rating system and Morningstar, Inc.'s actual proprietary rating on any covered company. Morningstar, Inc. research ratings displayed are for U.S. exchange-listed securities only. Morningstar, Inc.'s ratings are described below:

MORGAN STANLEY SMITH BARNEY LLC NORMALIZED CODE / MORNINGSTAR, INC.'S RATING: DEFINITION
1 / 5-STARS: Appreciation beyond a fair risk-adjusted return is highly likely over a multiyear time frame.
1 / 4-STARS: Appreciation beyond a fair risk-adjusted return is likely.
2 / 3-STARS: Indicates that investors are likely to receive a fair risk-adjusted return (approximately cost of equity).
3 / 2-STARS: Investors are likely to receive a less than fair risk-adjusted return.
3 / 1-STARS: Indicates a high probability of undesirable risk-adjusted returns from the current market price over a multiyear time frame.

Relevant benchmarks: In North America the relevant benchmark is the S&P 500 Index, in Europe and in Asia, the relevant benchmarks are generally the S&P Europe 350 Index and the S&P Asia 50 Index.

MOODY'S INVESTORS SERVICE AND STANDARD & POOR'S CREDIT RATINGS
The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the "opinions" of the provider and are not representations or guarantees of performance. Please contact us if you require further information or assistance in interpreting these credit ratings.

GIMA STATUS IN INVESTMENT ADVISORY PROGRAMS
Global Investment Manager Analysis (GIMA) reviews certain investment products in various advisory programs. For these programs, a GIMA status will apply:
Focus (FL): Investment products on the Focus List have been subject to an in-depth review and possess GIMA's highest level of confidence.
Approved (AL): Investment products on the Approved List have typically been subject to a less rigorous review process and have been approved for recommendation to investors.
Not Approved (NL): Investment products that were previously on the Focus List or Approved List but are no longer on either of those lists. GIMA no longer covers these products.
For more information, please contact us for the applicable Morgan Stanley ADV brochure.

Expanded Disclosures

Expanded Disclosures, which apply to all statements we send to you, are provided with your first statement and thereafter twice a year.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Account Valuation

Account values are computed by adding (1) the market value of all priced positions, (2) valuations utilizing industry service providers and/or outside custodians for other positions, and (3) adding any credit or subtracting any debit to your closing Cash, Money Market Funds and/or Deposit balance. Cash, Deposits and Money Market Funds are displayed on a settlement date basis, and other positions are displayed in your account on a trade date basis. The values of fixed income positions in summary displays include accrued interest in the totals. In the “Holdings” section, fixed income market value and accrued interest are also displayed in separate columns. Accrued interest is the interest earned but not yet paid on the bond since its last interest payment. In most cases, it is calculated from the date of the last coupon payment (or “dated date”) through the closing date of the statement. Foreign Currency Deposits are reflected in U.S. dollars as of the statement end date. The Annual Percentage Yield (APY) for deposits represents the applicable rate in effect for your deposits at the statement ending date. This APY may be different than the APY that was in effect during the statement period. For current Bank Deposit or Money Market Fund yields, go to www.morganstanley.com/wealth-investmentstrategies/ratemonitor.html.

Additional Retirement Account Information

Tax-qualified account contributions are subject to IRS eligibility rules and regulations. The Contributions and Distributions information in this statement reflects information for a particular account, without reference to any other account, and is based on information provided by you. The deductibility of an individual contribution depends upon your Modified Adjusted Gross Income and coverage by a retirement plan at work. Check with your tax advisor to verify how much you can contribute, if the contribution will be tax deductible, and if special rules apply. The information included in this statement is not intended to constitute tax, legal or accounting advice. Contact us if any of this information is incorrect.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Gain/(Loss) Information

Gain/(Loss) is provided for informational purposes. It is not a substitute for Internal Revenue Service (IRS) Form 1099 (on which we report cost basis for covered securities) or any other IRS tax form, and should not be used for tax preparation. Unrealized Gain/(Loss) provided on this statement is an estimate. Contact your own independent legal or tax advisor to determine the appropriate use of the Gain/(Loss) information on this statement. For more information, contact us.

Tax Reporting

Under Federal income tax law, we are required to report gross proceeds of sales (including short sales) on Form 1099-B by March 15 of the year following the calendar year of the transaction for reportable (i.e., non-retirement) accounts. For sales of certain securities acquired on or after January 1, 2011 (or applicable date for the type of security) we are also required to report cost basis and holding period. Under IRS regulations, if you have not provided us with a certification of either U.S. or foreign status on applicable Form W-9 or W-8, your accounts may be subject to either 24% back-up withholding or 30% nonresident alien withholding on payments made to your accounts.

Investment Objectives

The following is an explanation of the investment objective alternatives applicable to your account(s): Income - for investors seeking regular income with low to moderate risk to principal; Capital Appreciation - for investors seeking capital appreciation with moderate to high risk to principal; Aggressive Income - for investors seeking higher returns either as growth or as income with greater risk to principal; Speculation - for investors seeking high profits or quick returns with considerable possibility of losing most or all of their investment.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral. The amount you may borrow is based on the value of eligible securities in your margin accounts. If a security has eligible shares the number of shares pledged as collateral is indicated below the position. If you have a margin account, as permitted by law, we may use certain securities in your account for, among other things, settling short sales or lending the securities for short sales, for which we may receive compensation.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Money Market Fund (MMF) Pricing

You could lose money in MMFs. Although MMFs classified as government funds (i.e., MMFs that invest 99.5% of total assets in cash and/or securities backed by the U.S. government) and retail funds (i.e., MMFs open to natural person investors only) seek to preserve value at $1.00 per share, they cannot guarantee they will do so. The price of other MMFs will fluctuate and when you sell shares they may be worth more or less than originally paid. MMFs may impose a fee upon sale or

CONTINUED

Expanded Disclosures (CONTINUED)

temporarily suspend sales if liquidity falls below required minimums. During suspensions, shares would not be available for purchases, withdrawals, check writing or ATM debits. A MMF investment is not insured or guaranteed by the Federal Deposit Insurance Corporation or other government agency.

Notice Regarding Global Investment Manager Analysis

The Global Investment Manager Analysis team conducts analysis on various mutual funds and exchange-traded funds for clients holding those funds in certain investment advisory programs. If you have invested in any of these funds in another type of account, such as a brokerage account, you will not receive the same materials and status updates on the funds as we provide to investment advisory clients (including instructions on selling fund shares).

Pricing of Securities

The prices of securities are derived from various sources, and do not necessarily represent the prices at which those securities could have been bought or sold. Although we attempt to use reliable sources of information, we can offer no assurance as to their accuracy, reliability or completeness. Prices are as of the date shown only and are not an offer by us or our affiliates to purchase or sell any instrument or enter into any transaction or a commitment by us or them to make such an offer. Prices of securities not actively traded may not be available, and are indicated by N/A (not available). For additional information on how we price securities, contact us.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and are subject to special risks, which may include, but are not limited to: loss of initial investment; issuer credit risk and price volatility resulting from actual or anticipated changes to issuer's and/or guarantor's credit ratings/spreads; limited or no appreciation and limits on participation in any appreciation of underlying asset(s); risks associated with the underlying asset(s); no periodic payments; call prior to maturity; early redemption fees for market linked deposits; lower interest rates and/or yield compared to conventional debt with comparable maturity; unique tax implications; limited or no secondary market; and conflicts of interest due to affiliation, compensation or other factors which could adversely affect market value or payout to investors. Investors also should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the product category where they appear, and therefore may not satisfy portfolio asset allocation needs for that category. When displayed, the accrued interest, annual income and yield for structured investments with a contingent income feature (e.g., Range Accrual Notes/Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant observation period and payment in full of all contingent interest. Actual accrued interest, annual income and yield will be dependent upon the performance of the underlying asset(s) and may be significantly lower than estimates shown. For more information on the risks and conflicts of interest related to Structured Investments, log in to Morgan Stanley Online at www.morganstanley.com/structuredproductsrisksandconflicts. For information on risks specific to your Structured Investments, contact us.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Certain Assets Not Held Here

You may purchase certain assets through us that may be held at another financial institution. Assets not held with us may not be covered by SIPC protection. We may include information about certain assets on this statement solely as a service to you and are not responsible for information provided by external sources. Generally, any financial institution that holds securities is responsible for year-end reporting (e.g., Forms 1099) and separate periodic statements, which may vary from our information due to different reporting periods. In the case of networked mutual funds, we perform all year-end tax reporting.

Total Income

Total income, as used in the income summaries, represents dividends and/or interest on securities we receive on your behalf and credit to your account(s) during the calendar year. We report dividend distributions and taxable bond interest credited to your account to the IRS. The totals we report may differ from those indicated as "This Year" figures on the last statement for the calendar year. Only information on Forms 1099 should be used for tax reporting. In the case of Corporations, Real Estate Investment Trusts (REITs), Master Limited Partnerships, Regulated Investment Companies and Unit Investment Trusts, some sponsors may reclassify the distribution to a different tax type for year-end reporting.

Transaction Dates and Conditions

Transactions display trade date and settlement date. Transactions are included on this statement on trade date basis (excluding BDP and MMFs). Trades that have not settled as of statement month end will also be displayed in the “Unsettled Purchases/Sales Activity” section. Upon written request, we will give you the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Tax and Legal Disclosure

We do not provide legal or tax advice. Please consult your own tax advisor.

Revised 11/2022

Account Summary

Active Assets Account
723-141489-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (8/1/23-8/31/23)	This Year (1/1/23-8/31/23)
TOTAL BEGINNING VALUE	—	—
Credits	78,746.28	78,746.28
Debits	—	—
Security Transfers	86,649.42	86,649.42
Net Credits/Debits/Transfers	**$165,395.70**	**$165,395.70**
Change in Value	**682.45**	**682.45**
TOTAL ENDING VALUE	**$166,078.15**	**$166,078.15**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$68,337.08	41.15
Equities	97,741.07	58.85
TOTAL VALUE	**$166,078.15**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-141489-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 7/31/23)	This Period (as of 8/31/23)
Cash, BDP, MMFs	—	$9,450.75
Savings and Time Deposits	—	58,886.33
Stocks	—	89,362.78
ETFs & CEFs	—	8,378.29
Total Assets	**—**	**$166,078.15**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**—**	**$166,078.15**

CASH FLOW

	This Period (8/1/23-8/31/23)	This Year (1/1/23-8/31/23)
OPENING CASH, BDP, MMFs	**—**	**—**
Purchases	(89,510.92)	(89,510.92)
Sales and Redemptions	20,000.00	20,000.00
Income and Distributions	215.39	215.39
Total Investment Related Activity	**$(69,295.53)**	**$(69,295.53)**
Electronic Transfers-Credits	78,746.28	78,746.28
Total Cash Related Activity	**$78,746.28**	**$78,746.28**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$9,450.75**	**$9,450.75**

INCOME AND DISTRIBUTION SUMMARY

	This Period (8/1/23-8/31/23)	This Year (1/1/23-8/31/23)
Interest	$215.39	$215.39
Income And Distributions	**$215.39**	**$215.39**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$215.39**	**$215.39**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (8/1/23-8/31/23)	Realized This Year (1/1/23-8/31/23)	Unrealized Inception to Date (as of 8/31/23)
Short-Term Gain	—	—	$709.70
Long-Term Gain	—	—	32,026.46
Long-Term (Loss)	—	—	(978.77)
Total Long-Term	**—**	**—**	**$31,047.69**
TOTAL GAIN/(LOSS)	**—**	**—**	**$31,757.39**

This Summary may change due to basis adjustments and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$9,450.75**	—	$1.00	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**5.69%**	**$9,450.75**	**$1.00**

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$58,886.33**	$2,944.00	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**35.46%**	**$58,886.33**	**$2,944.00**

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADVANCED MICRO DEVICES (AMD)	8/18/23	10.000	$104.450	$105.720	$1,044.50	$1,057.20	$12.70 ST		
	8/25/23	2.000	100.790	105.720	201.58	211.44	9.86 ST		
	Total	12.000			1,246.08	**1,268.64**	22.56 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 1; Asset Class: Equities									
AMAZON COM INC (AMZN)	5/27/20	20.000	118.361	138.010	2,367.21	2,760.20	392.99 LT A		
	7/14/20	3.352	149.165	138.010	500.00	462.61	(37.39) LT A		
	7/16/20	1.353	147.820	138.010	200.00	186.73	(13.27) LT A		
	7/23/20	3.354	149.076	138.010	500.00	462.89	(37.11) LT A		
	9/3/20	1.181	169.348	138.010	200.00	162.99	(37.01) LT A		
	9/4/20	2.515	159.046	138.010	400.00	347.10	(52.90) LT A		
	9/8/20	1.252	159.744	138.010	200.00	172.79	(27.21) LT A		
	9/11/20	1.291	154.919	138.010	200.00	178.17	(21.83) LT A		

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/11/20	3.138	159.337	138.010	500.00	433.08	(66.92) LT A		
	9/17/20	2.015	148.883	138.010	300.00	278.09	(21.91) LT A		
	9/18/20	1.362	146.843	138.010	200.00	187.97	(12.03) LT A		
	9/21/20	2.080	144.231	138.010	300.00	287.06	(12.94) LT A		
	9/23/20	1.335	149.813	138.010	200.00	184.24	(15.76) LT A		
	10/30/20	1.322	151.286	138.010	200.00	182.45	(17.55) LT A		
	11/2/20	1.610	149.068	138.010	240.00	222.20	(17.80) LT A		
	1/29/21	0.624	160.256	138.010	100.00	86.12	(13.88) LT A		
	2/23/21	6.397	156.323	138.010	1,000.00	882.85	(117.15) LT A		
	2/25/21	1.486	153.607	138.010	228.26	205.08	(23.18) LT A		
	2/25/21	1.769	153.612	138.010	271.74	244.14	(27.60) LT A		
	3/18/21	1.980	151.515	138.010	300.00	273.26	(26.74) LT A		
	7/29/21	2.921	171.174	138.010	500.00	403.13	(96.87) LT A		
	7/30/21	1.785	168.067	138.010	300.00	246.35	(53.65) LT A		
	10/4/21	1.883	159.320	138.010	300.00	259.87	(40.13) LT A		
	1/21/22	0.623	142.424	138.010	88.73	85.98	(2.75) LT A		
	1/21/22	6.386	142.698	138.010	911.27	881.33	(29.94) LT A		
	8/29/22	50.000	131.879	138.010	6,593.97	6,900.50	306.53 LT A		
	9/6/22	26.986	128.001	138.010	3,454.24	3,724.34	270.10 ST A		
	Total	150.000			20,555.42	**20,701.50**	(124.00) LT 270.10 ST	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
MICROSOFT CORP (MSFT)	4/25/18	6.000	91.720	327.760	550.32	1,966.56	1,416.24 LT A		
	4/30/18	2.000	93.750	327.760	187.50	655.52	468.02 LT A		
	5/3/18	2.000	93.200	327.760	186.40	655.52	469.12 LT A		
	6/22/18	2.000	99.815	327.760	199.63	655.52	455.89 LT A		
	6/25/18	8.000	99.155	327.760	793.24	2,622.08	1,828.84 LT A		
	6/27/18	2.000	97.755	327.760	195.51	655.52	460.01 LT A		
	8/15/18	1.000	107.600	327.760	107.60	327.76	220.16 LT A		
	8/22/18	1.000	106.220	327.760	106.22	327.76	221.54 LT A		
	9/6/18	1.000	108.200	327.760	108.20	327.76	219.56 LT A		
	10/15/18	1.000	107.690	327.760	107.69	327.76	220.07 LT A		
	11/12/18	2.000	106.855	327.760	213.71	655.52	441.81 LT A		
	11/19/18	2.000	103.935	327.760	207.87	655.52	447.65 LT A		
	11/20/18	2.000	102.200	327.760	204.40	655.52	451.12 LT A		
	12/10/18	2.000	105.725	327.760	211.45	655.52	444.07 LT A		
	12/14/18	1.000	106.340	327.760	106.34	327.76	221.42 LT A		

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	12/17/18	2.000	104.325	327.760	208.65	655.52	446.87 LT A		
	12/17/18	3.000	102.880	327.760	308.64	983.28	674.64 LT A		
	12/20/18	2.000	99.700	327.760	199.40	655.52	456.12 LT A		
	12/21/18	2.000	97.825	327.760	195.65	655.52	459.87 LT A		
	1/3/19	2.000	97.760	327.760	195.52	655.52	460.00 LT A		
	1/31/19	2.000	103.965	327.760	207.93	655.52	447.59 LT A		
	5/2/19	1.000	125.710	327.760	125.71	327.76	202.05 LT A		
	5/9/19	1.000	124.260	327.760	124.26	327.76	203.50 LT A		
	5/23/19	1.000	125.680	327.760	125.68	327.76	202.08 LT A		
	6/3/19	1.000	122.070	327.760	122.07	327.76	205.69 LT A		
	6/25/19	1.000	132.850	327.760	132.85	327.76	194.91 LT A		
	8/2/19	1.000	135.690	327.760	135.69	327.76	192.07 LT A		
	9/24/19	1.000	137.340	327.760	137.34	327.76	190.42 LT A		
	10/2/19	1.000	135.990	327.760	135.99	327.76	191.77 LT A		
	10/18/19	1.000	137.790	327.760	137.79	327.76	189.97 LT A		
	10/18/19	1.000	138.210	327.760	138.21	327.76	189.55 LT A		
	10/22/19	1.000	137.850	327.760	137.85	327.76	189.91 LT A		
	10/23/19	1.000	136.110	327.760	136.11	327.76	191.65 LT A		
	10/23/19	1.000	136.330	327.760	136.33	327.76	191.43 LT A		
	10/23/19	1.000	136.370	327.760	136.37	327.76	191.39 LT A		
	2/11/20	1.000	183.870	327.760	183.87	327.76	143.89 LT A		
	2/20/20	1.000	182.870	327.760	182.87	327.76	144.89 LT A		
	2/21/20	1.000	179.530	327.760	179.53	327.76	148.23 LT A		
	2/21/20	1.000	180.550	327.760	180.55	327.76	147.21 LT A		
	2/24/20	1.000	171.210	327.760	171.21	327.76	156.55 LT A		
	2/24/20	2.000	166.580	327.760	333.16	655.52	322.36 LT A		
	2/25/20	1.000	173.570	327.760	173.57	327.76	154.19 LT A		
	2/26/20	1.000	169.000	327.760	169.00	327.76	158.76 LT A		
	2/26/20	9.000	169.000	327.760	1,521.00	2,949.84	1,428.84 LT A		
	2/27/20	2.000	161.375	327.760	322.75	655.52	332.77 LT A		
	2/27/20	2.000	163.380	327.760	326.76	655.52	328.76 LT A		
	2/27/20	2.000	164.070	327.760	328.14	655.52	327.38 LT A		
	2/28/20	2.000	152.810	327.760	305.62	655.52	349.90 LT A		
	2/28/20	2.000	155.950	327.760	311.90	655.52	343.62 LT A		
	3/3/20	1.000	162.670	327.760	162.67	327.76	165.09 LT A		
	3/3/20	1.000	166.160	327.760	166.16	327.76	161.60 LT A		
	3/6/20	2.000	160.140	327.760	320.28	655.52	335.24 LT A		

Account Detail

Active Assets Account **ARNAB GHOSH**
723-141489-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	3/9/20	2.000	151.100	327.760	302.20	655.52	353.32 LT A		
	3/9/20	2.000	153.240	327.760	306.48	655.52	349.04 LT A		
	3/12/20	2.000	147.710	327.760	295.42	655.52	360.10 LT A		
	3/16/20	2.000	142.970	327.760	285.94	655.52	369.58 LT A		
	5/27/20	20.000	177.948	327.760	3,558.95	6,555.20	2,996.25 LT A		
	5/27/20	20.000	178.760	327.760	3,575.20	6,555.20	2,980.00 LT A		
	6/11/20	1.000	188.720	327.760	188.72	327.76	139.04 LT A		
	7/23/20	1.000	203.020	327.760	203.02	327.76	124.74 LT A		
	7/27/20	5.000	203.110	327.760	1,015.55	1,638.80	623.25 LT A		
	7/31/20	1.000	200.260	327.760	200.26	327.76	127.50 LT A		
	9/3/20	1.000	224.050	327.760	224.05	327.76	103.71 LT A		
	9/3/20	1.000	224.180	327.760	224.18	327.76	103.58 LT A		
	9/4/20	1.000	207.100	327.760	207.10	327.76	120.66 LT A		
	9/4/20	1.000	209.140	327.760	209.14	327.76	118.62 LT A		
	9/4/20	6.000	208.500	327.760	1,251.00	1,966.56	715.56 LT A		
	9/8/20	1.000	206.380	327.760	206.38	327.76	121.38 LT A		
	9/11/20	1.000	202.160	327.760	202.16	327.76	125.60 LT A		
	9/11/20	1.000	202.170	327.760	202.17	327.76	125.59 LT A		
	9/11/20	1.000	206.910	327.760	206.91	327.76	120.85 LT A		
	9/17/20	2.000	201.965	327.760	403.93	655.52	251.59 LT A		
	9/17/20	2.000	202.450	327.760	404.90	655.52	250.62 LT A		
	9/18/20	2.000	198.360	327.760	396.72	655.52	258.80 LT A		
	9/21/20	2.000	196.530	327.760	393.06	655.52	262.46 LT A		
	9/23/20	1.000	201.150	327.760	201.15	327.76	126.61 LT A		
	10/26/20	1.000	209.380	327.760	209.38	327.76	118.38 LT A		
	2/23/21	1.000	231.270	327.760	231.27	327.76	96.49 LT A		
	3/3/21	1.000	227.540	327.760	227.54	327.76	100.22 LT A		
	9/20/21	1.000	290.250	327.760	290.25	327.76	37.51 LT A		
	11/30/21	1.000	331.780	327.760	331.78	327.76	(4.02) LT A		
	12/3/21	1.000	319.840	327.760	319.84	327.76	7.92 LT A		
	12/3/21	1.000	325.260	327.760	325.26	327.76	2.50 LT A		
	1/5/22	1.000	319.020	327.760	319.02	327.76	8.74 LT A		
	1/10/22	1.000	309.770	327.760	309.77	327.76	17.99 LT A		
	1/13/22	1.000	305.520	327.760	305.52	327.76	22.24 LT A		
	2/4/22	1.000	305.150	327.760	305.15	327.76	22.61 LT A		
	8/29/22	5.000	266.740	327.760	1,333.70	1,638.80	305.10 LT A		
	8/18/23	1.000	314.530	327.760	314.53	327.76	13.23 ST		

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	8/18/23	9.000	313.960	327.760	2,825.64	2,949.84	124.20 ST		
	Total	199.000			34,316.40	**65,224.24**	30,770.41 LT 137.43 ST	541.00	0.83
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/14/23; Asset Class: Equities									
NETFLIX INC (NFLX)	5/21/20	2.000	436.250	433.680	872.50	867.36	(5.14) LT A		
	9/23/20	1.000	471.000	433.680	471.00	433.68	(37.32) LT A		
	10/21/20	1.000	491.130	433.680	491.13	433.68	(57.45) LT A		
	1/21/22	1.000	397.900	433.680	397.90	433.68	35.78 LT A		
	Total	5.000			2,232.53	**2,168.40**	(64.13) LT	—	—
Rating: Morgan Stanley: 2, Morningstar: 3; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**53.81%**	**$58,350.43**	**$89,362.78**	**$30,582.28 LT** **$430.09 ST**	**$541.00**	**0.61%**

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	6/11/20	1.000	$78.320	$131.490	$78.32	$131.49	$53.17 LT A		
	9/17/20	1.000	88.530	131.490	88.53	131.49	42.96 LT A		
	9/24/20	1.000	86.640	131.490	86.64	131.49	44.85 LT A		
	Total	3.000			253.49	**394.47**	140.98 LT	3.00	0.76
Next Dividend Payable 09/2023; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	9/16/19	1.000	138.520	169.530	138.52	169.53	31.01 LT A		
	2/23/21	1.000	220.850	169.530	220.85	169.53	(51.32) LT A		
	Total	2.000			359.37	**339.06**	(20.31) LT	—	—
Next Dividend Payable 09/2023; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	6/11/20	2.000	36.145	52.540	72.29	**105.08**	32.79 LT A	2.00	1.90
Next Dividend Payable 09/2023; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	6/11/20	1.000	52.350	74.530	52.35	**74.53**	22.18 LT A	3.00	4.03
Next Dividend Payable 09/2023; Asset Class: Equities									

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
SCHWAB US LARGE-CAP ETF (SCHX)	6/11/20	2.000	36.355	53.270	72.71	**106.54**	33.83 LT A	2.00	1.88
Next Dividend Payable 09/2023; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	6/11/20	2.000	50.470	67.630	100.94	135.26	34.32 LT A		
	6/24/20	1.000	49.830	67.630	49.83	67.63	17.80 LT A		
	Total	3.000			150.77	**202.89**	52.12 LT	5.00	2.46
Next Dividend Payable 09/2023; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	8/25/23	10.000	422.929	444.880	4,229.29	**4,448.80**	219.51 ST	31.00	0.70
Next Dividend Payable 10/2023; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	6/11/20	1.000	280.070	413.830	280.07	413.83	133.76 LT A		
	8/25/23	5.000	401.810	413.830	2,009.05	2,069.15	60.10 ST		
	Total	6.000			2,289.12	**2,482.98**	133.76 LT 60.10 ST	37.00	1.49
Next Dividend Payable 10/2023; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	6/11/20	1.000	153.880	223.940	153.88	**223.94**	70.06 LT A	3.00	1.34
Next Dividend Payable 09/2023; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**5.04%**	**$7,633.27**	**$8,378.29**	**$465.41 LT** **$279.61 ST**	**$86.00**	**1.03%**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$65,983.70**	**$166,078.15**	**$31,047.69 LT** **$709.70 ST**	**$3,572.00** —	**2.15%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$9,450.75	—	—	—	—	—
Savings and Time Deposits	58,886.33	—	—	—	—	—
Stocks	—	$89,362.78	—	—	—	—
ETFs & CEFs	—	8,378.29	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$68,337.08**	**$97,741.07**	**—**	**—**	**—**	**—**

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
8/8		Funds Received	BROKER TO BROKER TRANSFER	FROM E*TRADE SECURITIES LLC			$78,671.00
8/8	8/8	Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(78,671.00)
8/16		Funds Received	BROKER TO BROKER TRANSFER	FROM E*TRADE SECURITIES LLC			0.28
8/18	8/18	Bank Product Withdrawal	MSBNA PREFERRED SAVINGS- QC				20,000.00
8/18		Funds Received	BROKER TO BROKER TRANSFER	FROM E*TRADE SECURITIES LLC			75.00
8/18	8/22	Bought	MICROSOFT CORP	ACTED AS AGENT UNSOLICITED TRADE	9.000	313.8100	(2,825.64)
8/18	8/22	Bought	ADVANCED MICRO DEVICES	ACTED AS AGENT UNSOLICITED TRADE	10.000	104.3000	(1,044.50)
8/18	8/22	Bought	MICROSOFT CORP	ACTED AS AGENT UNSOLICITED TRADE	1.000	314.3778	(314.53)
8/25	8/29	Bought	VANGUARD INFO TECH ETF	ACTED AS AGENT UNSOLICITED TRADE	10.000	422.7786	(4,229.29)
8/25	8/29	Bought	VANGUARD S&P 500 ETF	ACTED AS AGENT UNSOLICITED TRADE	5.000	401.6590	(2,009.05)
8/25	8/29	Bought	ADVANCED MICRO DEVICES	ACTED AS AGENT UNSOLICITED TRADE	2.000	100.6389	(201.58)
8/31		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 08/08-08/31) CUSIP: 99YA78EB0			215.33
8/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 08/16-08/31)			0.06
8/31	8/31	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(215.33)
NET CREDITS/(DEBITS)							**$9,450.75**

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

Account Detail

Active Assets Account
723-141489-222

ARNAB GHOSH

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
8/16	Automatic Investment	BANK DEPOSIT PROGRAM	$0.28
8/18	Automatic Investment	BANK DEPOSIT PROGRAM	20,075.00
8/22	Automatic Redemption	BANK DEPOSIT PROGRAM	(4,184.67)
8/29	Automatic Redemption	BANK DEPOSIT PROGRAM	(6,439.92)
8/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.06
NET ACTIVITY FOR PERIOD			**$9,450.75**

TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY

SECURITY TRANSFERS

Activity Date	Activity Type	Security (Symbol)	Comments	Quantity	Accrued Interest	Amount
8/8	Transfer into Account	AMAZON COM INC	FROM E*TRADE SECURITIES LLC	150.000		$20,991.00
8/8	Transfer into Account	FIDELITY MSCI INFO TECH	FROM E*TRADE SECURITIES LLC	3.000		382.92
8/8	Transfer into Account	FIRST TRUST DJ INTERNET IDX	FROM E*TRADE SECURITIES LLC	2.000		333.68
8/8	Transfer into Account	MICROSOFT CORP	FROM E*TRADE SECURITIES LLC	189.000		61,623.45
8/8	Transfer into Account	NETFLIX INC	FROM E*TRADE SECURITIES LLC	5.000		2,191.50
8/8	Transfer into Account	SCHWAB US BROAD MARKET ETF	FROM E*TRADE SECURITIES LLC	2.000		104.88
8/8	Transfer into Account	SCHWAB US DVD EQUITY ETF	FROM E*TRADE SECURITIES LLC	1.000		74.54
8/8	Transfer into Account	SCHWAB US LARGE-CAP ETF	FROM E*TRADE SECURITIES LLC	2.000		106.18
8/8	Transfer into Account	SCWAB U.S. LARGE-CAP VALUE	FROM E*TRADE SECURITIES LLC	3.000		205.41
8/8	Transfer into Account	VANGUARD S&P 500 ETF	FROM E*TRADE SECURITIES LLC	1.000		412.29
8/8	Transfer into Account	VANGUARD TTL STK MKT ETF	FROM E*TRADE SECURITIES LLC	1.000		223.57
TOTAL SECURITY TRANSFERS						**$86,649.42**

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

This page intentionally left blank

Morgan Stanley

CLIENT STATEMENT | For the Period August 1-31, 2023

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 8/1/23)	**$34,661.45**
Ending Total Value (as of 8/31/23)	**$34,343.41**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510; Alt. Phone: 888-499-8544; Fax: 914-225-6770

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Account Summary

Active Assets Account **ARNAB GHOSH**
723-140755-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (8/1/23-8/31/23)	This Year (1/1/23-8/31/23)
TOTAL BEGINNING VALUE	**$34,661.45**	**—**
Credits	2,810.49	5,105.61
Debits	(2,810.49)	(2,810.49)
Security Transfers	—	31,265.03
Net Credits/Debits/Transfers	**—**	**$33,560.15**
Change in Value	**(318.04)**	**783.26**
TOTAL ENDING VALUE	**$34,343.41**	**$34,343.41**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$2,315.61	6.74
Equities	32,027.80	93.26
TOTAL VALUE	**$34,343.41**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-140755-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 7/31/23)	This Period (as of 8/31/23)
Cash, BDP, MMFs	$2,310.14	$2,315.61
Stocks	27,565.92	27,330.39
ETFs & CEFs	4,785.39	4,697.41
Total Assets	**$34,661.45**	**$34,343.41**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$34,661.45**	**$34,343.41**

INCOME AND DISTRIBUTION SUMMARY

	This Period (8/1/23-8/31/23)	This Year (1/1/23-8/31/23)
Qualified Dividends	$5.45	$5.45
Other Dividends	—	14.99
Interest	0.02	0.05
Income And Distributions	**$5.47**	**$20.49**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$5.47**	**$20.49**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

	This Period (8/1/23-8/31/23)	This Year (1/1/23-8/31/23)
OPENING CASH, BDP, MMFs	**$2,310.14**	**—**
Income and Distributions	5.47	20.49
Total Investment Related Activity	**$5.47**	**$20.49**
Electronic Transfers-Credits	2,810.49	5,105.61
Electronic Transfers-Debits	(2,810.49)	(2,810.49)
Total Cash Related Activity	**—**	**$2,295.12**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$2,315.61**	**$2,315.61**

GAIN/(LOSS) SUMMARY

	Realized This Period (8/1/23-8/31/23)	Realized This Year (1/1/23-8/31/23)	Unrealized Inception to Date (as of 8/31/23)
Short-Term Gain	—	—	$777.94
Short-Term (Loss)	—	—	(4.99)
Total Short-Term	**—**	**—**	**$772.95**
Long-Term Gain	—	—	2,629.58
Long-Term (Loss)	—	—	(1,737.98)
Total Long-Term	**—**	**—**	**$891.60**
TOTAL GAIN/(LOSS)	**—**	**—**	**$1,664.55**

This Summary may change due to basis adjustments and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$2,315.61**	—	—	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**6.74%**	**$2,315.61**	—

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADOBE INC (ADBE)	11/23/21	1.000	$651.520	$559.340	$651.52	$559.34	$(92.18) LT A		
	12/16/21	1.000	561.120	559.340	561.12	559.34	(1.78) LT A		
	Total	2.000			1,212.64	**1,118.68**	(93.96) LT	—	—

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
ADVANCED MICRO DEVICES (AMD)	11/23/21	2.000	147.555	105.720	295.11	211.44	(83.67) LT A		
	12/3/21	1.000	144.450	105.720	144.45	105.72	(38.73) LT A		
	12/6/21	2.000	137.100	105.720	274.20	211.44	(62.76) LT A		
	12/9/21	1.000	138.000	105.720	138.00	105.72	(32.28) LT A		
	1/4/22	1.000	141.350	105.720	141.35	105.72	(35.63) LT A		
	4/12/22	2.000	95.280	105.720	190.56	211.44	20.88 LT A		
	4/26/22	2.000	86.040	105.720	172.08	211.44	39.36 LT A		
	Total	11.000			1,355.75	**1,162.92**	(192.83) LT	—	—
Rating: Morgan Stanley: 1, Morningstar: 1; Asset Class: Equities									
AMAZON COM INC (AMZN)	9/20/22	4.000	123.575	138.010	494.30	**552.04**	57.74 ST A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
APPLE INC (AAPL)	9/14/21	1.000	149.790	187.870	149.79	187.87	38.08 LT A		
	10/4/21	1.000	138.430	187.870	138.43	187.87	49.44 LT A		
	Total	2.000			288.22	**375.74**	87.52 LT	2.00	0.53
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 11/2023; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	3/29/22	2.000	354.380	360.200	708.76	720.40	11.64 LT A		
	4/4/22	2.000	344.800	360.200	689.60	720.40	30.80 LT A		
	4/6/22	1.000	345.700	360.200	345.70	360.20	14.50 LT A		
	4/18/22	1.000	345.130	360.200	345.13	360.20	15.07 LT A		
	5/2/22	1.000	319.540	360.200	319.54	360.20	40.66 LT A		
	Total	7.000			2,408.73	**2,521.40**	112.67 LT	—	—
Rating: Morningstar: 2; Asset Class: Equities									
BOEING CO (BA)	11/26/21	1.000	194.610	224.030	194.61	**224.03**	29.42 LT A	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									
HOME DEPOT INC (HD)	10/8/21	1.000	334.830	330.300	334.83	330.30	(4.53) LT A		
	3/24/22	1.000	315.730	330.300	315.73	330.30	14.57 LT A		
	4/22/22	1.000	303.760	330.300	303.76	330.30	26.54 LT A		
	9/16/22	1.000	275.690	330.300	275.69	330.30	54.61 ST A		
	9/20/22	1.000	272.590	330.300	272.59	330.30	57.71 ST A		
	Total	5.000			1,502.60	**1,651.50**	36.58 LT 112.32 ST	42.00	2.54
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 09/14/23; Asset Class: Equities									
LOWES COMPANIES INC (LOW)	3/24/22	1.000	219.140	230.480	219.14	230.48	11.34 LT A		
	4/22/22	1.000	199.670	230.480	199.67	230.48	30.81 LT A		
	9/16/22	1.000	191.510	230.480	191.51	230.48	38.97 ST A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/20/22	1.000	189.270	230.480	189.27	230.48	41.21 ST A		
	Total	4.000			799.59	**921.92**	42.15 LT 80.18 ST	18.00	1.95
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 11/2023; Asset Class: Equities									
MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	412.640	338.27	**412.64**	74.37 LT A	2.00	0.48
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 11/2023; Asset Class: Equities									
META PLATFORMS INC CL A (META)	9/20/21	1.000	353.350	295.890	353.35	295.89	(57.46) LT A		
	9/20/21	1.000	355.810	295.890	355.81	295.89	(59.92) LT A		
	9/28/21	1.000	339.820	295.890	339.82	295.89	(43.93) LT A		
	9/28/21	1.000	341.980	295.890	341.98	295.89	(46.09) LT A		
	10/4/21	1.000	323.670	295.890	323.67	295.89	(27.78) LT A		
	10/22/21	2.000	323.010	295.890	646.02	591.78	(54.24) LT A		
	10/26/21	2.000	311.685	295.890	623.37	591.78	(31.59) LT A		
	Total	9.000			2,984.02	**2,663.01**	(321.01) LT	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
MICROSOFT CORP (MSFT)	9/8/21	2.000	298.370	327.760	596.74	655.52	58.78 LT A		
	9/28/21	1.000	284.770	327.760	284.77	327.76	42.99 LT A		
	9/29/21	1.000	284.790	327.760	284.79	327.76	42.97 LT A		
	10/4/21	1.000	280.790	327.760	280.79	327.76	46.97 LT A		
	11/23/21	2.000	334.960	327.760	669.92	655.52	(14.40) LT A		
	11/26/21	1.000	331.490	327.760	331.49	327.76	(3.73) LT A		
	12/3/21	1.000	318.700	327.760	318.70	327.76	9.06 LT A		
	12/20/21	1.000	319.020	327.760	319.02	327.76	8.74 LT A		
	1/24/22	1.000	291.870	327.760	291.87	327.76	35.89 LT A		
	3/4/22	2.000	290.890	327.760	581.78	655.52	73.74 LT A		
	4/6/22	2.000	298.160	327.760	596.32	655.52	59.20 LT A		
	4/12/22	1.000	281.870	327.760	281.87	327.76	45.89 LT A		
	4/22/22	1.000	277.390	327.760	277.39	327.76	50.37 LT A		
	4/26/22	1.000	272.660	327.760	272.66	327.76	55.10 LT A		
	5/9/22	1.000	265.070	327.760	265.07	327.76	62.69 LT A		
	5/20/22	2.000	250.930	327.760	501.86	655.52	153.66 LT A		
	9/20/22	2.000	242.720	327.760	485.44	655.52	170.08 ST A		
	9/23/22	1.000	237.730	327.760	237.73	327.76	90.03 ST A		
	Total	24.000			6,878.21	**7,866.24**	727.92 LT 260.11 ST	65.00	0.83
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/14/23; Asset Class: Equities									

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
NASDAQ INC COM (NDAQ)	8/19/21	3.000	61.380	52.480	184.14	157.44	(26.70) LT A		
	9/20/21	3.000	63.223	52.480	189.67	157.44	(32.23) LT A		
	9/28/21	3.000	63.693	52.480	191.08	157.44	(33.64) LT A		
	10/4/21	3.000	63.257	52.480	189.77	157.44	(32.33) LT A		
	10/20/21	6.000	66.867	52.480	401.20	314.88	(86.32) LT A		
	11/23/21	3.000	68.773	52.480	206.32	157.44	(48.88) LT A		
	11/26/21	3.000	68.663	52.480	205.99	157.44	(48.55) LT A		
	12/3/21	3.000	66.110	52.480	198.33	157.44	(40.89) LT A		
	12/7/21	3.000	67.110	52.480	201.33	157.44	(43.89) LT A		
	1/3/22	6.000	67.713	52.480	406.28	314.88	(91.40) LT A		
	1/4/22	3.000	65.853	52.480	197.56	157.44	(40.12) LT A		
	1/24/22	3.000	58.127	52.480	174.38	157.44	(16.94) LT A		
	3/4/22	3.000	56.840	52.480	170.52	157.44	(13.08) LT A		
	4/18/22	3.000	59.130	52.480	177.39	157.44	(19.95) LT A		
	4/22/22	3.000	55.957	52.480	167.87	157.44	(10.43) LT A		
	5/2/22	3.000	52.233	52.480	156.70	157.44	0.74 LT A		
	5/10/22	3.000	48.713	52.480	146.14	157.44	11.30 LT A		
	10/3/22	1.000	57.470	52.480	57.47	52.48	(4.99) ST A		
	Total	58.000			3,622.14	**3,043.84**	(573.31) LT (4.99) ST	51.00	1.68
Rating: Morgan Stanley: 2, Morningstar: 2; Next Dividend Payable 09/2023; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	12/6/21	1.000	284.760	493.550	284.76	493.55	208.79 LT A		
	1/4/22	1.000	285.300	493.550	285.30	493.55	208.25 LT A		
	3/7/22	1.000	217.880	493.550	217.88	493.55	275.67 LT A		
	4/6/22	1.000	240.640	493.550	240.64	493.55	252.91 LT A		
	5/9/22	1.000	169.940	493.550	169.94	493.55	323.61 LT A		
	Total	5.000			1,198.52	**2,467.75**	1,269.23 LT	1.00	0.04
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2023; Asset Class: Equities									
SALESFORCE INC (CRM)	9/13/21	2.000	253.160	221.460	506.32	442.92	(63.40) LT A		
	11/23/21	1.000	289.830	221.460	289.83	221.46	(68.37) LT A		
	11/30/21	1.000	288.380	221.460	288.38	221.46	(66.92) LT A		
	12/3/21	2.000	256.390	221.460	512.78	442.92	(69.86) LT A		
	Total	6.000			1,597.31	**1,328.76**	(268.55) LT	—	—
Rating: Morgan Stanley: 2, Morningstar: 1; Asset Class: Equities									
TESLA INC (TSLA)	5/20/22	3.000	217.877	258.080	653.63	**774.24**	120.61 LT A	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
VISA INC CL A (V)	10/27/21	1.000	222.200	245.680	222.20	**245.68**	23.48 LT A	2.00	0.81
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/01/23; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**79.58%**	**$25,750.74**	**$27,330.39**	**$1,074.29 LT** **$505.36 ST**	**$183.00**	**0.67%**

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	9/20/21	1.000	$121.990	$131.490	$121.99	$131.49	$9.50 LT A		
	11/23/21	1.000	131.600	131.490	131.60	131.49	(0.11) LT A		
	11/26/21	1.000	131.230	131.490	131.23	131.49	0.26 LT A		
	Total	3.000			384.82	**394.47**	9.65 LT	3.00	0.76
Next Dividend Payable 09/2023; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	11/22/21	2.000	239.230	169.530	478.46	**339.06**	(139.40) LT A	—	—
Next Dividend Payable 09/2023; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	9/20/21	2.000	52.765	52.540	105.53	105.08	(0.45) LT A		
	11/23/21	2.000	55.885	52.540	111.77	105.08	(6.69) LT A		
	11/26/21	2.000	55.265	52.540	110.53	105.08	(5.45) LT A		
	11/30/21	2.000	55.045	52.540	110.09	105.08	(5.01) LT A		
	Total	8.000			437.92	**420.32**	(17.60) LT	6.00	1.43
Next Dividend Payable 09/2023; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	9/20/21	1.000	74.630	74.530	74.63	**74.53**	(0.10) LT A	3.00	4.03
Next Dividend Payable 09/2023; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	9/20/21	2.000	53.060	53.270	106.12	106.54	0.42 LT A		
	11/26/21	2.000	55.620	53.270	111.24	106.54	(4.70) LT A		
	Total	4.000			217.36	**213.08**	(4.28) LT	3.00	1.41
Next Dividend Payable 09/2023; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	9/20/21	1.000	68.030	67.630	68.03	**67.63**	(0.40) LT A	2.00	2.96
Next Dividend Payable 09/2023; Asset Class: Equities									

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
SPDR S&P 500 ETF TRUST (SPY)	11/26/21	1.000	460.200	450.350	460.20	**450.35**	(9.85) LT A	7.00	1.55
Next Dividend Payable 10/2023; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	11/26/21	1.000	444.370	444.880	444.37	**444.88**	0.51 LT A	3.00	0.67
Next Dividend Payable 10/2023; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	11/26/21	1.000	422.970	413.830	422.97	413.83	(9.14) LT A		
	9/20/22	2.000	355.765	413.830	711.53	827.66	116.13 ST A		
	9/23/22	2.000	338.100	413.830	676.20	827.66	151.46 ST A		
	Total	5.000			1,810.70	**2,069.15**	(9.14) LT 267.59 ST	31.00	1.50
Next Dividend Payable 10/2023; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	11/26/21	1.000	236.020	223.940	236.02	**223.94**	(12.08) LT A	3.00	1.34
Next Dividend Payable 09/2023; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**13.68%**	**$4,612.51**	**$4,697.41**	**$(182.69) LT** **$267.59 ST**	**$61.00**	**1.30%**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$30,363.25**	**$34,343.41**	**$891.60 LT** **$772.95 ST**	**$244.00** —	**0.71%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$2,315.61	—	—	—	—	—
Stocks	—	$27,330.39	—	—	—	—
ETFs & CEFs	—	4,697.41	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$2,315.61**	**$32,027.80**	**—**	**—**	**—**	**—**

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
8/7		Cash Transfer	FUNDS TRANSFERRED	CONFIRMATION # 203873573 FROM 723-XXX751			$2,810.49
8/7		Cash Transfer	FUNDS TRANSFERRED	CONFIRMATION # 203875482 TO 723-XXX507			(2,810.49)
8/9		Qualified Dividend	LOWES COMPANIES INC				4.40
8/9		Qualified Dividend	MASTERCARD INC CL A				0.57
8/17		Qualified Dividend	APPLE INC				0.48
8/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 08/01-08/31)			0.02
NET CREDITS/(DEBITS)							**$5.47**

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
8/9	Automatic Investment	BANK DEPOSIT PROGRAM	$4.97
8/17	Automatic Investment	BANK DEPOSIT PROGRAM	0.48
8/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.02
NET ACTIVITY FOR PERIOD			**$5.47**

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

This page intentionally left blank

Morgan Stanley

CLIENT STATEMENT | For the Period August 1-31, 2023

STATEMENT FOR:
ARNAB GHOSH

Beginning Total Value (as of 8/1/23)	**$50,927.75**
Ending Total Value (as of 8/31/23)	**$59,578.30**

Includes Accrued Interest

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510; Alt. Phone: 888-499-8544; Fax: 914-225-6770

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Account Summary

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (8/1/23-8/31/23)	This Year (1/1/23-8/31/23)
TOTAL BEGINNING VALUE	**$50,927.75**	**—**
Credits	8,431.49	59,017.25
Debits	—	(0.55)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$8,431.49**	**$59,016.70**
Change in Value	**219.06**	**561.60**
TOTAL ENDING VALUE	**$59,578.30**	**$59,578.30**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$59,578.30	100.00
TOTAL VALUE	**$59,578.30**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 7/31/23)	This Period (as of 8/31/23)
Cash, BDP, MMFs	$586.21	$5,622.02
Savings and Time Deposits	50,341.54	53,956.28
Total Assets	**$50,927.75**	**$59,578.30**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$50,927.75**	**$59,578.30**

CASH FLOW

	This Period (8/1/23-8/31/23)	This Year (1/1/23-8/31/23)
OPENING CASH, BDP, MMFs	**$586.21**	**—**
Purchases	(3,614.74)	(53,957.28)
Sales and Redemptions	—	1.00
Income and Distributions	219.06	561.60
Total Investment Related Activity	**$(3,395.68)**	**$(53,394.68)**
Checks Deposited	5,621.00	15,621.00
Electronic Transfers-Credits	2,810.49	43,396.25
Total Cash Related Activity	**$8,431.49**	**$59,017.25**
Automated Payments	—	(0.55)
Total Card/Check Activity	**—**	**$(0.55)**
CLOSING CASH, BDP, MMFs	**$5,622.02**	**$5,622.02**

INCOME AND DISTRIBUTION SUMMARY

	This Period (8/1/23-8/31/23)	This Year (1/1/23-8/31/23)
Interest	$219.06	$561.60
Income And Distributions	**$219.06**	**$561.60**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$219.06**	**$561.60**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (8/1/23-8/31/23)	Realized This Year (1/1/23-8/31/23)	Unrealized Inception to Date (as of 8/31/23)
TOTAL GAIN/(LOSS)	**—**	**—**	**—**

This Summary may change due to basis adjustments and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

Investment Objectives (in order of priority): Income

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$5,622.02**	—	$1.00	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**9.44%**	**$5,622.02**	**$1.00**

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$53,956.28**	$2,698.00	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**90.56%**	**$53,956.28**	**$2,698.00**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	—	**$59,578.30**	**N/A**	**$2,699.00** —	**4.53%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$5,622.02	—	—	—	—	—
Savings and Time Deposits	53,956.28	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$59,578.30**	—	—	—	—	—

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
8/7		Cash Transfer	FUNDS TRANSFERRED	CONFIRMATION # 203875482 FROM 723-XXX755			$2,810.49
8/10	8/10	Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(3,395.70)
8/14		Account Fee Adj	CASHPLUS FEE	REIMBURSEMENT			55.00
8/14		Check Deposit	MS PAYROLL DEPOSIT				2,810.50
8/14		Account Fee	PLATINUM CASHPLUS	MONTHLY FEE			(55.00)
8/30		Check Deposit	MS PAYROLL DEPOSIT				2,810.50
8/31		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 08/01-08/31) CUSIP: 99YA78EB0			219.04
8/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 08/01-08/31)			0.02
8/31	8/31	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(219.04)
NET CREDITS/(DEBITS)							**$5,035.81**

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
8/7	Automatic Investment	BANK DEPOSIT PROGRAM	$2,810.49
8/10	Automatic Redemption	BANK DEPOSIT PROGRAM	(3,395.70)
8/15	Automatic Investment	BANK DEPOSIT PROGRAM	2,810.50
8/31	Automatic Investment	BANK DEPOSIT PROGRAM	2,810.50
8/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.02
NET ACTIVITY FOR PERIOD			**$5,035.81**

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

This page intentionally left blank

Morgan Stanley

CLIENT STATEMENT | For the Period August 1-31, 2023

STATEMENT PACKAGE FOR:
ARNAB GHOSH

Beginning Total Value (as of 8/1/23) **$88,399.69**
Ending Total Value (as of 8/31/23) **$259,999.86**
Includes Accrued Interest
Excludes Bank Loan Balances (See detail on Overview page)

Your Financial Advisor Team
FISK/MORRISON
914-225-8200

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Branch
2000 WESTCHESTER AVE 1NC
PURCHASE, NY 10577
Telephone: 914-225-5510; Alt. Phone: 888-499-8544; Fax: 914-225-6770

#BWNJGWM

ARNAB GHOSH
5033 DOWNMAN CT
FORT MILL SC 29715-6323

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Accounts Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Consolidated Summary

OVERVIEW OF YOUR ACCOUNTS (includes accrued interest)

Although only whole dollar amounts are displayed below, both dollars and cents are used to calculate all totals. Manually summing the individual line items may not equal the actual total displayed. Refer to Account Statements for details. Excludes Bank Loan Balances (including Liquidity Access Lines, Tailored Lending Loans and Mortgage Balances).

	Account Number	Beginning Value (8/1/23)	Funds Credited/(Debited)	Security/Currency Transfers Rcvd/(Dlvd)	Change in Value	Ending Value (8/31/23)	Income/Dist This Period/YTD	YTD Realized Gain/(Loss) (Total ST/LT)	Unrealized Gain/(Loss) (Total ST/LT)	Page
TOTAL FOR ALL ACCOUNTS		**$88,399**	**$84,367**	**$86,649**	**$583**	**$259,999**	**$439** **$797**	**—**	**$33,421**	
Personal Accounts										
ARNAB GHOSH	723-140507-222	50,927	8,431	—	219	59,578	219 561	— —	— —	7 eDel
ARNAB GHOSH	723-140751-222	2,810	(2,810)	—	—	—	— —	— —	— —	13
ARNAB GHOSH	723-140755-222	34,661	—	—	(318)	34,343	5 20	— —	772 891	17 eDel
ARNAB GHOSH	723-141489-222	—	78,746	86,649	682	166,078	215 215	— —	709 31,047	27 eDel
Total Personal Accounts		**$88,399**	**$84,367**	**$86,649**	**$583**	**$259,999**	**$439** **$797**	**—** **—**	**$1,482** **$31,939**	

This summary may include assets held in either brokerage and/or advisory accounts. Visit https://www.morganstanley.com/wealth-relationshipwithms/pdfs/understandingyourrelationship.pdf to understand the differences between brokerage and advisory accounts. Refer to individual Account Gain/(Loss) Summary and Expanded Disclosures for additional information. Accounts with no balances, holdings or activity year-to-date are not displayed on this page. eDel: This account is enrolled in eDelivery.

Consolidated Summary

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (8/1/23-8/31/23)	This Year (1/1/23-8/31/23)
TOTAL BEGINNING VALUE	**$88,399.69**	—
Credits	89,988.26	148,490.13
Debits	(5,620.98)	(8,432.03)
Security Transfers	86,649.42	117,914.45
Net Credits/Debits/Transfers	**$171,016.70**	**$257,972.55**
Change in Value	**583.47**	**2,027.31**
TOTAL ENDING VALUE	**$259,999.86**	**$259,999.86**

Net Credits / Debits include investment advisory fees as applicable. See Activity section for details.

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$130,230.99	50.09
Equities	129,768.87	49.91
TOTAL VALUE	**$259,999.86**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Consolidated Summary

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 7/31/23)	This Period (as of 8/31/23)
Cash, BDP, MMFs	$5,706.84	$17,388.38
Savings and Time Deposits	50,341.54	112,842.61
Stocks	27,565.92	116,693.17
ETFs & CEFs	4,785.39	13,075.70
Total Assets	**$88,399.69**	**$259,999.86**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$88,399.69**	**$259,999.86**

Total liabilities excludes Bank Loan Balances (including Liquidity Access Lines, Tailored Lending Loans and Mortgage Balances).

CASH FLOW

	This Period (8/1/23-8/31/23)	This Year (1/1/23-8/31/23)
OPENING CASH, BDP, MMFs	**$5,706.84**	—
Purchases	(93,125.66)	(143,468.20)
Sales and Redemptions	20,000.00	20,001.00
Income and Distributions	439.92	797.48
Total Investment Related Activity	**$(72,685.74)**	**$(122,669.72)**
Checks Deposited	5,621.00	15,621.00
Electronic Transfers-Credits	84,367.26	132,869.13
Electronic Transfers-Debits	(5,620.98)	(6,206.19)
Total Cash Related Activity	**$84,367.28**	**$142,283.94**
Automated Payments	—	(2,225.84)
Total Card/Check Activity	**—**	**$(2,225.84)**
CLOSING CASH, BDP, MMFs	**$17,388.38**	**$17,388.38**

This page intentionally left blank

Account Summary

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (8/1/23-8/31/23)	This Year (1/1/23-8/31/23)
TOTAL BEGINNING VALUE	**$50,927.75**	**—**
Credits	8,431.49	59,017.25
Debits	—	(0.55)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$8,431.49**	**$59,016.70**
Change in Value	**219.06**	**561.60**
TOTAL ENDING VALUE	**$59,578.30**	**$59,578.30**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$59,578.30	100.00
TOTAL VALUE	**$59,578.30**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.
Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 7/31/23)	This Period (as of 8/31/23)
Cash, BDP, MMFs	$586.21	$5,622.02
Savings and Time Deposits	50,341.54	53,956.28
Total Assets	**$50,927.75**	**$59,578.30**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$50,927.75**	**$59,578.30**

CASH FLOW

	This Period (8/1/23-8/31/23)	This Year (1/1/23-8/31/23)
OPENING CASH, BDP, MMFs	**$586.21**	**—**
Purchases	(3,614.74)	(53,957.28)
Sales and Redemptions	—	1.00
Income and Distributions	219.06	561.60
Total Investment Related Activity	**$(3,395.68)**	**$(53,394.68)**
Checks Deposited	5,621.00	15,621.00
Electronic Transfers-Credits	2,810.49	43,396.25
Total Cash Related Activity	**$8,431.49**	**$59,017.25**
Automated Payments	—	(0.55)
Total Card/Check Activity	**—**	**$(0.55)**
CLOSING CASH, BDP, MMFs	**$5,622.02**	**$5,622.02**

INCOME AND DISTRIBUTION SUMMARY

	This Period (8/1/23-8/31/23)	This Year (1/1/23-8/31/23)
Interest	$219.06	$561.60
Income And Distributions	**$219.06**	**$561.60**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$219.06**	**$561.60**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (8/1/23-8/31/23)	Realized This Year (1/1/23-8/31/23)	Unrealized Inception to Date (as of 8/31/23)
TOTAL GAIN/(LOSS)	**—**	**—**	**—**

This Summary may change due to basis adjustments and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

Investment Objectives (in order of priority): Income

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$5,622.02**	—	$1.00	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**9.44%**	**$5,622.02**	**$1.00**

Account Detail

Platinum CashPlus Account
723-140507-222

ARNAB GHOSH

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS- QC	**$53,956.28**	$2,698.00	5.00
Asset Class: Cash			

	Percentage of Holdings	Value	Est Ann Income Accrued Interest
SAVINGS AND TIME DEPOSITS	**90.56%**	**$53,956.28**	**$2,698.00**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	—	**$59,578.30**	**N/A**	**$2,699.00** —	**4.53%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$5,622.02	—	—	—	—	—
Savings and Time Deposits	53,956.28	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$59,578.30**	**—**	**—**	**—**	**—**	**—**

Account Detail

Platinum CashPlus Account **ARNAB GHOSH**
723-140507-222

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
8/7		Cash Transfer	FUNDS TRANSFERRED	CONFIRMATION # 203875482 FROM 723-XXX755			$2,810.49
8/10	8/10	Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(3,395.70)
8/14		Account Fee Adj	CASHPLUS FEE	REIMBURSEMENT			55.00
8/14		Check Deposit	MS PAYROLL DEPOSIT				2,810.50
8/14		Account Fee	PLATINUM CASHPLUS	MONTHLY FEE			(55.00)
8/30		Check Deposit	MS PAYROLL DEPOSIT				2,810.50
8/31		Interest Income	MSBNA PREFERRED SAVINGS- QC	(Period 08/01-08/31) CUSIP: 99YA78EB0			219.04
8/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 08/01-08/31)			0.02
8/31	8/31	Auto Bank Product Deposit	MSBNA PREFERRED SAVINGS- QC				(219.04)
NET CREDITS/(DEBITS)							**$5,035.81**

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
8/7	Automatic Investment	BANK DEPOSIT PROGRAM	$2,810.49
8/10	Automatic Redemption	BANK DEPOSIT PROGRAM	(3,395.70)
8/15	Automatic Investment	BANK DEPOSIT PROGRAM	2,810.50
8/31	Automatic Investment	BANK DEPOSIT PROGRAM	2,810.50
8/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.02
NET ACTIVITY FOR PERIOD			**$5,035.81**

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

This page intentionally left blank

Account Summary

Platinum CashPlus Account
723-140751-222

ARNAB GHOSH

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (8/1/23-8/31/23)	This Year (1/1/23-8/31/23)
TOTAL BEGINNING VALUE	**$2,810.49**	—
Credits	—	5,620.99
Debits	(2,810.49)	(5,620.99)
Security Transfers	—	—
Net Credits/Debits/Transfers	**$(2,810.49)**	—
Change in Value	—	—
TOTAL ENDING VALUE	—	—

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION

	Market Value	Percentage
TOTAL VALUE	—	—

There Are No Holdings For This Account

Account Summary

Platinum CashPlus Account **ARNAB GHOSH**
723-140751-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 7/31/23)	This Period (as of 8/31/23)
Cash, BDP, MMFs	$2,810.49	—
Total Assets	**$2,810.49**	**—**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$2,810.49**	**—**

CASH FLOW

	This Period (8/1/23-8/31/23)	This Year (1/1/23-8/31/23)
OPENING CASH, BDP, MMFs	**$2,810.49**	**—**
Total Investment Related Activity	**—**	**—**
Electronic Transfers-Credits	—	5,620.99
Electronic Transfers-Debits	(2,810.49)	(3,395.70)
Total Cash Related Activity	**$(2,810.49)**	**$2,225.29**
Automated Payments	—	(2,225.29)
Total Card/Check Activity	**—**	**$(2,225.29)**
CLOSING CASH, BDP, MMFs	**—**	**—**

INCOME AND DISTRIBUTION SUMMARY

	This Period (8/1/23-8/31/23)	This Year (1/1/23-8/31/23)
Income And Distributions	**—**	**—**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**—**	**—**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (8/1/23-8/31/23)	Realized This Year (1/1/23-8/31/23)	Unrealized Inception to Date (as of 8/31/23)
TOTAL GAIN/(LOSS)	**—**	**—**	**—**

This Summary may change due to basis adjustments and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Platinum CashPlus Account
723-140751-222

ARNAB GHOSH

Investment Objectives (in order of priority): Income

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
8/7		Cash Transfer	FUNDS TRANSFERRED	CONFIRMATION # 203873573 TO 723-XXX755			$(2,810.49)
NET CREDITS/(DEBITS)							**$(2,810.49)**

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

This page intentionally left blank

Account Summary

Active Assets Account **ARNAB GHOSH**
723-140755-222

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (8/1/23-8/31/23)	This Year (1/1/23-8/31/23)
TOTAL BEGINNING VALUE	**$34,661.45**	**—**
Credits	2,810.49	5,105.61
Debits	(2,810.49)	(2,810.49)
Security Transfers	—	31,265.03
Net Credits/Debits/Transfers	**—**	**$33,560.15**
Change in Value	**(318.04)**	**783.26**
TOTAL ENDING VALUE	**$34,343.41**	**$34,343.41**

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	$2,315.61	6.74
Equities	32,027.80	93.26
TOTAL VALUE	**$34,343.41**	**100.00%**

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account **ARNAB GHOSH**
723-140755-222

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 7/31/23)	This Period (as of 8/31/23)
Cash, BDP, MMFs	$2,310.14	$2,315.61
Stocks	27,565.92	27,330.39
ETFs & CEFs	4,785.39	4,697.41
Total Assets	**$34,661.45**	**$34,343.41**
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	**$34,661.45**	**$34,343.41**

INCOME AND DISTRIBUTION SUMMARY

	This Period (8/1/23-8/31/23)	This Year (1/1/23-8/31/23)
Qualified Dividends	$5.45	$5.45
Other Dividends	—	14.99
Interest	0.02	0.05
Income And Distributions	**$5.47**	**$20.49**
Tax-Exempt Income	**—**	**—**
TOTAL INCOME AND DISTRIBUTIONS	**$5.47**	**$20.49**

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

	This Period (8/1/23-8/31/23)	This Year (1/1/23-8/31/23)
OPENING CASH, BDP, MMFs	**$2,310.14**	**—**
Income and Distributions	5.47	20.49
Total Investment Related Activity	**$5.47**	**$20.49**
Electronic Transfers-Credits	2,810.49	5,105.61
Electronic Transfers-Debits	(2,810.49)	(2,810.49)
Total Cash Related Activity	**—**	**$2,295.12**
Total Card/Check Activity	**—**	**—**
CLOSING CASH, BDP, MMFs	**$2,315.61**	**$2,315.61**

GAIN/(LOSS) SUMMARY

	Realized This Period (8/1/23-8/31/23)	Realized This Year (1/1/23-8/31/23)	Unrealized Inception to Date (as of 8/31/23)
Short-Term Gain	—	—	$777.94
Short-Term (Loss)	—	—	(4.99)
Total Short-Term	**—**	**—**	**$772.95**
Long-Term Gain	—	—	2,629.58
Long-Term (Loss)	—	—	(1,737.98)
Total Long-Term	**—**	**—**	**$891.60**
TOTAL GAIN/(LOSS)	**—**	**—**	**$1,664.55**

This Summary may change due to basis adjustments and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Investment Objectives (in order of priority): Capital Appreciation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	**$2,315.61**	—	—	0.010

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	**6.74%**	**$2,315.61**	—

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ADOBE INC (ADBE)	11/23/21	1.000	$651.520	$559.340	$651.52	$559.34	$(92.18) LT A		
	12/16/21	1.000	561.120	559.340	561.12	559.34	(1.78) LT A		
	Total	2.000			1,212.64	**1,118.68**	(93.96) LT	—	—

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
ADVANCED MICRO DEVICES (AMD)	11/23/21	2.000	147.555	105.720	295.11	211.44	(83.67) LT A		
	12/3/21	1.000	144.450	105.720	144.45	105.72	(38.73) LT A		
	12/6/21	2.000	137.100	105.720	274.20	211.44	(62.76) LT A		
	12/9/21	1.000	138.000	105.720	138.00	105.72	(32.28) LT A		
	1/4/22	1.000	141.350	105.720	141.35	105.72	(35.63) LT A		
	4/12/22	2.000	95.280	105.720	190.56	211.44	20.88 LT A		
	4/26/22	2.000	86.040	105.720	172.08	211.44	39.36 LT A		
	Total	11.000			1,355.75	**1,162.92**	(192.83) LT	—	—
Rating: Morgan Stanley: 1, Morningstar: 1; Asset Class: Equities									
AMAZON COM INC (AMZN)	9/20/22	4.000	123.575	138.010	494.30	**552.04**	57.74 ST A	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
APPLE INC (AAPL)	9/14/21	1.000	149.790	187.870	149.79	187.87	38.08 LT A		
	10/4/21	1.000	138.430	187.870	138.43	187.87	49.44 LT A		
	Total	2.000			288.22	**375.74**	87.52 LT	2.00	0.53
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 11/2023; Asset Class: Equities									
BERKSHIRE HATHAWAY CL-B NEW (BRK'B)	3/29/22	2.000	354.380	360.200	708.76	720.40	11.64 LT A		
	4/4/22	2.000	344.800	360.200	689.60	720.40	30.80 LT A		
	4/6/22	1.000	345.700	360.200	345.70	360.20	14.50 LT A		
	4/18/22	1.000	345.130	360.200	345.13	360.20	15.07 LT A		
	5/2/22	1.000	319.540	360.200	319.54	360.20	40.66 LT A		
	Total	7.000			2,408.73	**2,521.40**	112.67 LT	—	—
Rating: Morningstar: 2; Asset Class: Equities									
BOEING CO (BA)	11/26/21	1.000	194.610	224.030	194.61	**224.03**	29.42 LT A	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									
HOME DEPOT INC (HD)	10/8/21	1.000	334.830	330.300	334.83	330.30	(4.53) LT A		
	3/24/22	1.000	315.730	330.300	315.73	330.30	14.57 LT A		
	4/22/22	1.000	303.760	330.300	303.76	330.30	26.54 LT A		
	9/16/22	1.000	275.690	330.300	275.69	330.30	54.61 ST A		
	9/20/22	1.000	272.590	330.300	272.59	330.30	57.71 ST A		
	Total	5.000			1,502.60	**1,651.50**	36.58 LT 112.32 ST	42.00	2.54
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 09/14/23; Asset Class: Equities									
LOWES COMPANIES INC (LOW)	3/24/22	1.000	219.140	230.480	219.14	230.48	11.34 LT A		
	4/22/22	1.000	199.670	230.480	199.67	230.48	30.81 LT A		
	9/16/22	1.000	191.510	230.480	191.51	230.48	38.97 ST A		

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	9/20/22	1.000	189.270	230.480	189.27	230.48	41.21 ST A		
	Total	4.000			799.59	**921.92**	42.15 LT 80.18 ST	18.00	1.95
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 11/2023; Asset Class: Equities									
MASTERCARD INC CL A (MA)	10/27/21	1.000	338.270	412.640	338.27	**412.64**	74.37 LT A	2.00	0.48
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 11/2023; Asset Class: Equities									
META PLATFORMS INC CL A (META)	9/20/21	1.000	353.350	295.890	353.35	295.89	(57.46) LT A		
	9/20/21	1.000	355.810	295.890	355.81	295.89	(59.92) LT A		
	9/28/21	1.000	339.820	295.890	339.82	295.89	(43.93) LT A		
	9/28/21	1.000	341.980	295.890	341.98	295.89	(46.09) LT A		
	10/4/21	1.000	323.670	295.890	323.67	295.89	(27.78) LT A		
	10/22/21	2.000	323.010	295.890	646.02	591.78	(54.24) LT A		
	10/26/21	2.000	311.685	295.890	623.37	591.78	(31.59) LT A		
	Total	9.000			2,984.02	**2,663.01**	(321.01) LT	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities									
MICROSOFT CORP (MSFT)	9/8/21	2.000	298.370	327.760	596.74	655.52	58.78 LT A		
	9/28/21	1.000	284.770	327.760	284.77	327.76	42.99 LT A		
	9/29/21	1.000	284.790	327.760	284.79	327.76	42.97 LT A		
	10/4/21	1.000	280.790	327.760	280.79	327.76	46.97 LT A		
	11/23/21	2.000	334.960	327.760	669.92	655.52	(14.40) LT A		
	11/26/21	1.000	331.490	327.760	331.49	327.76	(3.73) LT A		
	12/3/21	1.000	318.700	327.760	318.70	327.76	9.06 LT A		
	12/20/21	1.000	319.020	327.760	319.02	327.76	8.74 LT A		
	1/24/22	1.000	291.870	327.760	291.87	327.76	35.89 LT A		
	3/4/22	2.000	290.890	327.760	581.78	655.52	73.74 LT A		
	4/6/22	2.000	298.160	327.760	596.32	655.52	59.20 LT A		
	4/12/22	1.000	281.870	327.760	281.87	327.76	45.89 LT A		
	4/22/22	1.000	277.390	327.760	277.39	327.76	50.37 LT A		
	4/26/22	1.000	272.660	327.760	272.66	327.76	55.10 LT A		
	5/9/22	1.000	265.070	327.760	265.07	327.76	62.69 LT A		
	5/20/22	2.000	250.930	327.760	501.86	655.52	153.66 LT A		
	9/20/22	2.000	242.720	327.760	485.44	655.52	170.08 ST A		
	9/23/22	1.000	237.730	327.760	237.73	327.76	90.03 ST A		
	Total	24.000			6,878.21	**7,866.24**	727.92 LT 260.11 ST	65.00	0.83
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/14/23; Asset Class: Equities									

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
NASDAQ INC COM (NDAQ)	8/19/21	3.000	61.380	52.480	184.14	157.44	(26.70) LT A		
	9/20/21	3.000	63.223	52.480	189.67	157.44	(32.23) LT A		
	9/28/21	3.000	63.693	52.480	191.08	157.44	(33.64) LT A		
	10/4/21	3.000	63.257	52.480	189.77	157.44	(32.33) LT A		
	10/20/21	6.000	66.867	52.480	401.20	314.88	(86.32) LT A		
	11/23/21	3.000	68.773	52.480	206.32	157.44	(48.88) LT A		
	11/26/21	3.000	68.663	52.480	205.99	157.44	(48.55) LT A		
	12/3/21	3.000	66.110	52.480	198.33	157.44	(40.89) LT A		
	12/7/21	3.000	67.110	52.480	201.33	157.44	(43.89) LT A		
	1/3/22	6.000	67.713	52.480	406.28	314.88	(91.40) LT A		
	1/4/22	3.000	65.853	52.480	197.56	157.44	(40.12) LT A		
	1/24/22	3.000	58.127	52.480	174.38	157.44	(16.94) LT A		
	3/4/22	3.000	56.840	52.480	170.52	157.44	(13.08) LT A		
	4/18/22	3.000	59.130	52.480	177.39	157.44	(19.95) LT A		
	4/22/22	3.000	55.957	52.480	167.87	157.44	(10.43) LT A		
	5/2/22	3.000	52.233	52.480	156.70	157.44	0.74 LT A		
	5/10/22	3.000	48.713	52.480	146.14	157.44	11.30 LT A		
	10/3/22	1.000	57.470	52.480	57.47	52.48	(4.99) ST A		
	Total	58.000			3,622.14	**3,043.84**	(573.31) LT (4.99) ST	51.00	1.68
Rating: Morgan Stanley: 2, Morningstar: 2; Next Dividend Payable 09/2023; Asset Class: Equities									
NVIDIA CORPORATION (NVDA)	12/6/21	1.000	284.760	493.550	284.76	493.55	208.79 LT A		
	1/4/22	1.000	285.300	493.550	285.30	493.55	208.25 LT A		
	3/7/22	1.000	217.880	493.550	217.88	493.55	275.67 LT A		
	4/6/22	1.000	240.640	493.550	240.64	493.55	252.91 LT A		
	5/9/22	1.000	169.940	493.550	169.94	493.55	323.61 LT A		
	Total	5.000			1,198.52	**2,467.75**	1,269.23 LT	1.00	0.04
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/2023; Asset Class: Equities									
SALESFORCE INC (CRM)	9/13/21	2.000	253.160	221.460	506.32	442.92	(63.40) LT A		
	11/23/21	1.000	289.830	221.460	289.83	221.46	(68.37) LT A		
	11/30/21	1.000	288.380	221.460	288.38	221.46	(66.92) LT A		
	12/3/21	2.000	256.390	221.460	512.78	442.92	(69.86) LT A		
	Total	6.000			1,597.31	**1,328.76**	(268.55) LT	—	—
Rating: Morgan Stanley: 2, Morningstar: 1; Asset Class: Equities									
TESLA INC (TSLA)	5/20/22	3.000	217.877	258.080	653.63	**774.24**	120.61 LT A	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities									

Account Detail

Active Assets Account **ARNAB GHOSH**
723-140755-222

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
VISA INC CL A (V)	10/27/21	1.000	222.200	245.680	222.20	**245.68**	23.48 LT A	2.00	0.81
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 09/01/23; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**79.58%**	**$25,750.74**	**$27,330.39**	**$1,074.29 LT** **$505.36 ST**	**$183.00**	**0.67%**

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FIDELITY MSCI INFO TECH (FTEC)	9/20/21	1.000	$121.990	$131.490	$121.99	$131.49	$9.50 LT A		
	11/23/21	1.000	131.600	131.490	131.60	131.49	(0.11) LT A		
	11/26/21	1.000	131.230	131.490	131.23	131.49	0.26 LT A		
	Total	3.000			384.82	**394.47**	9.65 LT	3.00	0.76
Next Dividend Payable 09/2023; Asset Class: Equities									
FIRST TRUST DJ INTERNET IDX (FDN)	11/22/21	2.000	239.230	169.530	478.46	**339.06**	(139.40) LT A	—	—
Next Dividend Payable 09/2023; Asset Class: Equities									
SCHWAB US BROAD MARKET ETF (SCHB)	9/20/21	2.000	52.765	52.540	105.53	105.08	(0.45) LT A		
	11/23/21	2.000	55.885	52.540	111.77	105.08	(6.69) LT A		
	11/26/21	2.000	55.265	52.540	110.53	105.08	(5.45) LT A		
	11/30/21	2.000	55.045	52.540	110.09	105.08	(5.01) LT A		
	Total	8.000			437.92	**420.32**	(17.60) LT	6.00	1.43
Next Dividend Payable 09/2023; Asset Class: Equities									
SCHWAB US DVD EQUITY ETF (SCHD)	9/20/21	1.000	74.630	74.530	74.63	**74.53**	(0.10) LT A	3.00	4.03
Next Dividend Payable 09/2023; Asset Class: Equities									
SCHWAB US LARGE-CAP ETF (SCHX)	9/20/21	2.000	53.060	53.270	106.12	106.54	0.42 LT A		
	11/26/21	2.000	55.620	53.270	111.24	106.54	(4.70) LT A		
	Total	4.000			217.36	**213.08**	(4.28) LT	3.00	1.41
Next Dividend Payable 09/2023; Asset Class: Equities									
SCWAB U.S. LARGE-CAP VALUE (SCHV)	9/20/21	1.000	68.030	67.630	68.03	**67.63**	(0.40) LT A	2.00	2.96
Next Dividend Payable 09/2023; Asset Class: Equities									

Account Detail

Active Assets Account
723-140755-222

ARNAB GHOSH

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
SPDR S&P 500 ETF TRUST (SPY)	11/26/21	1.000	460.200	450.350	460.20	**450.35**	(9.85) LT A	7.00	1.55
Next Dividend Payable 10/2023; Asset Class: Equities									
VANGUARD INFO TECH ETF (VGT)	11/26/21	1.000	444.370	444.880	444.37	**444.88**	0.51 LT A	3.00	0.67
Next Dividend Payable 10/2023; Asset Class: Equities									
VANGUARD S&P 500 ETF (VOO)	11/26/21	1.000	422.970	413.830	422.97	413.83	(9.14) LT A		
	9/20/22	2.000	355.765	413.830	711.53	827.66	116.13 ST A		
	9/23/22	2.000	338.100	413.830	676.20	827.66	151.46 ST A		
	Total	5.000			1,810.70	**2,069.15**	(9.14) LT 267.59 ST	31.00	1.50
Next Dividend Payable 10/2023; Asset Class: Equities									
VANGUARD TTL STK MKT ETF (VTI)	11/26/21	1.000	236.020	223.940	236.02	**223.94**	(12.08) LT A	3.00	1.34
Next Dividend Payable 09/2023; Asset Class: Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
EXCHANGE-TRADED & CLOSED-END FUNDS	**13.68%**	**$4,612.51**	**$4,697.41**	**$(182.69) LT** **$267.59 ST**	**$61.00**	**1.30%**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	**100.00%**	**$30,363.25**	**$34,343.41**	**$891.60 LT** **$772.95 ST**	**$244.00** —	**0.71%**

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.
A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	$2,315.61	—	—	—	—	—
Stocks	—	$27,330.39	—	—	—	—
ETFs & CEFs	—	4,697.41	—	—	—	—
TOTAL ALLOCATION OF ASSETS	**$2,315.61**	**$32,027.80**	**—**	**—**	**—**	**—**